星展銀行 DBS

DBS e$aver Deposit Promotion for New Customers and Upgraded Customers (October 2026) ("Promotion") Terms and Conditions

General Terms and Conditions

1. The Promotion runs from 1 October 2026 to 31 October 2026, both dates inclusive ("**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 or at the designated website link go.dbs.com/hk-daotc-en and successfully becomes a new DBS Treasures customer during the Promotion Period.

3. **"Upgraded Customer"** means an individual customer confirmed by the Bank to upgrade to DBS Treasures during the Promotion Period.

4. "**Eligible Customer**" means New Customer and Upgraded Customer collectively. For the avoidance of doubt, New Customer does not include customers who have participated in or enjoyed relevant reward or promotion under "DBS e$aver Deposit Promotion (Selected Individual Customers)" with the reward counting period overlapping with the Promotion (as defined below in Clause 27).

5. The Promotion is applicable to customers who have maintained DBS Treasures account **(excluding DBS Treasures Private Client, DBS Private Bank and any other Customer Segment (as defined below in Clause 6)**).

   For the avoidance of doubt, this Promotion is available only to customers maintaining a DBS Treasures account or DBS Account and is not available to customers in DBS Treasures Private Client, DBS Private Bank or any other Customer Segment, unless otherwise expressly specified by the Bank.

6. "**DBS Treasures**" is a Customer Segment 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 and DBS Treasures Private Client are the private banking division of the Bank.

7. The Promotion is not available to (a) existing DBS Treasures customers or customers who have been DBS Treasures customer at any time during the 18 months preceding the date the customer becomes a New Customer ("**Joining Date**"), or (b) customers who are auto-upgraded by the Bank to DBS Treasures customer, or (c) customers who, during the Promotion Period, hold Premium Financing Revolving Team Loan in respect of insurance policy(ies) purchased not through the Bank, or (d) existing DBS Treasures Private Client customers who are downgraded

to DBS Treasures during the Promotion Period, (e) have participated in the "DBS e$aver Deposit Promotion for Selected Individual Customer" with the reward counting period overlapped with Reward the Promotion (as defined below in Clause 27);

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

9. A HK$300 monthly service fee is chargeable if the Average Total Relationship Balance over 3 consecutive months falls below HK$1,000,000 (or its equivalent in foreign currency(ies)). "**Average Total Relationship Balance over 3 consecutive months**" is calculated based on the aggregated value of daily Total Relationship Balance in the period of consecutive 3 months divided by the total number of calendar days in those 3 months. For new-to-bank customers who join within 3 months, the first month would constitute the number of day(s) since the Joining Date till the last calendar day of that month.

10. The calculation of **"HKD Deposit Balance"** and **"USD Deposit Balance"** is the total of Hong Kong Dollar **("HKD")** savings deposits or US Dollar **("USD")** savings deposits respectively that the Eligible Customer maintains with the Bank in his/her HKD and/or USD Current and Savings Accounts, and/or Multi-Currency Savings Accounts ("MCY Account"), excluding Time Deposits and Deposits inside Wealth Management Accounts ("WMA").

11. The calculation of the **"MCY Account HKD Balance"** or "**MCY Account USD Balance**" is the daily available balance of HKD or USD deposits within the Reward Counting Period (as defined in Clause 27 below) respectively that the Eligible Customer maintains with the Bank in his/her MCY Account, excluding any Time Deposits.

12. "**Eligible New Funds**" refers to the incremental balance in respective currencies, comparing the Eligible Customer's MCY Account HKD Balance or MCY Account USD Balance within the Reward Counting Period to his/her corresponding HKD Deposit Balance or USD Deposit Balance on 30 September 2026.
    I. For New Customer, HKD Deposit Balance or USD Deposit Balance will on default be set at zero.
    II. For Upgraded Customer, HKD Deposit Balance or USD Deposit Balance will be according to the Bank's record.

13. If the Eligible Customer has more than one MCY Account, the Bank will aggregate the account balances of all of his/her MCY Accounts to calculate the e$aver Interest and/or Level-up Bonus Interest (as set out in Clause 27 and Clause 30) (collectively the "**Rewards**").

14. All transaction values under the Promotion are determined according to the Bank's records. The Bank's record is final.

15. Eligibility of any registration/transaction for the purpose of this Promotion shall be determined based on the Bank's record. If there is any discrepancy between the Bank's record and the customer's record, the Bank's record shall prevail and be deemed final and conclusive.

16. This Promotion cannot be enjoyed together with any other savings accounts promotional offers, DBS Current & Savings Account Bonus Interest Offer and/or DBS Treasures Retention Reward of the Bank.

17. Only the primary account holder is eligible for the Promotion.

18. The Bank staff cannot participate in the Promotion.

19. The Promotion can only be enjoyed once.

20. The Promotion is limited in quota and offered on a first come first served basis.

21. Eligible Customer must maintain a valid DBS Treasures account at the time when any Reward is credited. If an Eligible Customer ceases to be a DBS Treasures customer before the Reward is credited, including where the customer is re-segmented to another Customer Segment, the customer will cease to be eligible for the Promotion and any Reward.

22. Participation in the Promotion is subject to there being no abuse/non-compliance by the Eligible Customer, failing which the Bank will not credit any Reward or where the Rewards have been credited, the Bank may debit the value of the Rewards from the Eligible Customer's account without notice and/or take such action to recover any outstanding amounts.

23. The Bank may change the terms and/or modify/terminate the Promotion or any of the Rewards without prior notice. The Bank reserves the right to recover any costs and losses from the Eligible Customer notwithstanding the relevant Rewards may already have been awarded to the Eligible Customer.

24. The Bank has the final decision on all matters regarding the Promotion.

25. Promotion information will remain accessible up to one week after the end of the Promotion.

26. The English version shall prevail if there is any inconsistency between the English and Chinese versions.

Specific Terms and Conditions

e$aver Interest

27. Eligible Customer who:
    i. transfers in Eligible New Funds of HK$500,000 and/or US$65,000 or above into his/her MCY Account; and
    ii. maintains such Eligible New Funds of HK$500,000 and/or US$65,000 or above until 31 December 2026; and
    iii. maintains monthly Total Relationship Balance in the amount of HK$1,000,000 or above (or its equivalent) from 7th day of Joining Date to 31 December 2026,

    is eligible to earn e$aver interest on respective month's daily balance of Eligible New Funds in corresponding currencies ("**e$aver Interest**") accrued during 1 October 2026 to 31 December 2026 ("**Reward Counting Period**"). e$aver Interest will be calculated on a 365-day basis for HKD, and 360-day basis for USD.

    For the avoidance of doubt, e$aver Interest calculation is calculated daily based on the day-end Eligible New Funds in the MCY Account**. To enjoy both HKD and USD e$aver interest, Eligible Customer must maintain both the HKD and USD Eligible New Funds requirements until 31 December 2026.**

Table 1:

Eligible New Funds tier	e$aver Interest rate (p.a.) (on top of Basic Savings Interest Rate)
HK$500,000 to < HK$2,000,000	+3.100%
HK$2,000,000 to HK$10,000,000	+3.375%
US$65,000 to US$1,300,000	+4.499%

28. The Bank's "**Basic Savings Interest Rate**" will be applicable to the HKD and/or USD Current and Savings Accounts, and/or MCY Accounts, and it shall apply in accordance with and be subject to the Bank Accounts and Services Terms and Conditions (as may be revised from time to time at sole and absolute discretion).

29. Basic Savings Interest Rate is subject to revision in light of prevailing market conditions. The Basic Savings Interest Rate is not guaranteed, and the Bank reserves the right to revise the Basic Savings Interest Rate at any time and from time to time for any reason without any prior notice or giving any reason therefor. The Basic Savings Interest will be credited directly on or before the last day of each month.

    For details, please refer to https://www.dbs.com.hk/personal/ratesfees-tiered.page

Level-up Bonus Interest

30. Eligible Customer who
    i. fulfils the requirements for e$aver Interest; and
    ii. has completed any designated challenge(s) in Table 2 during the Reward Counting Period,

    is eligible to receive the "**Level-up Bonus Interest Rate**" of respective designated challenge specified in Table 2 on HKD and/or USD Eligible New Funds during the Reward Counting Period in addition to the e$aver Interest.

    The Level-up Bonus Interest Rate is capped at first Eligible New Funds HK$500,000 and/ or US$65,000. Eligible Customer must maintain Eligible New Funds HK$500,000 and/ or US$65,000 or above during the Reward Counting Period to enjoy e$aver Interest rate including Level-up Bonus Interest Rate.

    Table 2:

Designated Challenges	**Level-up Bonus Interest Rate (p.a.)** (on top of Basic Savings Interest Rate)
Challenge 1: I. has successfully completed the Eligible Foreign Currency Exchange Transaction (as set out in Clause 31)	+0.2%
Challenge 2: II. has successfully conducted any Eligible Investment Transaction (as set out in Clause 32)	+1%
Challenge 3: III. has successfully applied for any Eligible Insurance Plans (as set out in Clauses 33 to 35) AND the Eligible Insurance Plans should remain in force as of 31 December 2026	+1%
Challenge 1 + Challenge 2 + Challenge 3	+2.2%

31. **"Eligible Foreign Currency Exchange Transaction"** means a single foreign exchange transaction of HK$100,000 or above (or equivalent in foreign currency).

32. "**Eligible Investment Transaction**" means any Eligible Investment Transaction (as defined in Table 3) successfully conducted with an aggregate investment transaction amount of HK$100,000 or above (or equivalent in foreign currency) via the Eligible Customer's WMA.

Table 3 – Eligible Investment Transactions

I.	Equity Linked Products ("ELP")	Subscription of ELP (i.e. equity linked investments and/or equity linked notes).
II.	Investment Funds	Lump sum subscription or switching (with minimum subscription of 1.2% or switching fee of 1%) of Investment Funds.

33. "**Eligible Insurance Plans**" means any new application of basic plan of life insurance product(s) successfully submitted, excluding Manulife VHIS plans, ManuLeisure Deferred Annuity, ManuMaster Healthcare Series, ManuShine Healthcare Series, ManuTerm and Harvest Saver, which are distributed by the Bank and underwritten by Manulife (International) Limited ("Manulife").

34. All Eligible Insurance Plans in (1) regular premium, with the aggregate Annualized First Year Premium Amount ("AFYP") have to reach HKD 100,000 (or its equivalent) or above; or (2) single premium with the aggregate single premium amount have to reach HKD 1,000,000 (or its equivalent) or above.

35. AFYP is the total amount of the premiums due and payable for the basic plan in respect of the first 12 months from the policy year date. Both the calculation of single premium amount and AFYP exclude the levy and any premium discount offer. All extra premium loading, supplementary benefits' premium or prepayment of premium (if any) will not be taken into account in calculation of single premium amount / AFYP.

36. To calculate the aggregate investment transaction amount, the Bank will convert all transactions to HKD at the Bank's determined exchange rate on the relevant transaction execution dates.

37. For the avoidance of doubt, the e$aver interest rates and Level-up Bonus Interest Rate are indicative and for reference only, which may change from time to time at the Bank's sole discretion.

38. Eligible Customer who fails to maintain Eligible New Funds of HKD $500,000 and/ or US$65,000 or above up to and including 31 December 2026 is not eligible to earn the Rewards.

39. Reward will be credited directly to the MCY Account of the Eligible Customer on or before 31 March 2027.

Examples (for reference only):
If customer opens or upgrades to DBS Treasures account from 1 October 2026 to 31 October 2026 and deposit below Eligible New Funds to MCY account, customer can enjoy below Total Savings Interest Rate based on the day-end Eligible New Funds.

Assuming Eligible Customer's HKD Deposit Balance and USD Deposit Balance is $0 as of 30 September 2026.

Eligible New Funds	MCY Account HKD Balance or MCY Account USD Balance	Basic Savings Interest Rate# (p.a.)	e$aver Interest Rate (p.a.)	Level-up Bonus Interest Rate (p.a.)	Total Savings Interest Rate# (p.a.)
HK$500,000 – < HK$2,000,000	HK$500,000 – < HK2,000,000	0.001%	+3.100%	Up to 2.2%*	Up to 5.301%
HK$2,000,000 – < HK5,000,000	HK$2,000,000 – < HK5,000,000	0.001%	+3.375%		Up to 5.576%
HK$5,000,000 – HK$10,000,000	HK$5,000,000 – HK$10,000,000	0.125%	+3.375%		Up to 5.70%
US$65,000 – US$1,300,000	US$65,000 – US$1,300,000	0.001%	+4.499%		Up to 6.70%

*The Level-up Bonus Interest Rate is capped at first Eligible New Funds HK$500,000 and/or US$65,000. Eligible Customer must maintain Eligible New Funds HK$500,000 and/ or US$65,000 or above to enjoy e$aver Interest rate including Level-up Bonus Interest Rate.

#All Basic Savings Interest Rate and Total Savings Interest Rate above is as of 30 September 2026 and it is for reference only.

<u>DBS Treasures Welcome Promotion</u>

40. For details of "New DBS Treasures Customer", please refer to go.dbs.com/hk-vao-en

Reminder: To borrow or not to borrow? Borrow only if you can repay!

Risk Disclosure and Important Notice:

Foreign exchange involves risks. Customers should note that foreign exchange may incur loss due to the fluctuation of exchange rate.

Investment Funds and Equity Linked Products (together "the Products") are investment products and some of them may involve derivatives. The investment decision is yours but you should not invest in the Products unless the intermediary who sells them to you has explained to you that the Products are suitable for you having regard to your financial situation, investment experience and investment objectives. The Products are NOT equivalent to and are not treated as substitutes for time deposits, and are not principal protected. Equity Linked Products and some Investment

Funds are classified as complex products by the Bank. You are advised to exercise caution prior to investing.

Securities trading is an investment which involves risks. The prices of stocks fluctuate, sometimes dramatically. The price of a stock may move up or down and may become valueless. It is as likely that losses will be incurred rather than profits made as a result of trading stocks. You should also be aware that investing in foreign securities market involves foreign exchange risk, you may incur loss due to the fluctuation of exchange rate. The investment decision is yours but you should not invest in any stock unless you have taken into account that the relevant stock is suitable for you having regard to your financial situation, investment experience and investment objectives. Customers should be aware that the prices of the Callable Bull / Bear Contracts, Warrants and Exchange Traded Funds may fall in value as rapidly as they may rise and holders may sustain a total loss of their investment. The Bank does not provide securities advisory service.

The Products are NOT protected deposits and are NOT protected by the Deposit Protection Scheme in Hong Kong.

Any person considering an investment should seek independent advice on the investment suitability when considered necessary.

Disclaimer:

Investment involves risks. The above information is not and shall not be considered as investment advice. It does not constitute any offer or solicitation of offer to subscribe, transact or redeem any investment product. Past performances are not indicative of future performances. You should carefully read the product offering documentation, the account terms and conditions and the product terms and conditions for detailed product information and risk factors prior to making any investment. If you have any doubt on this material or any product offering documentation, you should seek independent professional advice.

The content of the leaflet does not contain the full terms of the policy(ies), and the full terms can be found in the corresponding policy document(s). Before making a purchase, you should read the policy provisions for the exact terms and conditions that apply to these products. You can ask the Bank for a copy.

You should not purchase any insurance plans solely on the basis of the promotional offer or the leaflet. The leaflet is about a promotional offer only. You should read it in conjunction with the product leaflet/product guide, proposal and policy provision for product details. Please ask the Bank for a copy of the policy provision, proposal and the product leaflet/product guide which will give you more details about the products including the 'Important Information' showing, among other things, the product risks. If you are in doubt, please seek independent professional advice.

In the leaflet, 'you' and 'your' refer to the policyowner. For more information, please contact the licensed staff of the Bank.

Life Insurance Plan is an insurance product and is neither a bank deposit nor a bank saving plan. The following risk disclosures and important notes are made to you by the Bank:

1. For life insurance plans with a savings element, part of the premium pays for the insurance and related costs. The savings element is reflected in the surrender value of your policy and may not be guaranteed. The product is aimed at customers who can pay the premiums for the whole of the premium payment period. As a result, you are advised to save enough money to cover the premiums in the future. You should be prepared to hold the product for the long term to achieve the savings target. However, under certain circumstances the surrender value could still be less than the total premiums you have paid, even though you hold the policy over a long period.
2. For life insurance plans without a savings element, there is no cash value for the product. The premium pays for the insurance and related costs. The product is aimed at customers who want an insurance product of the nature as described in the product leaflet and can pay the premiums as long as they want the protection. As a result, you are advised to save enough money to cover the premiums in the future.
3. If you are not happy with your policy, you have a right to cancel it within the coolingoff period and get a refund of any premiums and any levy paid. To do this, you must give Manulife, within the cooling-off period, your written notice signed by you at Individual Financial Products, Manulife (International) Limited, 22/F, Tower A, Manulife Financial Centre, 223-231 Wai Yip Street, Kwun Tong, Kowloon, Hong Kong. In other words, your written notice to cancel your policy must reach Manulife directly at the relevant address within a period of 21 calendar days immediately following the day Manulife delivers to you or your nominated representative the policy or a notice telling you about the availability of the policy and the expiry date of the cooling-off period, whichever is the earlier. After the expiration of the cooling-off period, if you cancel the policy before the end of the term, the projected total cash value (only applicable for life insurance plans with cash value) that you will receive may be considerably less than the total premium you have paid.
4. Credit Risk - Any premiums you paid would become part of Manulife's assets and so you will be exposed to Manulife's credit risk. Manulife's financial strength may affect its ability to meet the ongoing obligations under the insurance policy.
5. Risk from cashing in (surrender) early (Only applicable for life insurance plans with cash value) - If you cash in the policy, the amount Manulife will pay is the surrender value worked out at the time you cash in the policy, less any amount you owe Manulife. Depending on when you cash in your policy (whether in full or part), this may be considerably less than the total

premiums you have paid. You should refer to the proposal for the illustrations of the surrender value Manulife projects.

6. You are reminded to refer to the product leaflet/product guide for details of product risks.
7. The Bank, being registered with the Insurance Authority as a licensed insurance agency, is appointed as an insurance agency of Manulife for the distribution of life insurance products in the Hong Kong Special Administrative Region.
8. The Bank distributes the product for Manulife and the product is a product of Manulife but not the Bank.
9. In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between the Bank and the customer out of the selling process or processing of the related transaction, the Bank will enter into a Financial Dispute Resolution Scheme process with the customer.