

新資金定期存款優惠 (2026 年 8 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, 應與該條款及細則一併閱讀。除另有註明外, 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 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 (「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. 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-nf-reg)
 - c. 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. 合資格客戶於推廣期內成功登記並透過 DBS digibank HK 流動應用程式及/或星展 ibanking 網上理財以合資格新資金開立合計 500,000 港元及/或 65,000 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 5 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利率獎賞 (「額外利率獎賞」)。有關額外利率獎賞按下表指明的總年利率 (包含當日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網上新資金定期存款年利率之間的差額計算。
 - a. 「合資格新資金」等於指客戶開立定期存款時與過去 30 個曆日的存款結存比較的淨增長, 減去過去 7 個曆日內您享有網上定期新資金優惠的本金金額。此金額不包括已用結餘和專用款項, 例如正在進行結算的支票及「智安存」款項。

貨幣	存款期 (及/或)	專屬總年利率 (包括網上新資金定期存款年利率)	交易途徑
港元	3個月	3.00%	i. DBS digibank HK 流動應用程式 ii. 星展 iBanking 網上理財
	6個月	3.20%	
美元	3個月	4.00%	
	6個月	4.00%	

示例 1:

定期存款 開立日期	合資格網上新 資金定期存款	存款期	網上新資金 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%)	$\text{HKD } 300,000 \times (0.55\% / 365 \times 93) = \text{HKD } 420.41$
2026 年 8 月 18 日	HKD 200,000	6 個月	2.50%*	0.70% (即 3.20% - 2.50%)	$\text{HKD } 200,000 \times (0.70\% / 365 \times 184) = \text{HKD } 705.75$
總額	HKD 500,000				HKD 1,126.16

示例 2:

定期存款 開立日期	合資格網上新 資金定期存款	存款期	網上新資金 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%*	0.45% (即 4.00% - 3.55%)	$\text{USD } 32,500 \times (0.45\% / 360 \times 93) = \text{USD } 37.78$
2026 年 8 月 28 日	USD 32,500	6 個月	3.45%*	0.55% (即 4.00% - 3.45%)	$\text{USD } 32,500 \times (0.55\% / 360 \times 184) = \text{USD } 91.36$
總額	USD 65,000				USD 129.14

*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。

- b. 為免產生疑問，合資格客戶可於推廣期內開立多於一筆合資格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。
 - c. 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。
 - d. 額外年利率獎賞將於 2027 年 3 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。
5. 「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。
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. 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。
 9. 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。
 10. 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。
 11. 推廣內容於本推廣完結後最多一星期內仍可供閱覽。
 12. 中英文版本如有任何不一致之處，概以英文版本為準。

New Fund Time Deposit Offer (August 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 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. In case of inconsistency between these Terms and Conditions and the Online Time Deposit T&C, these Terms and Conditions shall prevail.*

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 (“**Eligible Customer(s)**”) who:
 - a. have maintained DBS Treasures account or DBS Account (“**Eligible Account**”) with DBS Bank (Hong Kong) Limited (the “**Bank**”); and
 - b. 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-nf-reg-en)

- c. 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. Eligible Customers who successfully register and set up Online New Fund Time deposit with a total of HKD 500,000 and/or USD 65,000 or above with “**Eligible New Funds**” via DBS digibank HK app and/or DBS iBanking during the Promotion Period (the “**Eligible Online New Fund Time Deposit(s)**”) and completed any one transaction in the “**Eligible Product Transaction Category**” specified in clause 5 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 between the Total Interest Rate (including prevailing online new fund time deposit rate) and the prevailing online new fund time deposit rate on the date the Eligible Customer placed the Eligible Online New Fund Time Deposit as set out in the table below:
 - a. “**Eligible New Funds**” refers to the incremental balance when comparing the Customer’s Deposit Balance at the time of Time Deposit placement to his/her corresponding Deposit Balance as of 30 calendar days ago. It does not include any principal amount which has been entitled to an Online Time Deposit New Fund Offer within the 7 calendar days immediately preceding the current Time Deposit placement, holding balance, and earmarked amount(s), such as cheques being processed and “Money Safe” funds.

Currency	Tenor (and/or)	Total Interest Rate (including Eligible Online New Fund Time Deposit Rate (p.a.))	Transaction Channel
HKD	3 months	3.00%	i.DBS digibank HK App ii.DBS iBanking
	6 months	3.20%	
USD	3 months	4.00%	
	6 months	4.00%	

Illustration Example 1:

Time Deposit Set Up Date	Eligible Online New Fund Time Deposit	Tenor	Eligible Online New 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 Online New Fund Time Deposit	Tenor	Eligible Online New 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%*	0.45% (i.e. 4.00% - 3.55%)	USD 32,500 x (0.45% / 360 x 93) = USD 37.78
28 Aug 2026	USD 32,500	6 months	3.45%*	0.55% (i.e. 4.00% - 3.45%)	USD 32,500 x (0.55% / 360 x 184) = USD 91.36
Total	USD 65,000				USD 129.14

* 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.

- b. For the avoidance of doubt, Eligible Customers may place more than one Eligible 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.
 - c. 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.
 - d. 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 March 2027.
- 5. 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.
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. 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.
 9. The Bank may change the terms and/or modify/terminate the Promotion without further notice. The Bank reserves the right for final decision.
 10. All transaction values relevant under the Promotion are determined according to the Bank's records. The Bank's record is final.
 11. Promotion information will remain accessible up to one week after the end of the promotion.
 12. The English version shall prevail if there is any inconsistency between the English and Chinese versions.