English version

星展網上外幣兌換定期存款優惠 (2026 年 10 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」（「網上定期存款優惠條款及細則」，go.dbs.com/hk-onlinetd-tnc）的補充，並應與該條款及細則一併閱讀。除另有註明外，網上定期存款優惠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 2026 年 10 月 1 日至 2026 年 10 月 31 日止（「**推廣期**」）。
2. 本推廣只適用於以下特選個人客戶(「**客戶**」)：
   (a) 在星展銀行(香港)有限公司(「**本行**」)持有星展豐盛理財戶口或DBS Account(「**合資格戶口**」)；及
   (b) 收到本行有關邀請。
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. 客戶於推廣期內成功以不少於 FXTD 最低存款額開立 FXTD 網上定期可享 FXTD 新資金特惠年利率。有關新資金特惠年利率按下表指明:

交易渠道	貨幣	新資金特惠年利率
星展 iBanking 或 DBS digibank HK 應用程式	美元	10.0%
	人民幣	11.0%
	澳元	11.0%
	紐元	11.0%
	加元	10.0%
	英鎊	10.0%

5. 本推廣只限主要戶口持有人參加。
6. 本行員工不可參與本推廣。
7. 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。
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. 客戶可於本推廣完結後一星期內閱覽推廣內容。
11. 中英文版本如有任何不一致之處，概以英文版本為準。

聲明：外匯涉及風險，客戶應注意外幣兌換會因匯率波動而導致虧損。若您將港幣或外幣兌換成其他貨幣時，選擇了遜於原本的匯率作出兌換，您的本金可能蒙受損失。以上內容並非亦不構成任何交易的要約、 建議、邀請或招攬

星展銀行 DBS

中文版

DBS Online Foreign Exchange Time Deposit Offer (October 2026) (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-tnc). 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 1 October to 31 October 2026 (the "**Promotion Period**").
2. The Promotion is only applicable to selected individual customers (the "**Customer**") who
   (a) maintain an account with DBS Treasures or DBS Account (the "**Eligible Account**") of DBS Bank (Hong Kong) Limited (the "**Bank**"); and
   (b) to whom the relevant invitation from the Bank is addressed.
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. Customer who successfully set up Online FXTD with Minimum FXTD Deposit Amount during the Promotion Period will be eligible for the FXTD New Fund Preferential Rate as stated in the table below:

Channel	Currency	New Fund Preferential Rate (p.a.)
DBS iBanking or DBS digibank HK App	USD	10.0%
	RMB	11.0%
	AUD	11.0%
	NZD	11.0%
	CAD	10.0%
	GBP	10.0%

5. Only primary account holder is eligible for the Promotion.
6. Bank staff cannot participate in the Promotion.
7. 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.
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.

Disclaimer: Foreign exchange involves risks. Customers should note that foreign exchange may incur loss due to the fluctuation of exchange rate. If you choose to convert your HKD or foreign currency to other currencies at an exchange rate that is less favourable than your original exchange rate, you may suffer loss in principal. The information above is not and does not constitute or form part of any offer, recommendation, invitation or solicitation to subscribe to or to enter into any transaction