

DBS 2024 Digital Bill Payment Campaign (“Promotion”) – Terms and Conditions:

1. The Promotion runs from 15 August 2024 to 14 January 2025, both dates inclusive (the “**Promotion Period**”).
2. The Promotion is only applicable to customers (“**Customers**”) who:
 - a. hold a DBS Treasures account or DBS Account (“**Eligible Account**”) on 14 January 2025 and maintains the Eligible Account up to 30 April 2025 (“**Customers**”) with DBS Bank (Hong Kong) Limited (the “**Bank**”); and
 - b. have successfully registered once for the Promotion via <https://go.dbs.com/hk-2024billpay-regform-en> during the Promotion Period (the “**Registration**”).
3. “**DBS Treasures**” and “**DBS Account**” are customer segments 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 Private Bank is the private banking division of the Bank.
4. “**Eligible Transaction**” means successfully conduct bill payment via DBS digibank HK app or DBS iBanking from any HKD Current or HKD Savings Account under the Eligible Account during the Promotion Period. For the avoidance of doubt, bill payment for bank or credit cards and/or transactions of non-merchant bills and/ or individual transfer and/or government or statutory organisation bill payment will **NOT** be regarded as Eligible Transactions.
5. Customers who complete Eligible Transaction(s) with an aggregate amount of HK\$3,000 or above during the Designated Transaction Period set out in Table 1 below will be eligible to the corresponding Bill Payment Reward.

Table 1

Designated Transaction Period	Bill Payment Reward
15 August 2024 – 14 September 2024	HK\$20
15 September 2024 – 14 October 2024	HK\$20
15 October 2024 – 14 November 2024	HK\$20
15 November 2024 – 14 December 2024	HK\$20
15 December 2024 – 14 January 2025	HK\$20

6. Customers who fulfilled the requirement for the Bill Payment Reward and have **NOT** completed ANY online bill payment transaction from 1 January 2024 to 14 August 2024 via DBS digibank HK app or DBS iBanking from any HKD Current or HKD Savings Account under the Eligible Account will be eligible to earn an extra HK\$50 Cash Reward (“**New User Reward**”).
7. Customers who fulfilled the requirements for the Bill Payment Reward will be eligible to earn an extra HK\$50 Cash Reward (“**eDDA User Reward**”) by additionally fulfilling the below requirements during the Promotion Period:
 - i. have successfully registered and linked another local bank account to his/her Eligible Account to set up an Electronic Direct Debit Authorization Transfer In (“**eDDA**”) instruction and complete fund transfer with an aggregate amount of HK\$3,000 or above, and
 - ii. had **NOT** completed ANY transaction via eDDA from 1 January 2024 to 14 August 2024.
8. The Bill Payment Reward, New User Reward and eDDA User Reward (collectively, the **Cash Rewards**) will be credited directly to eligible Customers’ HKD Current or HKD Savings Account under the Eligible Account on or before 30 April 2025 (“**Fulfilment Period**”).

9. Each Customer is eligible to a maximum of HK\$200 Cash Rewards during the Promotion Period under the Promotion.
10. Customers must maintain a valid HKD Current Account or HKD Savings Account under the Eligible Account at the time the Bank credits the Cash Rewards.
11. Each Customer can only enjoy the Promotion once.
12. Only primary account holder is eligible to the Promotion.
13. Bank staff cannot participate in the Promotion.
14. 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 Customer's record, the Bank's record shall prevail.
15. Participation in the Promotion is subject to there being no abuse / non-compliance by the Customer, failing which the Bank will not credit the rewards or where it has been credited, the Bank may debit the value of the Cash Rewards from the account without notice and/or take such action to recover any outstanding amounts.
16. The Bank may change the terms and conditions and/or modify/extend/terminate the Promotion without notice. The Bank's decision is final.
17. For terms and conditions of the eStamp rewards, please refer to go.dbs.com/hk-estamp-d-en.
18. The Promotion information will remain accessible up to one week after the end of the Promotion.
19. The English version shall prevail if there is any inconsistency between the English and Chinese versions.