

特選客戶現有資金定期存款優惠 (2026 年 8 月) (「本推廣」) - 條款及細則

1. 本推廣由 2026 年 8 月 1 日至 2026 年 8 月 31 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 (「特選客戶」)：
 - a. 持有即將於推廣期內到期的定期存款；或
 - b. 曾登記或參與星展 eSaver 存款推廣 (適用於特選個人客戶、新客戶及晉升客戶) (2026 年 5 月)；及
 - c. 已持有本行星展豐盛理財戶口或 DBS Account (「合資格戶口」)；及
 - d. 於推廣期內透過指定連結或本行不時指定的其他連結成功登記本推廣；及

登記連結: go.dbs.com/hk-2026-augtd-ef-reg
- e. 於 2026 年 6 月 1 日之前成為本行星展豐盛理財客戶的個人客戶。
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. 特選客戶於推廣期內成功登記並透過分行、DBS digibank HK 流動應用程式及/或星展 ibanking 網上理財開立合計 500,000 港元及/或 65,000 美元或以上的現有資金定期存款 (「合資格現有資金定期存款」) 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特定專屬總年利率 (包含現有資金定期存款年利率) 與特選客戶開立合資格現有資金定期存款當日的現有資金定期存款年利率之間的差額計算。

貨幣	存款期 (及/或)	專屬總年利率 (包括現有資金 定期存款年利率)	交易途徑
港元	3個月	3.00%	i. 分行 (優惠編號: STD08) ii. DBS digibank HK流動應用程式 iii. 星展iBanking網上理財
	6個月	3.20%	
美元	3個月	3.80%	
	6個月	3.80%	

示例 1:

定期存款 開立日期	合資格現有 資金定期存款	存款期	現有資金 定期存款 年利率	額外年利率	額外年利率獎賞
2026 年 8 月 1 日	HKD 300,000	3 個月	2.45%*	0.55% (即 3.00% - 2.45%)	HKD 300,000 x (0.55% / 365 x 93) = HKD 420.41
2026 年 8 月 18 日	HKD 200,000	6 個月	2.50%*	0.70% (即 3.20% - 2.50%)	HKD 200,000 x (0.70% / 365 x 184) = HKD 705.75
總額	HKD 500,000				HKD 1,126.16

示例 2:

定期存款 開立日期	合資格現有 資金定期存款	存款期	現有資金 定期存款 年利率	額外年利率	額外年利率獎賞
2026 年 8 月 10 日	USD 32,500	3 個月	3.55%*	0.25% (即 3.80% - 3.55%)	$\text{USD } 32,500 \times (0.25\% / 360 \times 93) = \text{USD } 20.99$
2026 年 8 月 28 日	USD 32,500	6 個月	3.40%*	0.40% (即 3.80% - 3.40%)	$\text{USD } 32,500 \times (0.40\% / 360 \times 184) = \text{USD } 66.44$
總額	USD 65,000				USD 87.43

* 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，特選客戶可於推廣期內開立多於一筆合資格現有資金定期存款，而額外年利率獎賞將以推廣期內開立的所有合資格現有資金定期存款的總金額計算。
 - b. 每位特選客戶最多可憑 10,000,000 港元及/或 1,280,000 美元合資格現有資金定期存款獲享額外年利率獎賞。
 - c. 額外利息會就合資格現有資金定期存款的貨幣提供，並於 2027 年 3 月 31 日或之前直接存入特選客戶在本行的港幣及/或美元儲蓄戶口或往來戶口。
5. 本推廣設有名額，先到先得，額滿即止。
 6. 本推廣只限主要戶口持有人參加。
 7. 特選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，或於存入獎賞後從特選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。
 8. 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。
 9. 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。
 10. 推廣內容於本推廣完結後最多一星期內仍可供閱覽。
 11. 中英文版本如有任何不一致之處，概以英文版本為準。

Selected Customer Existing Fund Time Deposit Offer (August 2026) (the “Promotion”)
– Terms and Conditions

1. The Promotion runs from 1 August 2026 to 31 August 2026, both dates inclusive (the “**Promotion Period**”).
2. The Promotion is applicable to selected individual customers (“**Selected Customer(s)**”) who:
 - a. hold time deposits that are due to mature within the promotion period; or
 - b. has registered or participated in the DBS eSaver Deposit Promotion for Selected Individual Customers, New Customers and Upgraded Customers (May 2026); and
 - c. have maintained DBS Treasures account or DBS Account (“**Eligible Account**”) with the Bank; and
 - d. have successfully registered for the Promotion via designated link (or any other link as designated by the Bank from time to time) during the Promotion Period; and

Registration Link: (go.dbs.com/hk-2026-augtd-ef-reg-en)

 - e. have become DBS Treasures account holder before 1 June 2026.
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. Selected Customers who successfully register and set up Existing Fund Time deposit with a total of HKD 500,000 and/or USD 65,000 or above via branch, DBS digibank HK app and/or DBS iBanking during the Promotion Period (the “**Eligible Existing 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 the specific Exclusive Total Interest Rate (including Existing Fund Time Deposit Rate) and the Existing Fund Time Deposit Preferential Interest Rate on the date the Selected Customer placed the Eligible Existing Fund Time Deposit as set out in the table below:

Currency	Tenor (and/or)	Exclusive Total Interest Rate (including Existing Fund Time Deposit Rate (p.a.))	Transaction Channel
HKD	3 months	3.00%	i.Branch (Promotion Code: STD08) ii.DBS digibank HK App iii.DBS iBanking
	6 months	3.20%	
USD	3 months	3.80%	
	6 months	3.80%	

Illustration Example 1:

Time Deposit Set Up Date	Eligible Existing Fund Time Deposit	Tenor	Eligible Existing Fund Time Deposit Rate (p.a.)	Bonus Interest Rate (p.a.)	Bonus Interest Rate Reward
1 Aug 2026	HKD 300,000	3 months	2.45%*	0.55% (i.e. 3.00% - 2.45%)	HKD 300,000 x (0.55% / 365 x 93) = HKD 420.41
18 Aug 2026	HKD 200,000	6 months	2.50%*	0.70% (i.e. 3.20% - 2.50%)	HKD 200,000 x (0.70% / 365 x 184) = HKD 705.75
Total	HKD 500,000				HKD 1,126.16

Illustration Example 2:

Time Deposit Set Up Date	Eligible Existing Fund Time Deposit	Tenor	Eligible Existing Fund Time Deposit Rate (p.a.)	Bonus Interest Rate (p.a.)	Bonus Interest Rate Reward
10 Aug 2026	USD 32,500	3 months	3.55%*	0.25% (i.e. 3.80% - 3.55%)	$\text{USD } 32,500 \times (0.25\% / 360 \times 93) = \text{USD } 20.99$
28 Aug 2026	USD 32,500	6 months	3.40%*	0.40% (i.e. 3.80% - 3.40%)	$\text{USD } 32,500 \times (0.40\% / 360 \times 184) = \text{USD } 66.44$
Total	USD 65,000				USD 87.43

* 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.

- a. For the avoidance of doubt, Selected Customers may place more than one Eligible Existing 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 Existing Fund Time Deposit placed during the Promotion Period.
 - b. Each Selected Customers can only enjoy Bonus Interest Rate Reward capped at a maximum of HKD 10,000,000 and/or USD 1,280,000 of the Eligible Existing Fund Time Deposit.
 - c. Bonus Interest will be in the currency of the Eligible Existing Fund Time Deposit and credited directly to the Selected Customer's HKD and/or USD Savings Account or Current Account with the Bank on or before 31 March 2027.
5. The Promotion is limited in quota and offered on a first come first served basis.
 6. Only primary account holder is eligible for the Promotion.
 7. Participation in the Promotion is subject to there being no abuse/non-compliance by the Selected Customer failing which the Bank will not deliver any reward under the Promotion to the Selected Customer or where a reward under the Promotion has been delivered to the Selected Customer, the Bank may debit the value of the reward or other gifts from the Selected Customer's account without notice and/or take such action to recover any outstanding amounts.
 8. The Bank may change the terms and/or modify/terminate the Promotion without further notice. The Bank reserves the right for final decision.
 9. All transaction values relevant under the Promotion are determined according to the Bank's records. The Bank's record is final.
 10. Promotion information will remain accessible up to one week after the end of the promotion.
 11. The English version shall prevail if there is any inconsistency between the English and Chinese versions.