星展銀行 DBS

Online Time Deposit Offer (the "Promotion") – Terms and Conditions

1. The Promotion is applicable to DBS Account, DBS Treasures, DBS Treasures Private Client, and DBS Private Bank customers ("**Customers**") of DBS Bank (Hong Kong) Limited (the "**Bank**").
2. "**DBS Account**", "**DBS Treasures**", "**DBS Treasures Private Client**", and "**DBS Private Bank**" customers 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 and DBS Treasures Private Client are the private banking division of the Bank.
3. The Promotion runs from 1 October to 31 December 2026, both dates inclusive (the "**Promotion Period**").

4. The calculation of "**Deposit Balance**" is the total of saving deposits of Hong Kong dollar and/or foreign currencies that the Customer maintains with the Bank in his/her Current and Savings Accounts including Time Deposits, regardless of whether it is solely or jointly owned by the Customer. For the avoidance of doubt, the saving deposits in Wealth Management Accounts shall not count towards the calculation of Deposit Balance.

5. **"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, after deduction of the sum of principal amount which has been entitled to the Online Time Deposit New Fund Offer (as mentioned in Clause 6 below) within the last 7 calendar days.

6. Online Time Deposit Promotional Offer

   Customers can enjoy preferential rate ("**Preferential Interest Rate**") for setting up a time deposit through DBS iBanking (with specified promotion code) or DBS digibank HK ("**Online Time Deposit**") during the Promotion Period, subject to different currency minimum deposit amount ("**Minimum Deposit Amount**") as stated in Table 1.

   Online Time Deposit New Fund Offer

   For Online Time Deposits which are set up with Eligible New Funds during the Promotion Period, Customers can enjoy new fund preferential rate ("**New Fund Preferential Rate**") for such Online Time Deposits.

Table 1:

Minimum Deposit Amount applicable for Online Time Deposit Preferential Interest Rate
HKD 50,000
CNY 40,000
USD 6,000
AUD 5,000
NZD 5,000
GBP 5,000
CAD 5,000

   a. Online Time Deposits are subject to different Preferential Interest Rates, please refer to the online time deposit interest rate table posted by the Bank for details.
   b. The Bank reserves the right to amend or revise the Preferential Interest Rates and Minimum Deposit Amount. The Preferential Interest Rate and Minimum Deposit Amount will be confirmed by the Bank at the time the Online Time Deposit is placed.

7. Online Foreign Exchange & 1-week Time Deposit Offer
   Customer can enjoy new fund preferential interest rate ("**FXTD New Fund Preferential Rate**") upon completing a single foreign exchange transaction to exchange for any designated currency with Eligible New Funds of not less than the minimum deposit amount ("**Minimum FXTD Deposit Amount**") as stated in Table 2, and setting up a 1-week time deposit in the same currency at the same time through DBS iBanking (with specified promotion codes) or DBS digibank HK App ("**Online FXTD**") (i.e. when you choose a source of funds account, pick a debit currency different from deposit currency).

Table 2:

Minimum FXTD Deposit Amount applicable for Online FXTD Preferential FXTD Interest Rate
CNY 90,000
USD 13,000
AUD 19,000
NZD 21,000
CAD 18,000
GBP 11,000

   a. Online FXTD are subject to different Preferential FXTD Interest Rates, please refer to the online Foreign Exchange & 1-week Time Deposit Offer table posted by the Bank for details.

8. Only primary account holder is eligible for the Promotion.
9. **Customers cannot enjoy the Promotion together with any other time deposit offers.**
10. Bank staff cannot participate in the Online Foreign Exchange & 1-week Time Deposit Offer.
11. Participation in the Promotion is subject to there being no abuse/non-compliance by the Customer failing which the Bank will not deliver any reward under the Promotion to the Customer or where a reward under the Promotion has been delivered to the Customer, the Bank may debit the value of the reward or other gifts from the Customer's account without notice and/or take such action to recover any outstanding amounts.
12. The Bank may change the terms and/or modify/terminate the Promotion without further notice. The Bank reserves the right for final decision.
13. All transaction values relevant under the Promotion are determined according to the Bank's records. The Bank's record is final.
14. Promotion information will remain accessible up to one week after the end of the promotion.
15. 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.