



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

1. The Promotion runs from 1 July 2019 to 30 September 2019 (“**Promotion Period**”).
2. The Promotion is only applicable to customers who (a) maintain 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 to 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.
6. Each Customer can only enjoy the FPS Registration Reward once during the Promotion Period.
7. 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 30 June 2019 will be ineligible for FPS Registration Reward under Clause 5.
8. Customer shall be eligible to HK\$100 cash reward for 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 number or email address via PayFast in DBS iWealth®, DBS digibank app or DBS iBanking; or  
(b) each QR code payment (either to a person, a merchant, or to pay bill) of HK\$50 or above (or equivalent in RMB) via 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, a merchant, or to pay a different bill. Multiple transactions conducted with the same person, merchant, or bills paid to the same merchant shall be counted as one Eligible Transaction only.
9. Customer shall be eligible to HK\$200 cash reward for any 2 QR code payments of HK\$50 or above (or equivalent in RMB) to pay any bill or to any merchant via DBS Scan & Pay function in DBS iWealth® or DBS digibank app during the Promotion Period (“**FPS Scan & Pay Reward**”).
10. FPS Registration Reward, FPS Transaction Reward and FPS Scan & Pay Reward will be credited to eligible Customers’ HKD Current Account under the Eligible Account on or before 30 November 2019 (“**Fulfilment Period**”). For the avoidance of doubt, a Customer is eligible to a maximum of HK\$400 cash reward under the Promotion.
11. 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.
12. 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.
13. The Bank may change the terms and conditions and/or modify/terminate the Promotion without notice. The Bank’s decision is final.
14. The English version shall prevail if there is any inconsistency between the English and Chinese versions.