

Terms and Conditions for DBS Entrepreneur Private Client Welcome Reward (“Promotion”):

1. The Promotion runs from 19 March 2026 to 30 June 2026, both dates inclusive (“**Promotion Period**”).
2. DBS Entrepreneur Private Client is the Promotion that encourages clients to open accounts with both DBS Treasures Private Client (“**TPC**”) and DBS SME Banking (“**SME**”) together during the Promotion Period.
3. In order to be eligible for the Reward (as defined below), each participant (“**Participant**”) must fulfil all of the following requirements in clauses 4 – 9 (any Participant who has fulfilled all of the following requirements is an “**Eligible Participant**”).
4. For SME, “SME Participant” means the company who:
 - a. is a Hong Kong registered company (“**Local Company**”); or company not registered in Hong Kong, Hong Kong registered companies with major corporate shareholder(s) that are overseas incorporated, Hong Kong registered companies with any corporate director(s) that are overseas incorporated, non Hong Kong companies registered under Companies Ordinance of Hong Kong (Cap. 622) (“**Overseas Company**”); or company in special industry including but not limited to money services, jewellery, company with complex structure, company’s ultimate beneficial owners are non-permanent Hong Kong residents or Trust account (“**Special Company**”); and
 - b. submitted DBS Business Current Account(s)/ Savings Account(s) (“**Business Account(s)**”) application during the Promotion Period.
5. For TPC, “TPC Participant” means a person who is the ultimate beneficial owner of the new SME account mentioned in clause 4.
6. “DBS Treasures Private Client” or TPC is a Customer Segment of the Bank. “Customer Segment” means DBS Account, DBS Treasures, DBS Treasures Private Client, DBS Private Bank and any other segment made available by the Bank from time to time. In Hong Kong, DBS Treasures Private Client is the private banking division of DBS Bank (Hong Kong) Limited.
7. TPC Participant and SME Participant have not been the client of TPC and SME of DBS Bank (Hong Kong) Limited and DBS Bank Ltd., Hong Kong Branch (the “**Bank**”) nor maintained any credit facility with the Bank at any time during 12 months before the new accounts are opened.
8. Eligibility of the Promotion is set out below:
 - a. For the Promotion to apply, applications for new accounts with DBS TPC and DBS SME must be successfully submitted by TPC Participant and SME Participant during the Promotion Period and such accounts must be successfully opened on or before 31 August 2026. To apply for the Promotion, TPC Participants and SME Participants must submit the Promotion enrolment form or be referred by the Bank’s Relationship Managers.
 - b. TPC Participant is required to meet the DBS TPC’s minimum Assets under Management (“**AUM**”) requirement at HK\$8,000,000 (or its equivalent) within the designated AUM Transfer-in Period since their DBS TPC account opened and the AUM shall be maintained within the AUM Holding Period and held until the last date of the AUM Holding Period. The calculation of AUM is based on eligible assets a client maintained with the Bank on average AUM of each month under single-name and joint-name accounts with a common account holder; while the fund holding period will count the AUM on the last calendar day of the 6th month. Eligible assets include Hong Kong dollars, renminbi and foreign currency deposits, market value of local and overseas exchange listed securities, investment funds, bonds, and other linked or structured investment products. Please refer to clause 9 for further details.
 - c. SME Participant is required to fund into the DBS Business Account(s) at minimum HK\$1,000,000 (or its equivalent) within the designated Fund Transfer-in Period since their DBS Business

Account opened and such fund shall be maintained within the Fund Holding Period and held until the last date of the Fund Holding Period. Please refer to clause 9 for further details.

9. TPC Participant and SME Participant must onboard, transfer-in, maintain and hold AUM/Fund according to the periods set in below table.

Onboard Period	AUM Transfer-in Period / Fund Transfer-in Period	AUM Holding Period/ Fund Holding Period	Reward Offering Period
19 – 31 March 2026	March- June 2026	July 2026 – 31 December 2026	1 – 30 April 2027
1 – 30 April 2026	April- July 2026	August 2026 – 31 January 2027	1 – 30 June 2027
1 – 31 May 2026	May- August 2026	September 2026 – 28 February 2027	1 – 31 August 2027
1 – 30 June 2026	June- September 2026	October 2026 – 31 March 2027	
1 – 31 July 2026	July – October 2026	November 2026 – 30 April 2027	
1 – 31 August 2026	August – November 2026	December 2026 – 31 May 2027	

10. Subject to these terms and conditions, a gift voucher will be presented to Eligible Participant as per the table below by the Relationship Managers (the “Reward”).

Tier	Designated AUM/ New Fund	Reward
Tier 1	HK\$8,000,000 (or its equivalent) for TPC Account + HK\$1,000,000 (or its equivalent) for SME Business Account	An aggregated HK\$9,000 gift voucher
Tier 2	HK\$8,000,000 (or its equivalent) for TPC Account + HK\$2,000,000 (or its equivalent) for SME Business Account	An aggregated HK\$11,000 gift voucher

11. Each Eligible Participant can only participate in the Promotion once during the Promotion Period.
12. Eligible Participant is entitled to a maximum of HK\$11,000 for the Reward.
13. At the time the Reward is presented, the Eligible Participant must continue to maintain a valid DBS TPC account and DBS SME Business account. Otherwise, the Eligible Participant is deemed to have forfeited the right to receive the Reward.
14. Staff of the Bank cannot participate in this Promotion.
15. The Promotion is limited in quota and offered on a first come first served basis.
16. The Bank can replace the Rewards with other rewards without notice.
17. The Promotion is not available to existing DBS Private Bank clients who are segment changed to DBS TPC during the Promotion Period.
18. All account opening applications are subject to the Bank’s approval at its sole and absolute discretion.
19. By participating in this Promotion, each Eligible Participant understands and consents that their relevant personal and business information may be collected, used and shared between TPC and SME in accordance with the Bank’s Data Policy Notice which is available on the Bank’s website, strictly for the purpose of facilitating account opening and onboarding under this Promotion.
20. The Promotion Reward is not redeemable for cash, exchanging or transferable, and cannot be used in conjunction with other promotional offers.
21. The Bank is not the supplier of gift vouchers. Any enquiry, claim or complaint in relation to the quality or availability of the products/services shall be directed to the relevant merchant. The Bank shall assume no liability in respect thereof.

22. The Bank and the respective merchants may change the terms and conditions and/or modify/terminate the service without prior notice. The Bank's and the Concierge Team's decisions are final.
23. In the event of any dispute between the client and the respective merchant, the decision of the Bank and the respective merchant shall be final.
24. Any fraud and/or abuse of the Promotion by a Participant (as determined by the Bank at its sole and absolute discretion) will result in forfeiture of the Participant's eligibility to participate in the Promotion and/or cancellation of all or part of the Participant's account(s) with the Bank. The Bank reserves the right at any time, at its sole and absolute discretion and without any liability on the part of the Bank to any person, to deduct the equivalent value of any reward awarded inappropriately to a Participant directly from the Participant's bank account(s) with the Bank without prior notice and/or take legal action in such instances to recover any outstanding amounts.
25. The Bank reserves the rights in its sole and absolute discretion to determine whether any Participant is entitled to or eligible for the Reward.
26. The Bank reserves the right, at its sole and absolute discretion and without any liability on the part of the Bank to any person, to vary, terminate or extend the Reward and to vary or modify any of these terms and conditions at any time without notice. The Bank accepts no liability for any such change or termination.
27. In case of any disputes relating to or arising out of these terms and conditions, the Promotion and/or the Reward, the Bank's decision shall be final, conclusive and binding. No correspondence or claims will be entertained.
28. These terms and conditions are governed by, and shall be construed in accordance with, the laws of Hong Kong.
29. In the event of any inconsistency between these terms and conditions and any brochures, marketing or promotional materials relating to the Promotion, these terms and conditions shall prevail.
30. Unless expressly provided to the contrary in these terms and conditions, a person who is not a party to these terms and conditions shall not be entitled to enforce any provision of these terms and conditions under the Contracts (Rights of Third Parties) Ordinance.
31. The English version shall prevail if there is conflict between the English and Chinese versions.

星展企業家私人理財迎新獎賞（「本推廣」）條款及細則：

1. 本推廣期由 2026 年 3 月 19 日起至 2026 年 6 月 30 日止，包括首尾兩天（「推廣期」）。
2. 星展企業家私人理財是一項推廣活動，鼓勵客戶於推廣期內同時開立星展豐盛私人賬戶（「TPC」）及星展中小企業銀行（「SME」）賬戶。
3. 為符合獲得獎賞（定義見下文）的資格，每位參與者（「合資格參與者」）必須符合第 4 至第 9 條列出的所有要求（任何符合所有下列要求的參與者為「合資格參與者」）。
4. 就星展中小企業銀行客戶而言，「星展中小企業銀行客戶參與者」是指符合以下條件的公司：
 - a. 香港註冊的公司（「本地企業」）；或非香港註冊的公司、在香港註冊的公司並且其主要企業為海外註冊的公司、在香港註冊的公司並且其任何一位企業董事為海外註冊的公司或依據香港《公司條例》第 622 章註冊的非香港公司（統稱「海外企業」）；特殊企業包括但不限於從事特殊行業，如金錢服務及/或珠寶首飾等之企業、企業架構複雜、公司主要股東非永久性香港居民、信託帳戶（統稱「特殊企業」）；及
 - b. 於推廣期成功申請開立星展中小企業銀行往來賬戶 / 儲蓄賬戶（「星展中小企業銀行賬戶」）。
5. 就星展豐盛私人客戶而言，「星展豐盛私人客戶參與者」是指第 4 條所述新星展中小企業銀行賬戶的最終實益擁有人。
6. 「星展豐盛私人客戶」或 TPC 是本行的「客戶組別」。「客戶組別」指星展賬戶、星展豐盛理財、星展豐盛私人客戶、星展私人銀行以及本行不時提供的任何其他組別。在香港，星展豐盛私人客戶是本行的私人銀行部門。
7. 合資格參與者在開立新賬戶前 12 個月內的任何時間，均未曾為星展銀行（香港）有限公司及星展銀行（香港）分行（「本行」）的星展豐盛私人客戶及星展中小企業銀行客戶，亦沒有持有本行授予之任何信貸額度。
8. 本推廣的資格詳情如下：
 - a. 為適用本推廣，星展豐盛私人客戶參與者及星展中小企業銀行客戶參與者必須於推廣期內成功提交星展中小企業銀行新賬戶申請及星展豐盛私人客戶新賬戶申請，且該等賬戶必須於 2026 年 8 月 31 日或之前成功開立。為申請本推廣，星展豐盛私人客戶參與者及星展中小企業銀行客戶參與者必須提交推廣活動報名表，或由銀行的客戶經理推薦。
 - b. 合資格星展豐盛私人客戶參與者須於其星展豐盛私人客戶賬戶開立後指定個人資產總值（「AUM」）存入期內達到星展豐盛私人客戶最低個人資產總值要求港幣 8,000,000 元（或等值），且該個人資產總值須維持至指定個人資產總值持有期，並持有至個人資產總值持有期之最後一日。個人資產總值的計算基於客戶於本行維持的合資格資產，以單名及聯名戶口（擁有人相同）每月個人資產總值平均值計算，個人資產總值持有期將以第 6 個月的最後一個曆日的個人資產總值計算。合資格資產包括港元、人民幣及外幣存款、本地及海外交易所上市證券的市值、投資基金、債券及其他掛鉤或結構性投資產品。詳情請參閱條款 9。
 - c. 合資格星展中小企業銀行客戶參與者須於其星展中小企業銀行客戶開立後指定資金存入期內向星展中小企業銀行客戶存入至少港幣 1,000,000 元（或等值），且該新資金須維持至指定資金持有期，並持有至資金持有期之最後一日。詳情請參閱條款 9。
9. 合資格參與者必須按照下表所列的期限開戶、存入資金並持有資金。

開戶期	個人資產總值存入期/ 資金存入期	個人資產總值持有期/ 資金持有期	獎賞發放期
2026年3月19-31日	2026年3月-6月	2026年7月-12月31日	2027年4月1-30日
2026年4月1-30日	2026年4月-7月	2026年8月-2027年1月31日	
2026年5月1-31日	2026年5月-8月	2026年9月-2027年2月28日	2027年6月1-30日
2026年6月1-30日	2026年6月-9月	2026年10月-2027年3月31日	
2026年7月1-31日	2026年7月-10月	2026年11月-2027年4月30日	2027年8月1-31日
2026年8月1-31日	2026年8月-11月	2026年12月-2027年5月31日	

10. 受這些條款及細則約束，客戶經理將根據下表向合資格參與者贈送禮券（「獎賞」）。

級別	指定個人資產總值/ 新資金	獎賞
級別一	星展豐盛私人客戶賬戶港幣 8,000,000 元（或等值） + 星展中小企業銀行賬戶港幣 1,000,000 元（或等值）	總計港幣 9,000 元禮券
級別二	星展豐盛私人客戶賬戶港幣 8,000,000 元（或等值） + 星展中小企業銀行賬戶港幣 2,000,000 元（或等值）	總計港幣 11,000 元禮券

11. 每位合資格參與者於推廣期內只能參與本推廣一次。
12. 每位合資格參與者可獲得的獎賞最高為港幣 11,000 元。
13. 於贈送獎賞時，合資格參與者必須繼續維持有效的星展豐盛私人賬戶及星展中小企業銀行賬戶。否則，合資格參與者將被視為放棄領取獎賞的權利。
14. 本行職員不能參與本推廣。
15. 本推廣名額有限，先到先得。
16. 本行可隨時更換其他獎賞，恕不另行通知。
17. 本推廣不適用於在推廣期內從星展私人銀行客戶轉為星展豐盛私人客戶的現有客戶。
18. 所有開戶申請均須經本行全權酌情批准。
19. 參與此推廣活動，每位合資格參與者明白並同意其相關個人和業務資料將會根據本行網站載列的《資料政策通告》於星展豐盛私人客戶和星展中小企業銀行客戶之間收集、使用及共享，並僅限於為此推廣活動下的開戶流程提供便利之目的。
20. 本推廣獎賞不可兌換現金、不可交換或轉讓，亦不可與其他推廣優惠同時使用。
21. 本行並非禮券的供應商。任何有關產品/服務的質素或供應的查詢、索賠或投訴應直接向相關商戶提出。本行對此概不承擔任何責任。
22. 本行及相關商戶可更改條款及細則及/或修改/終止服務，恕不另行通知。本行及禮賓服務團隊的決定為最終決定。
23. 如客戶與相關商戶之間發生任何爭議，本行及相關商戶的決定為最終決定。
24. 參與者任何欺詐及/或濫用本推廣的行為（由本行全權酌情決定）將導致參與者喪失參與本推廣的資格及/或取消參與者於本行的全部或部分賬戶。本行保留權利，隨時全權酌情決定，在不對任何人承擔任何責任的情況下，直接從參與者於本行的銀行賬戶中扣除不當授予參與者的任何獎賞的等值金額，恕不另行通知，及/或在此等情況下採取法律行動以追討任何未償還款項。
25. 本行保留全權酌情決定任何參與者是否有權或合資格獲得獎賞的權利。
26. 本行保留權利，隨時全權酌情決定，在不對任何人承擔任何責任的情況下，更改、終止或延長獎賞，以及隨時修改這些條款及細則的任何部分，恕不另行通知。本行對任何此類更改或終止概不承擔任何責任。

27. 如因這些條款及細則、本推廣及/或獎賞引起或與之相關的任何爭議，本行的決定為最終、決定性及具有約束力。概不接受任何函件或索賠。
28. 這些條款及細則受香港法律管轄，並須按香港法律解釋。
29. 如果這些條款及細則與任何有關本推廣的小冊子、市場推廣或宣傳資料有任何不一致之處，概以這些條款及細則為準。
30. 除非這些條款及細則另有明文規定，否則根據《合約（第三者權利）條例》，非本條款及細則一方的人士無權執行本條款及細則的任何條文。
31. 如果英文版本與中文版本有任何衝突，概以英文版本為準。