

**6%定期存款優惠 (2026 年 2 月) (「本推廣」) - 條款及細則**

本條款及細則為「星展豐盛理財迎新獎賞條款及細則 (「迎新獎賞條款及細則」, [go.dbs.com/hk-tr-tc](https://go.dbs.com/hk-tr-tc))」及「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-onlined-tnc](https://go.dbs.com/hk-onlined-tnc))」的補充, 應與該條款及細則一併閱讀。除另有註明外, 迎新獎賞條款及細則或網上定期存款條款及細則所界定的詞彙及條款在本條款及細則中具有相同的含義。如本條款及細則與迎新獎賞條款及細則或網上定期存款條款及細則有異, 概以本條款及細則為準。

1. 本推廣由 2026 年 2 月 1 日至 2026 年 3 月 31 日止, 包括首尾兩天 (「推廣期」)。
2. 本推廣適用於星展銀行 (香港) 有限公司 (「本行」) 以下個人客戶 (「合資格客戶」):
  - a. 於 2026 年 2 月 1 日至 2026 年 2 月 28 日首次成功開立星展豐盛理財個人客戶戶口 (「新客戶」);
  - b. 經 DBS digibank HK 應用程式遞交網上開戶申請並輸入指定推廣碼「PM05」; 及
  - c. 在適用的資金計算期內 (如下表所示) 維持不少於 HK\$1,000,000 (或其外幣等值) 的每月個人理財總值。

開戶日期	資金計算期	回贈期
2026 年 2 月 1 日至 2 月 28 日	開戶起計第 7 天起至 2026 年 4 月 30 日	2026 年 6 月 30 日或之前

3. 「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. 「個人理財總值」指新客戶不論以個人或聯名方式於本行持有的總資產, 包括港幣、人民幣及外幣存款 (包括定期存款)、外幣掛鈎投資、本地及海外證券、基金、債券、紙黃金及其他掛鈎或結構性投資產品的市場價值。
5. 合資格客戶於推廣期內成功透過 DBS digibank HK 流動應用程式、星展 iBanking 網上理財及/或分行以合資格新資金開立合計 HK\$ 1,000,000 以上的港幣 2 個月新資金定期存款 (「合資格新資金定期存款」), 可獲額外利率獎賞 (「額外利率獎賞」)。有關額外利率獎賞按下表指明的 6% 年利率 (包含當日新資金定期存款年利率) 與合資格客戶開立合資格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。

合資格新資金定期存款 (港幣)	總年利率
首 HK\$ 1,000,000	當日新資金定期存款年利率
超出 HK\$ 1,000,000 至 HK\$ 8,000,000	6.00% (包括當日新資金定期存款年利率)

示例 1:

合資格新資金定期存款	2 個月新資金定期存款年利率*	額外年利率	總年利率
HK\$ 8,000,000	1.50%	4.50% (即 6% - 1.5%)	6.00%
<p><b>首 HK\$1,000,000:</b> 新資金定期存款利息: <math>\text{HK\\$ } 1,000,000 \times (1.5\% / 365 \times 59) = \text{HK\\$ } 2,424.66</math></p> <p><b>餘下 HK\$7,000,000:</b> 新資金定期存款利息: <math>\text{HK\\$ } 7,000,000 \times (1.5\% / 365 \times 59) = \text{HK\\$ } 16,972.60</math> 額外年利率獎賞: <math>\text{HK\\$ } 7,000,000 \times (4.5\% / 365 \times 59) = \text{HK\\$ } 50,917.81</math></p>			

示例 2:

定期存款開立日期	新資金定期存款	2 個月新資金定期存款年利率*	新資金定期存款利息	額外年利率獎賞	定期存款日數
2026 年 2 月 1 日	HK\$ 500,000	1.50%	$\text{HK\$ } 500,000 \times (1.5\% / 365 \times 59) = \text{HK\$ } 1,212.33$		59
2026 年 2 月 13 日	HK\$ 1,500,000	1.80%	$\text{HK\$ } 1,500,000 \times (1.8\% / 365 \times 59) = \text{HK\$ } 3,636.99$	$\text{HK\$ } 1,000,000 \times (4.2\% / 365 \times 59) = \text{HK\$ } 16,972.60$	
2026 年 2 月 27 日	HK\$ 8,000,000	2.00%	$\text{HK\$ } 8,000,000 \times (2\% / 365 \times 59) = \text{HK\$ } 25,863.01$	$\text{HK\$ } 6,000,000 \times (4\% / 365 \times 59) = \text{HK\$ } 38,794.52$	
總額	HK\$ 10,000,000				

\* 上述新資金定期存款年利率僅供計算參考。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新資金定期存款，而額外年利率獎賞將以推廣期內的所有合資格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 HK\$ 7,000,000 合資格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 6 月 30 日或之前直接存入合資格客戶於本行的港元儲蓄戶口或往來戶口。
6. 本推廣設有名額，先到先得，額滿即止。
7. 本推廣只限主要戶口持有人參加。
8. 本行員工不可參與本推廣。
9. 合資格客戶不可同時獲享本推廣的獎賞及星展 eSaver 存款推廣 (適用於新客戶及晉升客戶) (2026 年 2 月, 適用於港元 eSaver 利息)。
10. 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，如已存入獎賞則可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。
11. 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。本行就本推廣作出的所有決定為不可推翻的最終定論。
12. 本推廣的所有交易金額概以本行紀錄為準。本行的紀錄為不可推翻的最終定論。
13. 推廣內容於本推廣完結後最多一星期內仍可供閱覽。
14. 中英文版本如有任何不一致之處，概以英文版本為準。

**6% Time Deposit Offer (February 2026) (the “Promotion”) – Terms and Conditions**

*The following Terms and Conditions (these “Terms and Conditions”) are supplemental to and shall be read together with the DBS Treasures Welcome Offers Terms and Conditions (“**Welcome Offers T&C**”, go.dbs.com/hk-tr-tc-en) and Online Time Deposit Offer Terms and Conditions (“**Online Time Deposit T&C**”, go.dbs.com/hk-onlinetd-en-tnc). Unless otherwise specified herein, terms and clauses defined in the Welcome Offers T&C and Online Time Deposit T&C shall have the same meaning when used herein. In case of inconsistency between these Terms and Conditions and the Welcome Offers T&C or Online Time Deposit T&C, these Terms and Conditions shall prevail.*

1. The Promotion runs from 1 February 2026 to 31 March 2026, both dates inclusive (the “**Promotion Period**”).
2. The Promotion is applicable to individual customers (“**Eligible Customer(s)**”) of DBS Bank (Hong Kong) Limited 星展銀行（香港）有限公司 (the “**Bank**”) who:
  - a. successfully opens a DBS Treasures individual customer account during the period from 1 February 2026 to 28 February 2026 for the first time (“**New Customer**”);
  - b. submits the account opening application online and inputs designated promotional code “**PM05**” via DBS digibank HK app; and
  - c. maintains a monthly Total Relationship Balance (as defined below) in the amount of HK\$1,000,000 or above (or its equivalent in foreign currency(ies)) during the applicable Funds Counting Period (as set out in the table below).

Account opening date	Funds Counting Period	Fulfilment Period
1-28 February 2026	7 <sup>th</sup> day of account opening date – 30 April 2026	By 30 June 2026

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 “**Total Relationship Balance**” is the total assets that a New Customer maintains with the Bank, whether solely or jointly. The assets include Hong Kong dollar, Renminbi and foreign currency deposits (including time deposit), Currency Linked Investment, market value of local and overseas securities, investment funds, bonds, paper gold and other linked or structured investment products.

5. Eligible Customers who successfully set up HKD 2-month new fund time deposit with a total of HK\$ 1,000,000 above with Eligible New Funds via DBS digibank HK app, DBS Internet Banking and/or branch during the Promotion Period (the “**Eligible New Fund Time Deposit(s)**”) will be eligible for the Bonus Interest Rate Reward (“**Bonus Interest Rate Reward**”). The Bonus Interest Rate Reward is calculated based on the difference between 6% interest rate per annum (“**p.a.**”) (including prevailing new fund time deposit rate) and the prevailing new fund time deposit rate on the date the Eligible Customer placed the Eligible New Fund Time Deposit as set out in the table below:

<b>Eligible New Fund Time Deposit</b> (in Hong Kong Dollars)	<b>Total Interest Rate (p.a.)</b>
First HK\$ 1,000,000	Prevailing new fund Time Deposit rate
Remaining amount above HK\$ 1,000,000 up to HK\$ 8,000,000	6.00% (including prevailing new fund Time Deposit rate)

**Illustration Example 1:**

<b>Eligible New Fund Time Deposit</b>	<b>2-month New Fund Time Deposit Interest Rate (p.a.)*</b>	<b>Bonus Interest Rate (p.a.)</b>	<b>Total Interest Rate (p.a.)</b>
HK\$ 8,000,000	1.50%	4.50% (i.e. 6% - 1.5%)	6.00%
<b>First HKD 1,000,000:</b> New fund time deposit interest: HK\$ 1,000,000 x (1.5%/ 365*59) = HK\$ 2,424.66  <b>Remaining HKD 7,000,000:</b> New fund time deposit interest: HK\$ 7,000,000 x (1.5%/ 365*59) = HK\$ 16,972.60 Bonus Interest Rate Reward: HK\$ 7,000,000 x (4.5%/ 365*59) = HK\$ 50,917.81			

**Illustration Example 2:**

<b>Time Deposit Set Up Date</b>	<b>Eligible New Fund Time Deposit</b>	<b>2-month New Fund Time Deposit Interest Rate (p.a.)*</b>	<b>New Fund Time Deposit Interest</b>	<b>Bonus Interest Rate Reward</b>	<b>Days of Time Deposit</b>
1 Feb 2026	HK\$ 500,000	1.50%	HK\$ 500,000 x (1.5%/ 365*59) = <b>HK\$ 1,212.33</b>		59
13 Feb 2026	HK\$ 1,500,000	1.80%	HK\$ 1,500,000 x (1.8%/ 365*59) = <b>HK\$ 3,636.99</b>	HK\$ 1,000,000 x (4.2%/ 365*59) = <b>HK\$ 16,972.60</b>	
27 Feb 2026	HK\$ 8,000,000	2.00%	HK\$ 8,000,000 x (2%/ 365*59) = <b>HK\$ 25,863.01</b>	HK\$ 6,000,000 x (4%/ 365*59) = <b>HK\$ 38,794.52</b>	
Total	HK\$ 10,000,000				

\* The above new fund time deposit interest rate is for illustration purposes only. The Bank reserves the right to adjust the deposit interest rate at any time without prior notice.

- For the avoidance of doubt, Eligible Customers may place more than one Eligible New Fund Time Deposit during the Promotion Period, and the amount of the Bonus Interest Rate Reward will be calculated based on the total aggregated amount of all such Eligible New Fund Time Deposits placed during the Promotion Period.
- Each Eligible Customer can only enjoy Bonus Interest Rate Reward up to HK\$ 7,000,000 of the Eligible New Fund Time Deposit.
- Bonus Interest Rate Reward will be credited directly to the Eligible Customer’s HKD Savings Account or Current Account with the Bank on or before 30 June 2026.

6. The Promotion is limited in quota and offered on a first come first served basis.
7. Only primary account holder is eligible for the Promotion.
8. Bank staff cannot participate in the Promotion.
9. **Eligible Customers cannot enjoy the Promotion together with DBS e\$aver Deposit Promotion for New Customers and Upgraded Customers (February 2026, applicable to HKD e\$aver interest) of the Bank.**
10. 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.
11. The Bank may change the terms and/or modify/terminate the Promotion without further notice. All decisions made by the Bank regarding the Promotion shall be final and conclusive.
12. All transaction values relevant under the Promotion are determined according to the Bank's records. The Bank's record is final and conclusive.
13. Promotion information will remain accessible up to one week after the end of the promotion.
14. The English version shall prevail if there is any inconsistency between the English and Chinese versions.