星展銀行 DBS

請按此閱覽 2026 年 1 月至 3 月全新星展出糧戶口獎賞（「本推廣」）條款及細則

January – March 2026 New to DBS Payroll Reward (the "Promotion") Terms and Conditions

1. The Promotion runs from 1 January 2026 to 31 March 2026, both dates inclusive (the "**Promotion Period**").
2. The Promotion is applicable to DBS Treasures or DBS Account customer of DBS Bank (Hong Kong) Limited 星展銀行(香港)有限公司 (the "**Bank**") who has not received Eligible Payroll Fund (as defined below) in his/her HKD Current & Savings Account through auto-payroll services between 1 January 2025 to 31 December 2025, both days inclusive (the "**New to Payroll Customer**"). The Bank's decision on whether a customer is New to Payroll Customer is final.

3. <u>**New to DBS Payroll Reward**</u>
   The Promotion is applicable to DBS Treasures or DBS Account New to Payroll Customer of the Bank who fulfils the below requirement(s) (the "**Eligible Customer**") and such Eligible Customer will be entitled to an one-off **HK$1,000** cash reward **("New to Payroll Reward")**:

   i. successfully received an Eligible Payroll Fund in his/her Designated HKD Current & Savings Payroll Account (including HKD Multi-Currency Savings Accounts ("**MCY Account**") during the Promotion Period.

4. <u>**New to DBS Payroll Bonus Savings Interest Rate**</u>

   Eligible Customer who fulfills the requirements for the New to Payroll Reward in addition to fulfilling requirements for the New to DBS Payroll Bonus Savings Interest Rate as defined below, will be entitled to bonus savings interest rate ("**Bonus Savings Interest Rate**") during the Reward Counting Period **("Reward Counting Period")** as illustrated in the table 1.

   Eligible Customer who fulfills the requirements below in the same month during Reward Counting Period:

   i. received Eligible Payroll Fund (as defined below) in his/her Designated HKD Current & Savings Payroll Account (including HKD Multi-Currency Savings Accounts ("**MCY Account**")); and
   ii. maintained a Monthly Average Deposit Balance (as defined below) of HK$200,000 (or equivalent in foreign currency) or above,

   is eligible to receive Bonus Savings Interest Rate accrued for a maximum of 6 months based on respective month's Monthly Average Deposit Balance ("Bonus Interest") accrued during the Reward Counting Period as set out in Table 1 below.

   The Bonus Savings Interest Rate (as stated in Table 2 below) will be given in HKD only and it is capped at Monthly Average Deposit Balance of HK$1,000,000 (or equivalent in foreign currency) while it will be calculated on a 365-day basis.

   Table 1:

Date of receiving the first Eligible Payroll Fund during the Promotion Period*	Reward Counting Period	Bonus Savings Interest Rate (p.a.)
1 - 31 January 2026	1 January 2026 – 30 June 2026	1.00%
1 – 28 February 2026	1 February 2026 – 31 July 2026	
1 – 31 March 2026	1 March 2026 – 31 August 2026	

   *For the avoidance of doubt, the Reward Counting Period will be decided based on the date of receiving the first Eligible Payroll Fund during the Promotion Period. If a customer receives more than one Eligible Payroll

Fund during the Promotion Period, only the date of the receiving the first Eligible Payroll Fund will be considered.

<u>New to DBS Payroll Bonus Savings Interest Rate Examples (for reference only):</u>

If Eligible Customer has received the first Eligible Payroll Fund on 28 January 2026 and maintained Monthly Average Deposit Balance as follows, such Eligible Customer can receive Bonus Savings Interest Rate based on his/her Monthly Average Deposit Balance during designated Reward Counting Period (1 January 2026 to 30 June 2026) as illustrated below.

Table 2:

Month	**(1) Monthly Average Deposit Balance** (or equivalent in foreign currency)	**(2) Received Eligible Payroll Fund** *(Y/N)*	**Bonus Savings Interest Rate (p.a.)** *Upon completion of requirement (1) and (2)*	**Corresponding Reward** Capped at HK$1,000,000
January 2026	HK$300,000	Y	1.00%	HK$300,000*1%*(31/365) = HK$254.79
February 2026	HK$100,000	Y	Not Applicable	$0
March 2026	HK$500,000	Y	1.00%	HK$500,000*1%*(31/365) = HK$424.66
April 2026	HK$500,000	N	Not Applicable	$0
May 2026	HK$150,000	N	Not Applicable	$0
June 2026	HK$1,300,000	Y	1.00%	HK$1,000,000*1%*(30/365) = HK$821.92

Eligible Customer who fails to maintain a Monthly Average Deposit Balance of HK$200,000 or above (or equivalent in foreign currency), or does not receive Eligible Payroll Funds in respective month(s), shall not be entitled to the Bonus Savings Interest Rate in the respective month(s) during the Reward Counting Period.

5. Eligible Customer must be a DBS Treasures or DBS Account customer at the time the New to DBS Payroll Reward and Bonus Savings Interest Rate is given.
6. **"DBS Treasures"** and **"DBS Account"** 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.
7. Other definitions under the Promotion:
   "**Designated HKD Current & Savings Payroll Accounts**" means the Hong Kong Dollar Current & Savings Payroll accounts (including HKD MCY Account) held by the Eligible Customer with Eligible Payroll Fund;
   "Eligible Payroll Fund" means monthly payroll deposit received with each being HK$10,000 or above in the Designated HKD Current & Savings Payroll Accounts through auto-payroll services, including automatic crediting of salary to Designated HKD Current & Savings Payroll Accounts on a monthly basis by the client's employer through automatic payment arrangements as specified the Bank, and the corresponding payroll transaction(s) must contains remarks or narrative with "SALARY" / "PAYROLL" in the Bank Statement, according to the Bank's record which record is final and conclusive. Eligible Customer must notify and arrange with his/her employer to credit his/her monthly salary into his/her Designated HKD Current & Savings Payroll Account maintained with the Bank and the monthly salary crediting must be indicated for payroll purpose. The Bank has final decision on whether a deposit transaction is an Eligible Payroll Fund or not.
   "**Monthly Average Deposit Balance**" is the monthly average savings deposits that the Eligible Customer maintains with the Bank in his/her Current & Savings Accounts, and/or MCY Account, excluding time deposit

and deposit under Wealth Management Accounts ("WMA"), according to the Bank's record. The Bank has final decision on whether a deposit transaction is an Eligible Payroll Fund or not.

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 deposit), 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$200 monthly service fee is chargeable to DBS Account customer if the Average Total Relationship Balance over 3 consecutive months falls below HK$200,000 (or its equivalent in foreign currency(ies)). A HK$300 monthly service fee is chargeable to DBS Treasures customer 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 Payroll Customer 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. Eligible Customer can enjoy a waiver of the monthly service fee as mentioned in Clause 9 above commencing from the next month of his/her first Eligible Payroll Fund until two consecutive months after he/she stops receiving any Eligible Payroll Fund or he/she changes Customer Segment and is no longer a DBS Treasures or DBS Account customer.
11. The Promotion cannot be enjoyed together with October – December 2025 New to DBS Payroll Reward.
12. In the event that the Eligible Customer is also entitled to other prevailing promotional offer(s), the Bank reserves the right to provide only one or some of the offer(s) at the Bank's sole discretion.
13. The New to Payroll Reward and Bonus Savings Interest Rate will be credited to the Eligible Customer's HKD current account on or before 31 October 2026.
14. If the Eligible Customer does not have any HKD current account with the Bank during the fulfilment of the New to Payroll Reward, it will be credited to the Eligible Customer's HKD savings account.
15. Eligible Customer must maintain a valid HKD current or savings payroll account with the Bank when the New to Payroll Reward is given.
16. In case of dispute, the Bank has the final decision on the date and time when an Eligible Customer performs a transaction under the Promotion. The Bank's decision on whether an Eligible Customer is entitled to any reward is final.
17. Eligible Customer cannot enjoy the Bonus Savings Interest Rate in this Promotion together with any DBS MCY & Savings Account Bonus Interest Offer, DBS Treasures Funds Retention Reward, DBS Current & Savings Account Bonus Interest Offer and/or DBS selected customers rewards.
18. All transaction amounts relevant under the Promotion are to be determined in accordance with the Bank's records. The Bank's records and calculations are final.
19. Each Eligible Customer can only enjoy the Promotion once during the Promotion Period.
20. The Promotion shall not be applicable to Bank staff.
21. The Promotion is limited in quota and offered on a first come first served basis.
22. Only the primary account holder is eligible for the Promotion.
23. Participation in the Promotion is subject to there being no abuse/non-compliance by the Eligible Customer, failing which the Bank will not credit the reward(s) or where it has been credited, the Bank may debit the value of the reward(s) from the account without notice and/or take such action to recover any outstanding amounts.
24. The Bank may change the terms and conditions and/or modify/terminate the Promotion without notice. The Bank's decision is final.
25. The English version shall prevail if there is any inconsistency between the English and Chinese versions.
26. Promotion information will remain accessible up to one week after the end of the Promotion.

星展銀行 DBS

Please click here for English version of January – March 2026 New to DBS Payroll Reward (the "Promotion") Terms and Conditions

2026 年 1 月至 3 月全新星展出糧戶口獎賞（「本推廣」）條款及細則

1. 本推廣由 2026 年 1 月 1 日至 2026 年 3 月 31 日止(包括首尾兩天)（「**推廣期**」）。

2. 本推廣只適用於 2025 年 1 月 1 日至 2025 年 12 月 31 日（包括首尾兩天）期間未曾透過自動轉賬出糧服務，於其港元往來及儲蓄戶口收到合資格出糧新資金(如下列所示) (「**全新出糧客戶**」)。本行對客戶是否為全新出糧客戶的決定為最終定論。

3. <u>**全新星展出糧戶口獎賞**</u>
本推廣只適用於符合以下要求的星展銀行(香港)有限公司(「**本行**」)之星展豐盛理財或 DBS Account 全新出糧客戶 (「**合資格客戶**」)，合資格客戶可獲得 **HK$1,000** 現金獎賞(<u>「**全新星展出糧戶口獎賞**」</u>):

   i. 成功於推廣期內於其指定港元往來及儲蓄出糧戶口(包括港元多種貨幣儲蓄戶口)成功收取合資格出糧資金。

4. <u>**全新星展出糧額外年利率**</u>

   合資格客戶符合全新星展出糧戶口獎賞的要求，並符合全新星展出糧額外年利率的要求(如下列所示)，方可於相應的獎賞計算期內獲得表一所示的獎賞，即以下指明的額外儲蓄存款年利率（「**額外存款利率**」）。

   合資格客戶於獎賞計算期內的同一月份完成以下要求：

   i. 於其指定港元往來及儲蓄出糧戶口(包括港元多種貨幣儲蓄戶口)成功收取合資格出糧資金；及
   ii. 維持港幣 200,000 元或以上 (或外幣等值) 的存款月均結餘，

   將可於以下表一所示獎賞計算期內的相應月份，根據該月的存款月均結餘賺取為期高達 6 個月的額外存款利率。

   額外存款利率獎賞會以港幣發放（如下列表二所示）。額外存款利率上限為存款月均結餘 HK$ 1,000,000 (或外幣等值)，利息將以一年 365 天計算。

表一:

於推廣期內收取首筆合資格出糧資金的日期*	**獎賞計算期**	**額外存款利率** (年利率)
2026 年 1 月 1 日至 1 月 31 日	2026 年 1 月 1 日至 2026 年 6 月 30 日	1.00%
2026 年 2 月 1 日至 2 月 28 日	2026 年 2 月 1 日至 2026 年 7 月 31 日	
2026 年 3 月 1 日至 3 月 31 日	2026 年 3 月 1 日至 2026 年 8 月 31 日	

*為免生疑問，獎賞計算期將以推廣期內收取首筆合資格出糧資金的日期作定奪。若客戶在推廣期內收到多於一筆合資格出糧資金，則僅以首筆合資格出糧資金的日期為準。

全新星展出糧額外年利率例子 (僅供參考之用):

如合資格客戶於 2026 年 1 月 28 日收取首筆合資格出糧資金並維持存款月均結餘如下，合資格客戶可享如下列所示，根據其獎賞計算期（2026 年 1 月 1 日至 2026 年 6 月 30 日）的存款月均結餘獲享額外存款利率。

表二:

月份	(1) 存款月均結餘 (或外幣等值)	(2) 收取合資格出糧資金 (有/沒有)	額外存款利率 完成要求(1)及(2)	相應獎賞 (上限為存款月均結餘 HK$ 1,000,000)
2026 年 1 月	$300,000	有	1.00%	HK$300,000*1%*(31/365) = HK$254.79
2026 年 2 月	HK$100,000	有	不適用	$0
2026 年 3 月	HK$500,000	有	1.00%	HK$500,000*1%*(31/365) = HK$424.66
2026 年 4 月	HK$500,000	沒有	不適用	$0
2026 年 5 月	HK$150,000	沒有	不適用	$0
2026 年 6 月	HK$1,300,000	有	1.00%	HK$1,000,000*1%*(30/365) = HK$821.92

合資格客戶如未能於該月維持港幣 200,000 元或以上 (或外幣等值) 的存款月均結餘，或該月未收取合資格出糧資金，該獎賞計算期內的相應月份將無法獲得額外存款利率。

5. 合資格客戶必須於本行存入全新星展出糧戶口獎賞及額外存款利率時仍然為星展豐盛理財或 DBS Account 客戶。
6. 「**星展豐盛理財**」及「**DBS Account**」是本行的客戶層之一。「**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。
7. 本推廣之其他定義:
   「**指定港元往來及儲蓄出糧戶口**」指合資格客戶的港元往來及儲蓄出糧戶口(包括港元多種貨幣儲蓄戶口)。
   「**合資格出糧資金**」指透過自動轉賬出糧服務，於指定往來及儲蓄出糧戶口(包括港元多種貨幣儲蓄戶口) 收到港幣 10,000 元或以上的存款，包括客戶的僱主經由本行指定之電子出糧轉賬方式，而相關薪金交易於銀行月結單上必須包含備註或說明，並列明「SALARY」/「PAYROLL」字眼（以銀行紀錄為準）。合資格客戶必須通知並安排其僱主將其每月薪金存入其在銀行開立的指定港元往來及儲蓄出糧戶口，並且必須註明為出糧資金。本行對存款交易是否為合資格出糧資金的決定為最終定論。
   「港幣存款月均結餘」指合資格客戶於本行往來戶口， 及／或儲蓄戶口，及／或多種貨幣儲蓄戶口持有的港幣存款（不包括定期存款及財富管理戶口內的存款）之月均結餘（以銀行紀錄為準)。
8. **「個人理財總值 」**指合資格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。
9. 若開立 DBS Account 之客戶，如連續三個月平均個人理財總值低於 HK$200,000 (或其外幣等值)，本行將收取 HK$200 服務月費。若開立星展豐盛理財之客戶，如連續三個月平均個人理財總值低於 HK$1,000,000 (或其外幣等值)，本行將收取 HK$300 服務月費。「**連續三個月平均個人理財總值**」為連

續 3 個月內每日個人理財總值的總結餘，除以該 3 個月的總日數 (以曆日計) 所得的平均結餘。全新出糧客戶開戶不足 3 個月，其首月計算之覆蓋範圍將由成為全新出糧客戶日期起計算至該月的最後一天 (以曆日計)。

10. 合資格客戶可享有服務月費（如第 9 條所示）之豁免，由首個合資格出糧資金的下一個月份起計算直至連續兩個月份客戶未有獲取合資格出糧資金為止或合資格出糧客戶不再為星展豐盛理財或 DBS Account 客戶。
11. 合資格客戶不可同時獲享本推廣的獎賞及 2025 年 10 月至 12 月全新星展出糧戶口獎賞。
12. 如果合資格客戶同時合資格享用其他優惠，本行保留只提供其中一項或部份優惠的絕對權利。
13. 全新星展出糧戶口獎賞及額外存款利率將於 2026 年 10 月 31 日或之前存入合資格客戶的港元往來戶口。
14. 若合資格客戶在適用的回贈期內未持有任何本行的港元往來戶口，星展出糧戶口獎賞將存入合資格客戶名下的港元儲蓄戶口。
15. 合資格客戶於星展出糧戶口獎賞存入時必須於本行持有有效的港元往來及儲蓄出糧戶口。
16. 如有爭議，本行對合資格客戶在本推廣中進行交易的日期及時間有最終決定權。本行對客戶是否合資格獲得任何獎賞的決定為最終定論。
17. 合資格客戶不可同時參加本推廣的額外存款利率及星展銀行多種貨幣儲蓄戶口額外利息優惠、 星展銀行往來及儲蓄戶口新資金額外利息優惠、星展豐盛理財保留資金獎賞及星展特選客戶獎賞。
18. 本推廣中的所有交易金額概以本行紀錄為準。本行的紀錄及計算結果為最終定論。
19. 每位合資格客戶只可獲享本推廣的優惠一次。
20. 本行員工不可參與本推廣。
21. 本推廣的優惠設有名額，先到先得，額滿即止。
22. 只有主要戶口持有人合資格參與本推廣。
23. 若合資格客戶在推廣期內涉及任何濫用/違規，合資格客戶將不合資格參加本推廣。本行將不會存入任何獎賞或從合資格客戶的戶口扣除已存入的獎賞或其他禮品的等值金額而無須另行預先通知及/或採取行動以追討任何未償付金額。
24. 本行可更改/終止本推廣而無須另行通知。本行的決定為最終定論。
25. 本條款及細則的中英文版本如有任何不一致之處，概以英文版本為準。
26. 客戶仍可於本推廣完結後最多一星期閱覽推廣內容。