

星展特快海外轉賬及匯款2019年第四季獎賞計劃獎賞（「本推廣」）條款及細則

一般條款及細則

1. 本推廣由 2019 年 10 月 1 日起至 2019 年 12 月 31 日止（「推廣期」）。
2. 本推廣只適用於星展銀行(香港)有限公司（「本行」）的客戶（「客戶」）。
3. 客戶於推廣期內進行網上海外轉賬或匯款交易的日期及時間概以本行紀錄為準。
4. 客戶必須於發放獎賞時持有本行有效的往來或儲蓄戶口。有關獎賞會於2020年3月31日或之前存進相關的往來或儲蓄戶口。
5. 客戶參加本推廣中必須不涉及任何濫用/違規，否則本行不會存入獎賞或會從已存入獎賞的新客戶戶口扣除獎賞而無須另行通知及/或採取行動以追討任何未償付金額。
6. 本行可修訂以上條款及細則及/或更改/終止本推廣而無須另行通知。本行的決定為最終定論。
7. 本條款及細則的中英文版本如有任何歧異，概以英文版本為準。

首次交易回贈

8. 如客戶於推廣期前從未透過星展iBanking網上理財, 星展digibank 或 DBS iWealth使用網上星展特快海外轉賬或匯款服務，並於推廣期內完成任何須要繳付手續費、電報費及代理銀行費用的網上海外轉賬交易*（「指定海外轉賬交易」），方合資格於首次進行指定海外轉賬交易時獲得手續費、電報費及代理銀行費用回贈（「首次交易回贈」）。
9. 客戶須要先繳付指定海外轉賬交易的手續費、電報費及代理銀行費用，之後本行會根據條款四將首次交易回贈發放予客戶。
10. 每位合資格客戶只可獲得首次交易回贈一次。

*以下網上海外轉賬交易均不須繳付任何手續費、電報費及代理銀行費用，包括：轉賬印度盧比至印度、印尼盾至印尼、菲律賓披索至菲律賓、美元至美國、加元至加拿大、英鎊至英國、澳元至澳洲、新加坡元至新加坡、人民幣至中國、或歐羅至歐洲國家（奧地利、比利時、保加利亞、克羅地亞、塞浦路斯、捷克共和國、丹麥、愛沙尼亞、芬蘭、法國、德國、希臘、匈牙利、冰島、愛爾蘭、意大利、拉脫維亞、列支敦士登、立陶宛、盧森堡、馬耳他、摩納哥、荷蘭、挪威、波蘭、葡萄牙、羅馬尼亞、聖馬力諾、斯洛伐克、斯洛文尼亞、西班牙、瑞典、瑞士、英國（轉賬歐羅至英國））

兌換獎賞

11. 客戶於推廣期內透過星展iBanking網上理財, 星展digibank 或 DBS iWealth使用網上星展特快海外轉賬或匯款服務同時兌換外幣累積達以下指定金額（「累積外幣交易金額」），可獲得現金獎賞（「兌換獎賞」）。而客戶所得的兌換獎賞金額會根據其累積外幣交易金額而計算。

累積外幣交易金額	兌換獎賞
HK\$100,000- < HK\$200,000 (或其等值)	HK\$100
HK\$200,000- < HK\$300,000 (或其等值)	HK\$200
HK\$300,000- < HK\$400,000 (或其等值)	HK\$300
HK\$400,000 - < HK\$500,000 (或其等值)	HK\$400
HK\$500,000 或以上 (或其等值)	HK\$500

12. 本推廣中的所有交易金額概以本行紀錄為準。
13. 本行會以本行之相關交易日及時間釐定的匯率轉換所有交易金額至港幣等值，以計算累積外幣交易金額作推廣之用。
14. 每位客戶在推廣期內只可參與匯款及外幣兌換交易獎賞一次。

豐盛理財迎新獎賞

15. 豐盛理財迎新獎賞之有關詳情，請參閱「[星展特快海外轉賬及匯款豐盛理財新客戶 2019 第四季獎賞計劃條款及細則](#)」。

風險聲明：外匯涉及風險，客戶應注意外幣兌換會因匯率波動而導致虧損。

DBS Remit & Overseas Transfer 2019 Quarter 4 Reward Promotion (“Promotion”) Terms and Conditions

General Terms and Conditions

1. The Promotion runs from 1 October 2019 to 31 December 2019 (the “**Promotion Period**”).
2. The Promotion is only applicable to customers (the “**Customers**”) of DBS Bank (Hong Kong) Limited 星展銀行(香港)有限公司 (the “**Bank**”).
3. In case of dispute, the Bank has the final decision on the date and time when a Customer performs a transaction under the Promotion.
4. Customer must maintain a valid current or savings account with the Bank when the reward(s) is given. The reward(s) will be credited to the relevant current or savings account of eligible Customers on or before 31 March 2020.

5. Participation in the Promotion is subject to there being no abuse/non-compliance by the Customer, failing which the Bank will not credit the reward(s) or where it has been credited, the Bank may debit the value of the reward(s) from the account without notice and/or take such action to recover any outstanding amounts.
6. The Bank may change the terms and conditions and/or modify terminate the Promotion without notice. The Bank's decision is final.
7. The English version shall prevail if there is any inconsistency between the English and Chinese versions.

First Time Rebate

8. Where handling charges, cable charges and correspondent bank charges are chargeable for an online overseas fund transfer* ("**Eligible Overseas Funds Transfer Transaction**") and the Customers have never conducted any Online DBS Remit or online overseas fund transfer transaction via DBS iBanking, DBS digibank or DBS iWealth prior to the Promotion Period, they will be eligible for rebate of the handling charges, cable charges and correspondent bank charges of their first Eligible Overseas Funds Transfer Transaction during the Promotion Period ("**First Time Rebate**").
9. The Customers are required to pay the handling charges, cable charges and correspondent bank charges for their first Eligible Overseas Funds Transfer Transaction and the Bank will rebate these charges to the Customers in accordance with Clause 4.
10. Each Customer will be eligible for the First Time Rebate only **once**.

*Handling charges, cable charges and correspondent bank charges are not chargeable for online overseas fund transfer of INR to India, IDR to Indonesia, PHP to Philippines, USD to United States, CAD to Canada, GBP to United Kingdom, AUD to Australia, SGD to Singapore, CNY to China or EUR to Eurozone countries (Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Romania, San Marino, Slovakia, Slovenia, Spain, Sweden, Switzerland, United Kingdom (Transfer EUR to UK))

Exchange Reward

11. Customer is eligible for a cash reward (the "**Exchange Reward**") by successfully completing any Online DBS Remit or overseas fund transfer transaction and simultaneously conducting foreign currency exchange transaction of designated amount via DBS iBanking, DBS digibank or DBS iWealth ("**Foreign Currency Exchange Transaction**"). The value of Exchange Reward shall depend on the accumulated transaction amount of all Foreign Currency Exchange Transaction(s) conducted during the Promotion Period in accordance with the table below:

Accumulated Foreign Currency Exchange Transaction Amount	Exchange Reward
HK\$100,000- < HK\$200,000 (or its equivalent)	HK\$100
HK\$200,000- < HK\$300,000 (or its equivalent)	HK\$200
HK\$300,000- < HK\$400,000 (or its equivalent)	HK\$300
HK\$400,000- < HK\$500,000 (or its equivalent)	HK\$400
HK\$500,000 or above (or its equivalent)	HK\$500

12. All transaction amounts relevant under the Promotion are to be determined in accordance with the Bank's records.
13. To calculate the transaction amount of Foreign Currency Exchange Transaction for the purpose of the Promotion, the Bank will convert the transaction amounts into HKD at the Bank's prevailing exchange rate as at the relevant transaction date and time in the Bank's record.
14. Each Customer can only enjoy the Exchange Reward **once** during the Promotion Period.

Treasures Welcome Reward

15. For the details of Treasures Welcome Reward, please refer to the "[DBS Remit & Overseas Transfer Treasures New Customers 2019 Q4 Reward Promotion Terms and Conditions](#)"

Risks Disclosures: Foreign exchange involves risks. Customers should note that foreign exchange may incur loss due to the fluctuation of exchange rate.