

**DBS 2025 Phrase 2 Union Pay Cash Withdrawal Promotion (“Promotion”) – Terms and Conditions:**

1. The Promotion runs from 1 January 2025 to 22 March 2025, both dates inclusive (the “**Promotion Period**”).
2. The Promotion is only applicable to customers (“**Customers**”) who hold a DBS Treasures account or DBS Account (“**Eligible Account**”) with DBS Bank (Hong Kong) Limited (the “**Bank**”) during the Promotion Period (“**Customers**”).
3. “**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.
4. Customers who perform local ATM or overseas cash withdrawal outside Hong Kong via Union Pay network during the Promotion Period (“**Designated Transaction**”), handling fee per transaction of Designated Account set out in Table 1 below will be eligible to corresponding fee reduction (“**Fee Reduction**”).

Table 1

Designated Account	Fee Reduction per transaction
Debit from HKD Account	HK\$35
Debit from RMB Account	RMB35

5. The final handling fee for each Designated Transaction will be HKD15 (debit from HKD Account) or RMB15 (debit from RMB account) during the Promotion Period.
6. Eligibility of any 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.
7. Participation in the Promotion is subject to there being no abuse / non-compliance by the Customer, failing which the Bank will not provide the Fee Reduction or where it has been reduced, the Bank may debit the value of the Fee Reduction from the account without notice and/or take such action to recover any outstanding amounts.
8. The Bank may change the terms and conditions and/or modify/terminate the Promotion without notice. The Bank’s decision is final.
9. The Promotion information will remain accessible one week after the Promotion Period.
10. The English version shall prevail if there is any inconsistency between the English and Chinese versions.