

April – June 2025 New to DBS Payroll Reward (the “Promotion”) Terms and Conditions

1. The Promotion runs from 1 April 2025 to 30 June 2025, both dates inclusive (the “Promotion Period”).
2. The Promotion is only applicable to DBS Treasures or DBS Account customer of DBS Bank (Hong Kong) Limited 星展銀行(香港)有限公司 (the “Bank”) who fulfils the below requirements (the “Eligible Customer”) will be entitled to a one-off **HK\$600** cash reward (the “New to Payroll Reward”):
 - i. has not received Eligible Payroll Fund in his/her HKD Current & Savings Account through auto-payroll services during 1 April 2024 to 31 March 2025, both days inclusive (the “New to Payroll Customer”). The Bank’s decision on whether a customer is New to Payroll Customer is final; and
 - ii. successfully receives Eligible Payroll Fund in his/her Designated HKD Current & Savings Payroll Account as set out in the table below

Account Opening Date	Date of receiving Eligible Payroll Fund
On or before 30 April 2025	On or before 30 June 2025
1 May 2025 – 31 May 2025	On or before 31 July 2025
1 June 2025 – 30 June 2025	On or before 31 August 2025

3. Eligible Customer must be a DBS Treasures or DBS Account customer at the time the New to DBS Payroll Reward is given.
4. “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.
5. Other definitions under the Promotion:

“Designated HKD Current & Savings Payroll Accounts” means the Hong Kong Dollar Current & Savings accounts held by the New to Payroll Customer with Eligible Payroll Fund;
6. “Eligible Payroll Fund” means monthly payroll deposit received in the Designated HKD Current & Savings Payroll Account through auto-payroll services. The Bank has final decision on whether a deposit transaction is an Eligible Payroll Fund or not.
7. The calculation of “Total Relationship Balance” is the total assets that a New to Payroll Customer maintains with the Bank, whether solely or jointly. The assets include Hong Kong dollar, Renminbi and foreign currency deposits (including time deposit), Currency Linked Investment, market value of local and overseas securities, investment funds, bonds, paper gold and other linked or structured investment products.
8. A HK\$200 monthly service fee is chargeable to DBS Account customer if the Average Total Relationship Balance over 3 consecutive months falls below HK\$200,000 (or its equivalent in foreign currency(ies)). A HK\$300 monthly service fee is chargeable to DBS Treasures customer if the Average Total Relationship Balance over 3 consecutive months falls below HK\$1,000,000 (or its equivalent in foreign currency(ies)). “Average Total Relationship Balance over 3 consecutive months” is calculated based on the aggregated value of daily Total Relationship Balance in the period of consecutive 3 months divided by the total number of calendar days in those 3 months. For New to Payroll Customer who join within 3 months, the first month would constitute the number of day(s) since the Joining Date till the last calendar day of that month.
9. New to Payroll Customer can enjoy a waiver of the monthly service fee as mentioned in Clause 8 above commencing from the next month of his/her first Eligible Payroll New Fund until two consecutive months after he/she stops receiving any Eligible Payroll New Fund or he/she changes Customer Segment and is no longer a DBS Treasures or DBS Account customer.
10. In the event that the Eligible Customer is also entitled to other prevailing promotional offer(s), the Bank reserves the right to provide only one or some of the offer(s) at the Bank’s sole discretion.
11. The New to Payroll Reward will be credited to the Eligible Customer’s HKD current account on or before 31 October 2025.

12. If the Eligible Customer does not have any HKD current account with the Bank during the fulfilment of the New to Payroll Reward, it will be credited to the Eligible Customer's HKD savings account.
13. Eligible Customer must maintain a valid HKD current or savings payroll account with the Bank when the New to Payroll Reward is given.
14. In case of dispute, the Bank has the final decision on the date and time when an Eligible Customer performs a transaction under the Promotion. The Bank's decision on whether an Eligible Customer is entitled to any reward is final.
15. All transaction amounts relevant under the Promotion are to be determined in accordance with the Bank's records. The Bank's records and calculations are final.
16. Each Eligible Customer can only enjoy the Promotion once during the Promotion Period.
17. The Promotion shall not be applicable to Bank staff.
18. Only the primary account holder is eligible for the Promotion.
19. Participation in the Promotion is subject to there being no abuse/non-compliance by the Eligible Customer, failing which the Bank will not credit the reward(s) or where it has been credited, the Bank may debit the value of the reward(s) from the account without notice and/or take such action to recover any outstanding amounts.
20. The Bank may change the terms and conditions and/or modify/terminate the Promotion without notice. The Bank's decision is final.
21. The English version shall prevail if there is any inconsistency between the English and Chinese versions.
22. Promotion information will remain accessible up to one week after the end of the Promotion.

2025 年 4 月至 6 月星展出糧戶口獎賞（「本推廣」）條款及細則

1. 本推廣由 2025 年 4 月 1 日至 2025 年 6 月 30 日止(包括首尾兩天)（「推廣期」）。
2. 本推廣只適用於符合以下要求的星展銀行(香港)有限公司(「本行」)之星展豐盛理財或 DBS Account 客戶(「合資格客戶」)，可獲得 HK\$600 現金獎賞(「星展出糧戶口獎賞」):
 - i. 於 2024 年 4 月 1 日至 2025 年 3 月 31 日（包括首尾兩天）期間未曾透過自動轉賬出糧服務，於其港元往來及儲蓄戶口收到合資格出糧新資金(「全新出糧客戶」)。本行對客戶是否為全新出糧客戶的決定為最終定論；及
 - ii. 成功於其指定港元往來及儲蓄出糧戶口(如下表所示)內收到合資格出糧資金。

開戶日期	收到合資格出糧新資金日期
2025 年 4 月 30 日或之前	2025 年 6 月 30 日或之前
2025 年 5 月 1 日至 2025 年 5 月 31 日	2025 年 7 月 31 日或之前
2025 年 6 月 1 日至 2025 年 6 月 30 日	2025 年 8 月 31 日或之前

3. 合資格客戶必須於本行存入星展出糧戶口獎賞時仍然為星展豐盛理財或 DBS Account 客戶。
4. 「星展豐盛理財」及「DBS Account」是本行的客戶層之一。「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。
5. 本推廣之其他定義：

「指定港元往來及儲蓄出糧戶口」指全新出糧客戶持有收到合資格出糧資金的港元往來及儲蓄戶口。
6. 「合資格出糧資金」指透過自動轉賬出糧服務，於指定港元往來及儲蓄出糧戶口收到的存款。本行對存款交易是否為合資格出糧資金的決定為最終定論。
7. 「個人理財總值」指全新出糧客戶不論以個人或聯名方式於本行持有的總資產，包括港幣、人民幣及外幣存款(包括定期存款)、外幣掛鈎投資、本地及海外證券、基金、債券、紙黃金及其他掛鈎或結構性投資產品的市場價值。
8. 若開立 DBS Account 之客戶，如連續三個月平均個人理財總值低於 HK\$200,000 (或其外幣等值)，本行將收取 HK\$200 服務月費。若開立星展豐盛理財之客戶，如連續三個月平均個人理財總值低於 HK\$1,000,000 (或其外幣等值)，本行將收取 HK\$300 服務月費。「連續三個月平均個人理財總值」為連續 3 個月內每日個人理財總值的總結餘，除以該 3 個月的總日數(以曆日計)所得的平均結餘。全新出糧客戶開戶不足 3 個月，其首月計算之覆蓋範圍將由成為全新出糧客戶日期起計算至該月的最後一天(以曆日計)。
9. 合資格出糧客戶可享有服務月費(如第 8 條所示)之豁免，由首個合資格出糧新資金的下一個月份起計算直至連續兩個月份客戶未有獲取合資格出糧新資金為止或合資格出糧客戶不再為星展豐盛理財或 DBS Account 客戶。
10. 如果合資格客戶同時合資格享用其他優惠，本行保留只提供其中一項或部份優惠的絕對權利。
11. 星展出糧戶口獎賞將於 2025 年 10 月 31 日或之前存入合資格客戶的港元往來戶口。
12. 若合資格客戶在適用的回贈期內未持有任何本行的港元往來戶口，星展出糧戶口獎賞將存入合資格客戶名下的港元儲蓄戶口。
13. 合資格客戶於星展出糧戶口獎賞存入時必須於本行持有有效的港元往來及儲蓄出糧戶口。
14. 如有爭議，本行對合資格客戶在本推廣中進行交易的日期及時間有最終決定權。本行對客戶是否合資格獲得任何獎賞的決定為最終定論。
15. 本推廣中的所有交易金額概以本行紀錄為準。本行的紀錄及計算結果為最終定論。
16. 每位合資格客戶只可獲享本推廣的優惠一次。

17. 本行員工不可參與本推廣。
18. 只有主要戶口持有人合資格參與本推廣。
19. 若合資格客戶在推廣期內涉及任何濫用/違規，合資格客戶將不合資格參加本推廣。本行將不會存入任何獎賞或從合資格客戶的戶口扣除已存入的獎賞或其他禮品的等值金額而無須另行預先通知及/或採取行動以追討任何未償付金額。
20. 本行可更改/終止本推廣而無須另行通知。本行的決定為最終定論。
21. 本條款及細則的中英文版本如有任何不一致之處，概以英文版本為準。
22. 客戶仍可於本推廣完結後最多一星期閱覽推廣內容。