



DBS Faster Payment System (“FPS”) Cash Reward Promotion (“Promotion”) Terms and Conditions:

1. The Promotion runs from 1 January 2019 to 31 March 2019 (“**Promotion Period**”).
2. The Promotion is only applicable to customers who (a) maintain DBS Treasures Private Client Account, DBS Treasures Account or DBS Account (“**Eligible Account**”) with DBS Bank (Hong Kong) Limited 星展銀行（香港）有限公司 (the “**Bank**”) and (b) who have registered for, DBS iWealth®, DBS digibank app or DBS iBanking. (“**Customers**”).
3. Only primary account holder is eligible to the Promotion.
4. Customer shall maintain a valid HKD Current Account under the Eligible Account at the time the Bank credits the relevant cash reward.
5. Customer shall be eligible for a HK\$100 cash reward (“**FPS Registration Reward**”) if he/she:
(a) successfully completes registration for the first time for FPS in DBS iWealth®, DBS digibank app or DBS iBanking during the Promotion Period; and
(b) sets any DBS account as the default fund receiving account for FPS during the Promotion Period and maintains such DBS account as the default fund receiving account until the end of the Fulfilment Period; and
(c) makes a transfer in of HK\$50 or above (or equivalent in RMB) into his/her Eligible Account via FPS during the Promotion Period.
Each Customer can only enjoy the FPS Registration Reward once during the Promotion Period.
6. Customers who have previously registered for FPS in DBS iWealth®, DBS digibank app or DBS iBanking or have enjoyed the FPS Registration Reward of “DBS Faster Payment System Cash Reward Promotion” for the period from 17 September 2018 to 31 December 2018 will be ineligible for FPS Registration Reward under Clause 5.
7. Customer shall be eligible to a HK\$100 cash reward for every 10 Eligible Transactions to 10 different mobile numbers, email addresses or QR code payments during the Promotion Period (“**FPS Transaction Reward**”). “**Eligible Transaction**” means:
(a) each instant FPS transfer of HK\$50 or above (or equivalent in RMB) from Eligible Account through mobile numbers/email addresses via PayFast in DBS iWealth®, DBS digibank app or DBS iBanking; or
(b) each QR code payment (whether to a person or a merchant) of HK\$50 or above (or equivalent in RMB) via the DBS Scan & Pay function in DBS iWealth® or DBS digibank app. For QR code payment, each Eligible Transaction conducted must be with a different person / merchant, and multiple transactions conducted with the same person / merchant shall be counted as one Eligible Transaction only.
Each Customer shall only be eligible to a maximum of a HK\$300 FPS Transaction Reward.
8. FPS Registration Reward and FPS Transaction Reward will be credited to eligible Customers’ HKD Current Account under the Eligible Account on or before 31 May 2019 (“**Fulfilment Period**”).
9. Eligibility of any registration/transaction for the purpose of this Promotion shall be determined based on the Bank’s record at the end of the Fulfilment Period. If there is any discrepancy between the Bank’s record and the Customer’s record, the Bank’s record shall prevail.
10. Participation in the Promotion is subject to there being no abuse/non-compliance by the 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 account without notice and/or take such action to recover any outstanding amounts.
11. The Bank may change the terms and conditions and/or modify/terminate the Promotion without notice. The Bank’s decision is final.
12. The English version shall prevail if there is any inconsistency between the English and Chinese versions.