

星展特快海外轉賬及匯款2020年第三季獎賞（「本推廣」）條款及細則

一般條款及細則

1. 本推廣由2020年7月1日起至2020年9月30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DBS Account、星展豐盛理財、星展豐盛私人客戶或星展私人銀行客戶（「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12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。

兌換獎賞

8. 客戶於推廣期內透過星展iBanking網上理財，星展digibank或DBSiWealth® app透過以下方式，並累積達以下指定金額（「累積外幣交易金額」），方合資格獲得現金獎賞（「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。
 - a) 使用網上海外轉賬服務並同時兌換外幣，或
 - b) 兌換外幣後，以上述外幣轉賬交易的貨幣進行網上海外轉賬

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

迎新獎賞

9. 如客戶符合以下要求，可合資格獲得\$100現金獎賞（「迎新獎賞」）
 - a) 客戶於推廣期前從未透過星展iBanking網上理財，星展digibank或DBSiWealth® app使用網上星展轉賬服務（包括以美元轉賬至本地的交易），及

- b) 完成第 8 條所指的要求並合資格獲得兌換獎賞
10. 如客戶於推廣期內晉身為星展豐盛理財客戶的個人客戶(「**新客戶**」)並完成第 8 條所指的要求，可額外獲得HK\$400 現金獎賞，合共HK\$500 現金獎賞(「**豐盛理財迎新獎賞**」)。
 11. 每位客戶在推廣期內只可獲得兌換獎賞一次。
 12. 每位合資格客戶只可獲得迎新獎賞或豐盛理財迎新獎賞一次。
 13. 本推廣並不計算以美元轉賬至本地的交易。
 14. 本推廣中的所有交易金額概以本行紀錄為準。
 15. 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。

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 2020 Quarter 3 Reward Promotion (“Promotion”) Terms and Conditions

General Terms and Conditions

1. The Promotion runs from 1 July 2020 to 30 September 2020 (the “**Promotion Period**”).
2. The Promotion is only applicable to the customers in DBS Account, DBS Treasures, DBS Treasures Private Client, DBS Private Bank (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 December 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.

Exchange Reward

8. Customer is eligible for a cash reward (the “**Exchange Reward**”) by conducting online remittance and foreign currency exchange of designated amount via DBS iBanking, DBS digibank or DBS iWealth® app (“**Foreign Currency Exchange Transaction**”) with below ways. 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:

a) Complete online remittance transaction and simultaneously conduct foreign currency exchange transaction of a designated amount; or

b) Complete online foreign currency exchange first and then conduct online overseas remittance transactions of the same type of foreign currency.

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

Welcome Reward

9. Customer will be eligible for HK\$100 cash reward (“**Welcome Reward**”) if the Customer:

a) has never conducted any online remittance transaction (including any transfer of USD to a Hong Kong local bank) via DBSiBanking, DBS digibank or DBS iWealth® app prior to the Promotion Period; and

b) fulfills the conditions in Clause 8 above and is eligible for the Exchange Reward.

10. If a Customer becomes a new DBS Treasures customer during the Promotion Period (the “**New Customer**”) and fulfills the conditions in Clause 8 above, the New Customer will be eligible for extra HK\$400 cash reward, and the New Customer will be entitled for HK\$500 cash reward in total (the “**Treasures Welcome Reward**”).

11. Each Customer will be eligible for the Welcome Reward or Treasures Welcome Reward only **once**.

12. Transfer of USD to a bank in Hong Kong is excluded.

13. All transaction amounts relevant under the Promotion are to be determined in accordance with the Bank’s records.

14. 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.

15. Each Customer can only enjoy the Exchange Reward **once** during the Promotion Period.

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