

English version

推廣期將延長至 2026 年 1 月 4 日。

特選客戶網上新資金定期存款專屬總年利率優惠(2025 年 11 月) (「本推廣」) - 條款及細則

本條款及細則為「網上定期存款優惠 - 條款及細則」(「網上定期存款條款及細則」, go.dbs.com/hk-onlinetd-tnc) 的補充, 並應與其一併閱讀。除另有註明外, 網上定期存款條款及細則內的定義及條文在本條款及細則中具有相同的含義。

1. 本推廣由 2025 年 11 月 17 日至 2026 年 1 月 4 日止, 包括首尾兩天(「推廣期」)。
2. 本推廣適用於以下特選個人客戶(「合資格客戶」):
 - a. 已持有星展銀行(香港)有限公司(「本行」)星展豐盛理財戶口或 DBS Account(「合資格戶口」); 及
 - b. 該等客戶於推廣期內透過指定連結成功登記本推廣一次。

登記連結: (go.dbs.com/onlinetd)

3. 「DBS Account」及「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, 星展私人銀行為本行的私人銀行部門。
4. 為免生疑問, 本推廣並不適用於 2025 年 9 月 1 日或之後成為或晉升本行星展豐盛理財客戶。
5. 合資格客戶於推廣期內以合資格新資金開立 200,000 港元及/或 25,000 美元或以上的網上新資金定期存款(「合資格網上新資金定期存款」)及完成在第 6 條所指定的(「合資格產品交易類別」)中的任何一項合資格產品交易可獲額外年利率獎賞(「額外年利率獎賞」)。有關額外年利率獎賞按下表指明的專屬總年利率(包含網上新資金定期存款年利率)與合資格客戶開立合資格網上新資金定期存款當日的新資金定期存款年利率之間的差額計算。

貨幣	存款期	專屬總年利率 (包括網上新資金定期存款年利率)
港元	4個月、6個月	3.30%
美元		3.80%

示例:

新資金定期存款	6 個月新資金定期存款 年利率	額外年利率	專屬總 年利率	額外年利率獎賞
HKD30,000,000	2.60%*	0.70%	3.30%	HKD 30,000,000 x (0.70% / 365 x 181) = HKD104,136.99**
USD3,848,000	3.35%*	0.45%	3.80%	USD 3,848,000 x (0.45% / 360 x 181) = USD8,706.10**

* 上述網上新資金定期存款年利率為 2025 年 11 月 17 日本行公布的年利率並僅供參考。

** 額外年利率獎賞是根據 2025 年 11 月 17 日至 2026 年 5 月 17 日(181 日) 開立 6 個月網上新資金定期存款計算。本行保留權利隨時調整存款年利率而無須事先通知。

- a. 為免產生疑問，合資格客戶可於推廣期內開立多於一筆網上新資金定期存款，而額外年利率獎賞將以推廣期內開立的所有合資格網上新資金定期存款的總金額計算。
 - b. 每位合資格客戶最多可憑 30,000,000 港元及/或 3,848,000 美元合資格網上新資金定期存款獲享額外年利率獎賞。
 - c. 額外年利率獎賞將於 2026 年 7 月 31 日或之前直接存入合資格客戶於本行的港元及/或美元儲蓄戶口或往來戶口。
6. 「合資格產品交易類別」:
- a. 指合資格客戶憑星展銀聯鑽石扣賬卡完成任何金額單筆零售簽賬交易; 或
 - b. 透過星展 iBanking 網上理財或星展 digibank HK 流動應用程式以合資格戶口內的往來戶口或儲蓄戶口使用其他銀行賬戶持有人的手機號碼、電郵地址、轉數快識別碼、銀行賬戶或電子錢包成功轉賬港幣 100 元或以上; 或
 - c. 成功完成單筆外幣兌換交易達 HK\$1,000 或以上(或其外幣等值);或
 - d. 透過財富管理戶口成功完成單筆任何金額之香港、美國、加拿大、新加坡、澳洲、日本或英國證券的買入或賣出交易
7. 本推廣設有名額，先到先得，額滿即止。
 8. 本推廣只限主要戶口持有人參加。
 9. 本行員工不可參與本推廣。
 10. **除網上新資金定期存款優惠外，合資格客戶不能同時享有任何其他定期存款優惠。**
 11. 合資格客戶參加本推廣不可涉及濫用/違規，否則本行不會存入本推廣的任何獎賞，或於存入獎賞後從合資格客戶的戶口扣除獎賞或其他禮品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。
 12. 本行可修訂此條款及細則及/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。
 13. 本推廣的所有交易金額概以本行紀錄為準。本行的紀錄為最終定論。
 14. 推廣內容於本推廣完結後最多一星期內仍可供閱覽。
 15. 中英文版本如有任何不一致之處，概以英文版本為準。

The promotion period is extended to 4 January 2026.

Selected Customers Online New Fund Time Deposit Exclusive Total Interest Rate Offer (November 2025) (the “Promotion”) – Terms and Conditions

The following Terms and Conditions are supplemental to and shall be read together with the Online Time Deposit Offer – Terms and Conditions (“**Online Time Deposit T&C**”, go.dbs.com/hk-onlinetd-en-tn). Unless otherwise specified herein, terms and clauses defined in the Online Time Deposit T&C shall have the same meaning when used herein.

1. The Promotion runs from 17 November 2025 to 4 January 2026, both dates inclusive (the “**Promotion Period**”).
2. The Promotion is applicable to selected individual customer (“**Eligible Customer**”) who:
 - a. have maintained DBS Treasures account or DBS Account (“**Eligible Account**”) with DBS Bank (Hong Kong) Limited 星展銀行（香港）有限公司 (the “**Bank**”); and
 - b. have successfully registered once for the Promotion via designated link within the Promotion Period.

Registration link: (go.dbs.com/onlinetd-en)

3. “**DBS Account**” and “**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. For the avoidance of doubt, the Promotion is not applicable to individual customers who became and were upgraded to a new DBS Treasures customer on or after 1 September 2025.
5. Eligible Customers who have successfully set up Online New Fund Time Deposit of HKD 200,000 and/or USD 25,000 or above with eligible new funds (the “**Eligible Online New Fund Time Deposit(s)**”) and completed any one transaction in the “**Eligible Product Transaction Category**” specified in clause 6 during the Promotion Period will be eligible for the Bonus Interest Rate Reward (“**Bonus Interest Rate Reward**”). The Bonus Interest Rate Reward is calculated based on the difference in interest rate per annum between the Exclusive Interest Rate (including Online New Fund Time Deposit Rate) and the Online New Fund Time Deposit Interest Rate on the date the Eligible Customer placed the Eligible Online New Fund Time Deposit as set out in the table below:

Currency	Tenor	Exclusive Interest Rate (including Online New Fund Time Deposit Rate) (p.a.)
HKD	4-month or 6-month	3.30%
USD		3.80%

Illustration Example:

New Fund Time Deposit	6-month New Fund Time Deposit Interest Rate (p.a.)	Bonus Interest Rate (p.a.)	Exclusive Total Interest Rate (p.a.)	Bonus Interest Rate Reward
HKD30,000,000	2.60%*	0.70%	3.30%	HKD 30,000,000 x (0.70% / 365 x 181) = HKD104,136.99**

USD3,848,000	3.35%*	0.45%	3.80%	USD 3,848,000 x (0.45% / 360 x 181) = USD8,706.10**
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* The above Online New Fund Time Deposit Interest rate is based on the interest rate announced by the Bank as of 17 November 2025 and is for reference only.

** Bonus Interest Rate Reward is calculated based on 6-month online new fund time deposit placement starting from 17 November 2025 to 17 May 2026 (181 days). The Bank reserves the right to adjust the deposit interest rate at any time without prior notice.

- a. For the avoidance of doubt, Eligible Customers may place more than one Online New Fund Time Deposit during the Promotion Period, and the amount of the Bonus Interest Rate Reward shall be determined by aggregating the total amount of all such Eligible Online New Fund Time Deposit placed during the Promotion Period.
- b. Each Eligible Customers can only enjoy Bonus Interest Rate Reward capped at a maximum of HKD 30,000,000 and/or USD 3,848,000 of the Eligible Online New Fund Time Deposit.
- c. Bonus Interest Rate Reward will be credited directly to the Eligible Customer's HKD and/or USD Savings Account or Current Account with the Bank on or before 31 July 2026.

6. Eligible Product Transaction Category:

- a. Conducted one retail spending transaction with any amount using DBS UnionPay Diamond Debit Card; or
 - b. Successfully conducted a fund transfer of HK\$100 or above from any Current or Savings Account to a different bank account holder by using mobile number, email address, FPS ID, bank account or eWallet on DBS iBanking or DBS digibank HK app under the Eligible Account; or
 - c. Successfully completed one foreign currency exchange with a single transaction amount of HK\$1,000 or above (or its equivalent amount in foreign currency(ies)); or
 - d. Successfully completed one single securities BUY or SELL transaction with any amount in Hong Kong Securities, U.S. Securities, Canadian Securities, Singapore Securities, Australian Securities, Japan Securities or United Kingdom Securities with any amount via the Eligible Customer's Wealth Management Account.
7. The Promotion is limited in quota and offered on a first come first served basis.
 8. Only primary account holder is eligible for the Promotion.
 9. Bank staff cannot participate in the Promotion.
 10. **Eligible Customers cannot enjoy the Promotion together with any other time deposit offers, other than the Online New Fund Time Deposit Offer.**
 11. Participation in the Promotion is subject to there being no abuse/non-compliance by the Eligible Customer failing which the Bank will not deliver any reward under the Promotion to the Eligible Customer or where a reward under the Promotion has been delivered to the Eligible Customer, the Bank may debit the value of the reward or other gifts from the Eligible Customer's account without notice and/or take such action to recover any outstanding amounts.
 12. The Bank may change the terms and/or modify/terminate the Promotion without further notice. The Bank reserves the right for final decision.
 13. All transaction values relevant under the Promotion are determined according to the Bank's records. The Bank's record 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.