

**農曆新年網上定期存款優惠 (2026 年 1 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」(「網上定存條款及細則」, [go.dbs.com/hk-onlinetd-tnc](http://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, 網上定存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 1 月 26 日至 2026 年 2 月 28 日止, 包括首尾兩天(「推廣期」)。
2. 本推廣適用於以下特選個人客戶(「合資格客戶」):
  - a. 已持有星展銀行(香港)有限公司(「本行」)星展豐盛理財戶口或 DBS Account(「合資格戶口」); 及
  - b. 於推廣期內透過指定連結或本行不時指定的其他連結成功登記本推廣; 及  
  
登記連結: ([go.dbs.com/hk-onlinetd-cny-2601-reg](http://go.dbs.com/hk-onlinetd-cny-2601-reg))
  - c. 於 2025 年 10 月 1 日之前成為本行星展豐盛理財客戶的個人客戶。
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. 合資格客戶於推廣期內以合資格新資金開立合計港幣 200,000 或以上(或其等值的美元或人民幣)的網上新資金定期存款(「合資格網上新資金定期存款」)可獲現金獎賞(「現金獎賞」)。現金獎賞按下表指明的合資格網上新資金定期存款計算。

貨幣	港幣、美元或人民幣
存款期	3個月或6個月
合資格網上新資金定期存款 (港幣或其等值)	現金獎賞
HKD 5,000,000或以上	HKD 3,888
HKD 1,000,000至少於HKD 5,000,000	HKD 888
HKD 200,000至少於HKD 1,000,000	HKD 188

- a. 為免產生疑問, 合資格客戶可於推廣期內開立多於一筆網上定期存款, 而現金獎賞的金額將以推廣期內開立的所有合資格網上新資金定期存款的總金額計算。
- b. 每位合資格客戶最多可獲港幣 3,888 元現金獎賞。
- c. 現金獎賞將於 2026 年 10 月 31 日或之前直接存入合資格客戶於本行的港幣儲蓄戶口或往來戶口。
5. 本推廣只限主要戶口持有人參加。
6. **除網上新資金定期存款優惠外, 合資格客戶不能同時享有任何其他定期存款優惠。**
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, 如已存入獎賞則可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。本行保留最終決定權。
9. 本推廣的所有交易金額概以本行紀錄為準。本行的紀錄為不可推翻的最終定論。
10. 本推廣的內容於推廣完結後最多一星期仍可供閱覽。
11. 中英文版本如有任何不一致之處, 概以英文版本為準。

**Chinese New Year Online Time Deposit Offer (January 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](http://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 26 January 2026 to 28 February 2026, both dates inclusive (the “**Promotion Period**”).
2. The Promotion is applicable to selected individual customers (“**Eligible Customer(s)**”) who:
  - a. have maintained DBS Treasures account or DBS Account (“**Eligible Account**”) with DBS Bank (Hong Kong) Limited (the “**Bank**”); and
  - b. have successfully registered for the Promotion via designated link (or any other link as designated by the Bank from time to time) during the Promotion Period; and

Registration Link: ([go.dbs.com/hk-onlinetd-cny-2601-reg-en](http://go.dbs.com/hk-onlinetd-cny-2601-reg-en))

  - c. have become DBS Treasures account holder before 1 October 2025.
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. Eligible Customers who successfully set up Online New Fund Time Deposit with a total of HKD 200,000 or above (or its equivalent in USD or CNY) with eligible new funds during the Promotion Period (the “**Eligible Online New Fund Time Deposit(s)**”) will be eligible for the Cash Reward (“**Cash Reward**”). The Cash Reward is calculated based on the Eligible Online New Fund Time Deposit as set out in the table below:

Currency	HKD, USD or CNY
<b>Tenor</b>	3 months or 6 months
Eligible New Fund Online Time Deposit (in Hong Kong Dollars or equivalent)	Cash Reward
HKD 5,000,000 or above	HKD 3,888
HKD 1,000,000 to less than HKD 5,000,000	HKD 888
HKD 200,000 to less than HKD 1,000,000	HKD 188

- a. For the avoidance of doubt, Eligible Customers may place more than one online time deposit during the Promotion Period, and the amount of the Cash Reward shall be determined by aggregating the total amount of all such Eligible Online New Fund Time Deposit(s) placed during the Promotion Period.
  - b. Each Eligible Customers can only enjoy a maximum of HKD 3,888 Cash Reward.
  - c. Cash Reward will be credited directly to the Eligible Customer’s HKD Savings Account or Current Account with the Bank on or before 31 October 2026.
5. Only primary account holder is eligible for the Promotion.

- 6. Eligible Customers cannot enjoy the Promotion together with any other time deposit offers, other than the Online Time Deposit Offer.**
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 and conclusive.
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.