

星展全新客戶

外幣兌換及1星期定期存款優惠條款及細則 - 2025年7月 (「本推廣」)

Foreign Exchange & 1-week Time Deposit Offer for DBS New Customers Terms & Conditions – July 2025
(the “Promotion”)

優惠 Offer

1星期定期存款特惠年利率

Preferential Interest Rate for a 1-week Time Deposit

表一 Table 1:

由貨幣 Currency exchanged from	兌換成貨幣 Currency exchanged to	一星期定期存款年利率 1-week Time Deposit Rate (p.a.)	優惠編號 MP Code
港幣 HKD	美元 USD	8.00%	FXTD3

條款及細則:

- 本推廣由2025年7月1日至7月31日止 (「推廣期」)。
- 「**新客戶**」指在推廣期內於星展銀行(香港)有限公司(「本行」)成功完成個人戶口申請表格或經 DBS digibank HK app 提交開戶表格及成功晉身為星展豐盛理財新客戶的個人客戶。本行對於任何客戶是否新客戶的決定為最終定論。
- 「**星展豐盛理財**」是本行的客戶層。「客戶層」指 DBS Account、星展豐盛理財、星展豐盛私人客戶、星展私人銀行及本行不時增設的任何其他客戶層。在香港，星展私人銀行為星展銀行(香港)有限公司的私人銀行部門。
- 「**存款結存**」指新客戶不論以個人或聯名方式，於本行往來及儲蓄戶口持有的港幣及/或外幣存款 (包括定期存款) 總和。為免生疑問，財富管理戶口的存款並不計算在內。
- 新客戶於推廣期內完成以下條件 (「**所需條件**」)，可享以上表一所列 1 星期定期存款特惠年利率 (「**優惠**」)：
 - 經本行任何分行完成單筆港幣300,000元至港幣7,500,000元兌換為美元的合資格外幣兌換交易 (「**合資格外幣兌換**」)。
 - 同時經本行任何分行以合資格外幣兌換的相同金額，並使用指定優惠編號「FXTD3」開立1星期美元定期存款。
- 本行對新客戶是否已完成所需條件的決定為最終定論。
- 只有基本戶口持有人合資格參加本推廣。
- 每位新客戶於推廣期內只可參加本推廣一次。
- 除星展 eSaver 存款推廣 (適用於新客戶及晉升客戶)外，新客戶不可同時參加本推廣及享有本行任何其他儲蓄戶口推廣獎賞及/或任何定期存款的推廣優惠。
- 新客戶參加本推廣不可涉及濫用/違規，否則客戶不能享有優惠，或本行可於提供優惠後從新客戶的戶口扣除優惠的等值金額而無須另行通知，及/或採取行動以追討任何未償付金額。
- 新客戶不能同時享有任何其他外匯優惠。**
- 本行員工不可參加本推廣。
- 本行可修訂本條款及細則及/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。
- 新客戶可於本推廣完結後最多一星期閱覽推廣內容。
- 中英文版本如有任何不一致之處，概以英文版本為準。

聲明：外匯涉及風險，新客戶應注意外幣兌換會因匯率波動而導致虧損。若您將港幣或外幣兌換成其他貨幣時，選擇了遜於原本的匯率作出兌換，您的本金可能蒙受損失。資料不構成任何交易的要約、建議、邀請或招攬。

Terms & Conditions

1. The Promotion runs from 1 July – 31 July 2025 (the “**Promotion Period**”).
2. “**New Customer**” means an individual customer with DBS Bank (Hong Kong) Limited 星展銀行（香港）有限公司 (the “**Bank**”) who successfully completes the Personal Account Opening Form or submits the account opening application online via DBS digibank HK app and successfully becomes a new DBS Treasures customer during the Promotion Period. The Bank’s decision on whether a customer is New Customer is final.
3. “**DBS Treasures**” 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. The calculation of “**Deposit Balance**” is the total of saving deposits of Hong Kong dollar and/or foreign currencies that the New Customer maintains with the Bank in his/her Current and Savings Accounts including Time Deposits, regardless of whether it is solely or jointly owned by the New Customer. For the avoidance of doubt, the saving deposits in Wealth Management Accounts shall not count towards the calculation of Deposit Balance.
5. New Customer who fulfills the following requirements (“**Requirements**”) during the Promotion Period is eligible for the preferential interest rate for a 1-week Time Deposit as listed in Table 1 above (“**Offer**”):-
 - (i) successfully completes eligible foreign currency exchange transaction (“**Eligible FX**”) with a single transaction of HK\$300,000 to HK\$7,500,000 to USD through any branch of the Bank.
 - (ii) sets up a 1-week time deposit with corresponding USD with the same amount of the Eligible FX via any branch of the Bank (with specified promotion code “FXTD3”) at the same time.
6. The Bank’s decision on whether a New Customer has fulfilled the Requirements is final.
7. Only primary account holder is eligible for the Promotion.
8. Each New Customer can only enjoy the Promotion once within the Promotion Period.
9. New Customer cannot enjoy the Promotion together with any other savings accounts promotional offers and/or any time deposit offers, other than DBS eSaver Deposit Promotion for New Customers and Upgraded Customers.
10. Participation in the Promotion is subject to there being no abuse/non-compliance by the New Customer, failing which the New Customer cannot enjoy the Offer or where the Offer has been credited, the Bank may debit the value of the Offer from the New Customer’s account without notice and/or take such action to recover any outstanding amounts.
11. **New Customer cannot enjoy the Promotion together with any other Foreign Exchange offers.**
12. Bank staff cannot participate in the Promotion.
13. The Bank may change the terms and conditions and/or modify/terminate the Promotion without giving notice. The Bank’s decision is final.
14. Promotion information will remain accessible up to one week after the end of the Promotion.
15. The English version shall prevail if there is any inconsistency between the English and Chinese versions.

Disclaimer: Foreign exchange involves risks. New Customers should note that foreign exchange may incur loss due to the fluctuation of exchange rate. If you choose to convert your HKD or foreign currency to other currencies at an exchange rate that is less favourable than your original exchange rate, you may suffer loss in principal. This information does not constitute any offer, recommendation, invitation or solicitation of any transaction.