請按此閱覽星展 e$aver 存款推廣 (適用於特選個人客戶) (2026 年 7 月) 條款及細則

Due to overwhelming response of the Promotion, Registration Period is confirmed to be ended on 17 July 2026.

DBS e$aver Deposit Promotion for Selected Individual Customers (July 2026) ("Promotion") Terms and Conditions

General Terms and Conditions

1. The Promotion runs from now until 31 July 2026 (both dates inclusive, "**Registration Period**").

2. The Promotion is applicable to **selected individual customers** who:
   a. have maintained DBS Treasures account or DBS Account ("**Eligible Account**"); AND
   b. have maintained DBS Savings Account (Not included Current Account); AND
   c. **have successfully registered once for the Promotion via DBS digibank HK app** within the Registration Period ("**Eligible Customer**").

   Promotion Page: go.dbs.com/hk-esaver-en-d

3. "**DBS Treasures**" and "**DBS Account**" are Customer Segments of the DBS Bank (Hong Kong) Limited 星展銀行（香港）有限公司 (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. For the avoidance of doubt, the Promotion is not applicable to individual customers who :
   a. have participated in the "DBS e$aver Deposit Promotion for New Customers and Upgraded Customers" with the reward counting period overlapped with Reward (as defined below);
   b. have previously registered for "DBS e$aver Deposit Promotion (May 2026)" or "DBS e$aver Deposit Promotion (June 2026)"; or
   c. have previously registered for the "DBS MCY & Savings Account Bonus Interest Offer".

5. 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 ProSaver Account and Wealth Management Accounts ("**WMA**").

6. "**Eligible New Funds**" refers to the incremental balance in respective currencies, comparing the Eligible Customer's HKD Deposit Balance or USD Deposit Balance within the Reward

Counting Period to his/her corresponding HKD Deposit Balance or USD Deposit Balance on 2 July 2026 according to the Bank's record.

7. If the Eligible Customer has more than one Savings Accounts within the same currency, the Bank will aggregate the deposit balances of all of his/her Savings Accounts within the same currency to calculate the e$aver Interest (as set out in Clause 22) (the "**Rewards**").

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

9. 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.

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

11. Only the primary account holder is eligible to register for the Promotion.

12. The Bank staff cannot participate in the Promotion.

13. The Promotion can only be enjoyed **once**.

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

15. Eligible Customer must maintain a valid DBS Account or DBS Treasures account (as applicable) at the time when any Reward is credited.

16. 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 Rewards under the Promotion or where the Rewards has 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.

17. 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.

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

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

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

Specific Terms and Conditions for Selected Individual Customers
e$aver Interest

21. Eligible Customers who:
    a. deposit Eligible New Funds of HK$200,000 and /or US$25,000 or above
    b. maintain such Eligible New Funds of HK$200,000 and /or US$25,000 or above until 7 September 2026,

    are eligible to earn e$aver interest on daily balance of Eligible New Funds in corresponding currencies ("**e$aver Interest**") accrued from now until 7 September 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$aver Interest calculation is calculated daily based on the day-end Eligible New Funds balance. **To enjoy both HKD and USD e$aver interest, Eligible Customer must maintain both the HKD and USD Eligible New Funds requirements until 7 September 2026.**

    Table 1:

Eligible New Funds tier	e$aver Interest rate (p.a.) (on top of Basic Savings Interest Rate)
HK$200,000 to HK$10,000,000	+3.275%
US$25,000 to US$1,300,000	+4.399%

22. The Bank's "**Basic Savings Interest Rate**" will be applicable to the HKD and/or USD 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 the Bank's sole and absolute discretion).

23. Basic Savings Interest Rate is subject to revision in light of prevailing market conditions. <u>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.</u> 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/iwov-resources/pdf/hkd-saving-rate-prime-rate-en.pdf.

24. **Eligible Customer who fails to maintain Eligible New Funds of HK$200,000 and/or US$25,000 or above in the Reward Counting Period including 7 September 2026 is not eligible to earn the Rewards.**

25. The Rewards will be credited directly to the designated Current Account and Savings Account of the Eligible Customer on or before 31 December 2026.
26. For the avoidance of doubt, the e$aver interest rates are indicative and for reference only, which may change from time to time at the Bank's sole discretion.

Examples (for reference only) - assuming Eligible Customer only deposits his/her funds into MCY account during the Reward Counting Period

If Eligible Customer registered for the Promotion successfully from now until 31 July 2026 and deposited below Eligible New Funds to MCY account, Eligible Customer can enjoy below Total Savings Interest Rate based on the day-end Eligible New Funds.

Example 1:
Assuming Eligible Customer's HKD balance in MCY Account and USD balance in MCY Account is $0 as of 2 July 2026, corresponding total HKD Deposit Balance is $0 and total USD Deposit Balance is $0 as of 2 July 2026.

Eligible New Funds	MCY Account HKD Balance or MCY Account USD Balance	e$aver Interest Rate	Basic Savings Interest Rate#	Total Savings Interest Rate#
HK$200,000	HK$200,000	+3.275%	0.001%	Up to 3.276%
HK$5,000,000	HK$5,000,000		0.125%	Up to 3.40%
US$25,000	US$25,000	+4.399%	0.001%	Up to 4.40%

Example 2:
Assuming Eligible Customer's HKD balance in MCY Account is $1,000,000 and USD balance in MCY Account is $5,000 as of 2 July 2026, corresponding total HKD Deposit Balance is $1,000,000 and total USD Deposit Balance is $5,000 as of 2 July 2026.

Eligible New Funds	MCY Account HKD Balance or MCY Account USD Balance	e$aver Interest Rate	Basic Savings Interest Rate#	Total Savings Interest Rate#
HK$200,000	HK$1,200,000	+3.275%	0.001%	Up to 3.276%
HK$4,000,000	HK$5,000,000		0.125%	Up to 3.40%
US$25,000	US$30,000	+4.399%	0.001%	Up to 4.40%

#All Basic Savings Interest Rate and Total Savings Interest Rate above is as of 5 July 2026 and it is for reference only. For latest Basic Savings Interest Rate details, please refer to https://www.dbs.com.hk/iwov-resources/pdf/hkd-saving-rate-prime-rate-en.pdf.

DBS Payroll Offers

For details on DBS Payroll Offers, please refer to https://go.dbs.com/hk-payroll-1-en.

DBS UnionPay Diamond Debit Card Offer

For details on DBS UnionPay Diamond Debit Card Offers, please refer to go.dbs.com/hk-debit-card.

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

Please click here for English version of DBS e$aver Deposit Promotion for Selected individual Customers (July 2026) Terms & Conditions

由於本推廣反應熱烈, 本推廣之登記期已定於2026年7月17日完結。

星展 e$aver 存款推廣 (適用於特選個人客戶) (2026年7月)(「本推廣」) 條款及細則

一般條款及細則

1. 本推廣由即日起至2026年7月31日止(包括首尾兩天)(「**登記期**」)。

2. 本推廣適用於以下**特選個人客戶:**
   I. 已持有星展豐盛理財戶口或 DBS Account(「**合資格戶口**」);及
   II. 已持有星展儲蓄戶口 (不包括往來戶口); 及
   III. 該等客戶於登記期內**透過DBS digibank HK App成功登記本推廣一次**(「**合資格客戶**」)。

   推廣網站: go.dbs.com/hk-esaver-d

3. 「**星展豐盛理財**」及「**DBS Account**」是星展銀行(香港)有限公司 DBS Bank (Hong Kong) Limited(「**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。

4. 為免生疑問, 本推廣並不適用以下個人客戶**:**
   I. 現正參與星展 e$aver 存款推廣 (適用於新客戶及晉升客戶) 相關獎勵或推廣活動的客戶, 且該推廣活動的獎勵計算期間與本推廣活動的獎勵計算期間(定義見下文第 22 條)重疊; 或
   II. 已登記星展 e$aver 存款推廣(2026 年 5 月) 或星展 e$aver 存款推廣(2026 年 6 月); 或
   III. 已登記星展銀行多種貨幣儲蓄戶口額外利息優惠。

5. 「**港元總存款結存**」及「**美元總存款結存**」指合資格客戶於本行港元、美元往來戶口, 及/或儲蓄戶口, 及/或多種貨幣儲蓄戶口持有的港元或美元存款(不包括定期存款、財富管理戶口及 ProSaver 戶口內的存款)之總和。

6. 「**合資格新資金**」根據本行紀錄, 指獎賞計算期內港元總存款結存或美元總存款結存與 2026 年 7 月 2 日的港元總存款結存或美元總存款結存比較的存款增長。

7. 如合資格客戶開立多於一個相同貨幣的儲蓄戶口，本行將合併計算所有相同貨幣的儲蓄戶口的總存款結存，以計算e$aver利息（定義見以下第22條)（「**獎賞**」）。

8. 本推廣中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。

9. 本行將根據其紀錄決定客戶完成的任何登記/交易是否合資格享有本推廣的優惠。如客戶的紀錄與本行紀錄不符，將以本行紀錄為依歸及最終定論。

10. 客戶不可同時獲享本推廣的獎賞及任何其他儲蓄戶口推廣獎賞及/或往來及儲蓄戶口額外利息優惠及/或星展豐盛理財保留賬戶推廣獎賞。

11. 只有主要戶口持有人合資格參與本推廣。

12. 本行員工不可參與本推廣。

13. 每位客戶只可獲享本推廣的優惠**一次**。

14. 優惠設名額，先到先得，額滿即止。

15. 於本行存入獎賞時，合資格客戶必須仍然持有有效的DBS Account 或星展豐盛理財戶口(視情況而定)。

16. 合資格客戶參加本推廣不可涉及濫用或違規，否則本行將不會存入獎賞，或於存入獎賞後從合資格客戶的戶口扣除獎賞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。

17. 本行可修訂此條款及細則及/或更改或終止本推廣和取消獎賞而無須事先通知。若有任何爭議，本行的決定為不可推翻的最終定論。本行保留更改及 / 或取消獎賞以及向合資格客戶追討任何成本或損失之權利，不論獎賞已否發於予合資格客戶。

18. 本行對本推廣的所有事宜擁有最終決定權。

19. 客戶仍可於本推廣完結後的一星期內閱覽推廣內容。

20. 中英文版本如有任何不一致之處，概以英文版本為準。

指定條款及細則 (適用於特選個人客戶)
e$aver 利息

21. 合資格客戶如完成以下要求:
    I. 存入合資格新資金 HK$200,000 及 / 或 US$25,000 以上;及
    II. 維持合資格新資金不少於 HK$200,000 及 / 或 US$25,000 或以上至 2026 年 9 月 7 日,

    將可根據以下即日起至 2026 年 9 月 7 日（「**獎賞計算期**」）按所屬貨幣的合資格新資金每日結存賺取 e$aver 利息（「**e$aver 利息**」）。e$aver 港元利息將以一年 365 天計算，美元則以一年 360 天計算。

    為免生疑問，e$aver 利息將按照合資格新資金的日終結存。**要同時享有港元和美元 e$aver 利息，客戶必須同時維持指定的港幣和美元合資格新資金要求直至 2026 年 9 月 7 日。**

    表一 :

合資格新資金	e$aver 年利率 (於基本儲蓄存款年利率之上)
HK$200,000 - HK$10,000,000	+3.275%
US$25,000 - US$1,300,000	+4.399%

22. 本行基本儲蓄年利率適用於港元及 / 或美元儲蓄戶口及 / 或多種貨幣儲蓄戶口，並受限於銀行戶口及服務條款及細則(可按其唯一及絕對酌情決定權對其不時作出修訂)。

23. 本行有權按當時市場情況對基本儲蓄年利率作出調整。基本儲蓄年利率並非保證，本行保留不時及隨時在任何原因下對基本儲蓄年利率作出調整的權利而無須事先通知或給予任何理由。基本儲蓄年利率之利息將於每月最後一日或之前直接存入。

    詳情請瀏覽 : https://www.dbs.com.hk/iwov-resources/pdf/hkd-saving-rate-prime-rate-zh.pdf

24. **合資格客戶如於 2026 年 9 月 7 日獎賞計算期完結時，未能維持合資格新資金 HK$200,000 及 / 或 US$25,000 或以上將不合資格賺取獎賞。**

25. 獎賞將於 2026 年 12 月 31 日或之前直接存入合資格客戶的指定往來戶口和儲蓄戶口

26. 為免生疑問，e$aver 優惠年利率僅供說明及參考之用，本行可全權決定不時作出更改。

<u>例子 (僅供參考之用):</u>
<u>假設客戶在獎賞計算期間將資金只存入至多種貨幣儲蓄戶口</u>
客戶於即日起至 2026 年 7 月 31 日成功登記本推廣，並存入以下金額至多種貨幣儲蓄戶口，客戶可享的合資格新資金所適用的儲蓄存款合計年利率每日計算如下:

例子 1:
假設客戶截至 2026 年 7 月 2 日的多種貨幣儲蓄戶口港元結存及多種貨幣儲蓄戶口美元結存均為$0，相應 2026 年 7 月 2 日的港元總存款結存及美元總存款結存均為$0。

合資格新資金	**多種貨幣儲蓄戶口港元結存或多種貨幣儲蓄戶口美元結存**	**e$aver 年利率**	**基本儲蓄存款年利率#**	**儲蓄存款合計年利率#**
HK$200,000	HK$200,000	+3.275%	0.001%	高達 3.276%
HK$5,000,000	HK$5,000,000		0.125%	高達 3.40%
US$25,000	US$25,000	+4.399%	0.001%	高達 4.40%

例子 2:
假設客戶截至 2026 年 7 月 2 日的多種貨幣儲蓄戶口港元結存為$1,000,000，而多種貨幣儲蓄戶口美元結存為$5,000，相應 2026 年 7 月 2 日的港元總存款結存$1,000,000，而美元總存款結存為$5,000。

合資格新資金	**多種貨幣儲蓄戶口港元結存或多種貨幣儲蓄戶口美元結存**	**e$aver 年利率**	**基本儲蓄存款年利率#**	**儲蓄存款合計年利率#**
HK$200,000	HK$1,200,000	+3.275%	0.001%	高達 3.276%
HK$4,000,000	HK$5,000,000		0.125%	高達 3.40%
US$25,000	US$30,000	+4.399%	0.001%	高達 4.40%

#以上所有基本儲蓄存款年利率及儲蓄存款合計年利率截至 2026 年 7 月 5 日並僅供參考。<u>有關最新基本儲蓄存款年利率詳情，請參閱 https://www.dbs.com.hk/iwov-resources/pdf/hkd-saving-rate-prime-rate-zh.pdf。</u>

星展出糧戶口獎賞
關於星展出糧戶口獎賞，詳情請瀏覽 https://go.dbs.com/hk-payroll-1。

星展銀聯鑽石扣賬卡獎賞
關於星展銀聯鑽石扣賬卡獎賞，詳情請瀏覽 go.dbs.com/hk-debit-card-zh 。

提示：借定唔借？還得到先好借！