

**DBS Current and Savings Accounts Promotion (Oct 2019) ("Promotion") - Terms and Conditions**

1. The Promotion runs from 17 October 2019 to 16 December 2019 ("**Promotion Period**").
2. The Promotion is only applicable to selected individual customers ("**Eligible Customers**") who have maintained DBS Treasures Account ("**Eligible Account**") on or before 30 November 2018 with DBS Bank (Hong Kong) Limited 星展銀行（香港）有限公司 (the "**Bank**"), and:
  - a) to whom the relevant invitation SMS or email ("**Invitation**") is addressed; or
  - b) have successfully registered once for the Promotion via go.dbs.com/hk-201910-en during the period from 17 October 2019 (10:00am) to 16 December 2019 (11:59pm), both dates inclusive. If the Designated Deposit Account is opened in joint names with another person, only the primary account holder is eligible to register for the Promotion.
3. "**Designated Deposits Account**" means Hong Kong Dollar ("**HKD**"), Renminbi ("**RMB**") and/or United States Dollar ("**USD**") Current Accounts, HKD and/or RMB and/or Multi-Currency Savings Accounts of the Eligible Account of the Eligible Customer.
4. "**Basic Cash Reward Counting Period**" runs from 17 December 2019 to 29 February 2020.
5. "**Early Bird Reward Counting Period**" runs from 1 November 2019 to 29 February 2020.
6. "**Extension Reward Counting Period**" runs from 17 December 2019 to 30 April 2020.
7. "**Daily Closing Balance**" is the aggregate closing balance of the Designated Deposits Account of each day (based on the Bank's record) during the relevant reward counting period as specified in clause 4, 5 and 6. For RMB and/or USD Current Accounts, RMB and/or Multi-Currency Savings Accounts, the Bank will use the exchange rate prevailing on 10 October 2019 to calculate the HKD equivalent of any deposit in RMB, USD, and/or foreign currencies for the purpose of determining Daily Closing Balance.
8. "**Eligible New Funds**" refers to the incremental funds transferred into the Designated Deposit Account, which is the incremental balance comparing the Daily Closing Balance on 17 December 2019 to the Daily Closing Balance on 10 October 2019 in the Designated Deposit Account, according to the Bank's record.
9. Eligible Customer who transfers in Eligible New Funds and continuously maintain the Eligible New Funds throughout the Basic Cash Reward Counting Period is eligible to receive the "**Basic Cash Reward**" as set out in Table 1 below.

Table 1 - without FPS fund-in:

Eligible New Funds (in Hong Kong Dollars or equivalent)	Basic Cash Reward
Every 500,000	HK\$3,500

10. Each Eligible Customer can enjoy a maximum of HK\$35,000 Basic Cash Reward during the Promotion Period.

11. Eligible Customer who fulfills the requirements of the Basic Cash Reward and transfers in Eligible New Funds of at least HK\$500,000 (or equivalent) into the Designated Deposits Account via Faster Payment System during the Promotion Period will be eligible to receive the “**Special Cash Reward**” as set out in Table 2 below instead of the Basic Cash Reward. Eligible Customer who enjoys the Special Cash Reward will not be able to enjoy Basic Cash Reward.

Table 2 - with FPS fund-in:

Eligible New Funds (in Hong Kong Dollars or equivalent)	Special Cash Reward
Every 500,000	HK\$4,000

12. Each Eligible Customer can enjoy a maximum of HK\$40,000 Special Cash Reward during the Promotion Period.
13. Eligible Customer who transfers in Eligible New Funds and continuously maintain the Eligible New Funds throughout the Early Bird Reward Counting Period is eligible to receive the “**Early Bird Reward**” as set out in Table 3 below on top of the Basic Cash Reward or Special Cash Reward.

Table 3

Eligible New Funds (in Hong Kong Dollars or equivalent)	Early Bird Reward
Every 500,000	HK\$500

14. Each Eligible Customer can enjoy a maximum of HK\$5,000 Early Bird Reward during the Promotion Period.
15. Eligible Customer who transfers in Eligible New Funds and continuously maintain the Eligible New Funds throughout the Extension Reward Counting Period is eligible to receive the “**Extension Cash Reward**” as set out in Table 4 below on top of the Basic Cash Reward or Special Cash Reward.

Table 4

Eligible New Funds (in Hong Kong Dollars or equivalent)	Extension Cash Reward
Every 500,000	HK\$1,000

16. Each Eligible Customer can enjoy a maximum of HK\$10,000 Extension Cash Reward during the Promotion Period.
17. Basic Cash Reward, Special Cash Reward, Early Bird Reward and Extension Cash Reward (collectively the “**Rewards**”) will be credited directly to the Eligible Customers’ HKD Current Account under the Eligible Account on or before 31 May 2020.
18. Eligible Customers must maintain a valid Eligible Account at the time when the Rewards are credited.
19. Eligible Customers cannot enjoy the Promotion together with any other DBS Treasures Welcome Offers, DBS Treasures Wealth Reward for Selected Customers and/or DBS Treasures Retention Reward of the Bank.

20. Eligibility of any registration/transaction for the purpose of this Promotion shall be determined based on the Bank's record. If there is any discrepancy between the Bank's record and the Eligible Customer's record, the Bank's record shall prevail and be deemed final and conclusive.
21. Only primary account holder is eligible for the Promotion.
22. Bank staff cannot participate in the Promotion.
23. Participation in the Promotion is subject to there being no abuse/non-compliance by the Eligible Customer, failing which the Bank will not credit the Rewards or where the Rewards have been credited, the Bank may debit the value of the Rewards from the Eligible Customer's account without notice and/or take such action to recover any outstanding amounts.
24. The Bank may change the terms and/or modify/terminate the Promotion without prior notice. The Bank's decision is final and conclusive.
25. The English version shall prevail if there is any inconsistency between the English and Chinese versions.