

DBS ZerOTC Campaign (“Promotion”) Terms and Conditions

1. The Promotion shall run from 1 February 2019 to 31 January 2020 (“**Promotion Period**”).
2. The Promotion is only applicable to selected individual customers of DBS Bank (Hong Kong) Limited 星展銀行(香港)有限公司 (the “**Bank**”) (each a “**Selected Customer**”).
3. “**Eligible Designated Transaction**” means any of the following transactions:
 - a) Cash Deposit into HKD Current / HKD Savings / RMB Savings Account via ATM;
 - b) Cash Withdrawal from HKD Current / HKD Savings / RMB Savings Account via ATM;
 - c) Cheque Deposit into HKD Current / HKD Savings / RMB Savings Account via ATM;
 - d) Fund Transfer via DBS iBanking, DBS digibank or DBS iWealth® app from HKD Current / HKD Savings Account.
4. DBS\$50 will be given for each month during the Promotion Period (“**Reward**”) in which the Selected Customer satisfies the criteria set out in this clause (“**Criteria**”):
 - a) Completes any two types of Eligible Designated Transactions set out in clause 3(a) to (c) at least once; and
 - b) Completes any Fund Transfer via DBS iBanking, DBS digibank or DBS iWealth® app at least once; and
 - c) Does not conduct counter services at any DBS branch for cash deposit/withdrawal into/from HKD Current / HKD Savings / RMB Savings Account; cheque deposit into HKD Current / HKD Savings / RMB Savings Account; or fund transfer from HKD Current / HKD Savings Account.

For example, if a Selected Customer satisfies the Criteria every month during the Promotion Period, he/she is entitled to DBS\$50 per month for 12 months and will receive a total of DBS\$600 credited to his/her DBS Black World Mastercard®. According to the existing miles conversion rate for DBS Black World Mastercard®, he/she can redeem 12,500 Avios for a round trip air ticket to Taiwan. Such conversion rate is subject to change from time to time and the Bank’s decision is final and conclusive.

5. Total amount of Reward payable to each Selected Customer is subject to a maximum of DBS\$600.
6. The Reward will be credited to the eligible Selected Customer’s DBS Black World Mastercard® during the Designated Fulfilment Period as stated below:

Eligible Designated Transaction Period	Designated Fulfilment Period
1 February 2019 to 31 March 2019	May 2019
1 April 2019 to 30 June 2019	August 2019
1 July 2019 to 30 September 2019	November 2019
1 October 2019 to 31 December 2019	February 2020
1 January 2020 to 31 January 2020	March 2020

7. Selected Customer must hold a valid current or savings account with the Bank at the time any Reward under this Promotion is given.
8. Selected Customer must hold a valid DBS Black World Mastercard® at the time when the Reward under this Promotion is given.
9. Only the primary account holder is eligible for the Promotion.
10. The Reward is non-exchangeable. The Bank can replace the Reward with other rewards/gifts without prior notice.
11. Bank staff cannot participate in the Promotion.
12. Participation in the Promotion is subject to there being no abuse/non-compliance by the Selected Customer, failing which the Bank will not credit the Reward or where the Reward has been credited, the Bank may debit the value of the Reward from the Selected Customer’s account without notice and/or take such action to recover any outstanding amounts.
13. The Bank may change the terms and conditions and/or modify/terminate the Promotion without notice. The Bank’s decision is final and conclusive.
14. The English version shall prevail if there is any inconsistency between the English and Chinese versions.