

A. January – March 2025 DBS Payroll Offer (the “Promotion”) Terms and Conditions

1. The Promotion runs from 1 January 2025 to 31 March 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\$800 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 January 2024 – 31 December 2024, 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 on or before 31 March 2025.
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. 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;

“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.
5. The Promotion cannot be enjoyed together with:
 - i. January – March 2025 New to DBS Treasures Payroll Welcome Offer; and
 - ii. DBS Treasures/DBS Account Welcome Offers for Payroll Customers (January – March 2025)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.
6. The New to Payroll Reward will be credited to the Eligible Customer’s HKD current account on or before 31 July 2025.
7. 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.
8. Eligible Customer must maintain a valid HKD current or savings account with the Bank when the New to Payroll Reward is given.
9. 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.
10. 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.
11. Each Eligible Customer can only enjoy the Promotion once during the Promotion Period.
12. The Promotion shall not be applicable to Bank staff.
13. Only the primary account holder is eligible for the Promotion.
14. 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.
15. The Bank may change the terms and conditions and/or modify/terminate the Promotion without notice. The Bank’s decision is final.
16. The English version shall prevail if there is any inconsistency between the English and Chinese versions.
17. Promotion information will remain accessible up to one week after the end of the Promotion.

B. January – March 2025 New to DBS Treasures Payroll Welcome Offer (the “Promotion”) Terms and Conditions

1. The Promotion runs from 1 January 2025 to 31 March 2025, both dates inclusive (the “**Promotion Period**”).
2. The Promotion is only applicable to DBS Treasures 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\$800** cash reward (the “**New to DBS Treasures Payroll Reward**”):
 - i. Eligible Customer who is New Customer and has not received Eligible Payroll Fund in his/her HKD Current & Savings Account through auto-payroll services during 1 January 2024 – 31 December 2024, both days inclusive (the “**New to DBS Treasures Payroll Customer**”). The Bank’s decision on whether a customer is New to DBS Treasures Payroll Customer is final; and
 - ii. successfully receives Eligible Payroll Fund in his/her Designated HKD Current & Savings Payroll Account on or before 31 May 2025
3. The Promotion is not available to existing DBS Treasures Private Client customers who are downgraded to DBS Treasures during the Promotion Period.
4. The Promotion is not available to existing DBS Treasures customers or customers who have been DBS Treasures customer at any time during the **18 months** preceding the date the customer becomes a New Customer (“**Joining Date**”) or customers who are **auto upgraded by the Bank to DBS Treasures**.
5. Eligible Customer must be a DBS Treasures customer at the time the New to DBS Treasures Payroll Reward is given.
6. “DBS Treasures” is Customer Segment 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;
7. Other definitions under the Promotion:

“**New Customer**” means an individual customer the Bank who successfully completes the Personal Account Opening Form or submits the account opening application online via DBS digibank HK app and successfully becomes a new DBS Treasures customer during the Promotion Period. The Bank’s decision on whether a customer is New Customer is final;

“**Designated HKD Current & Savings Payroll Accounts**” means the Hong Kong Dollar Current & Savings accounts held by the New to DBS Treasures Payroll Customer with Eligible Payroll Fund;

“**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.
8. The Promotion cannot be enjoyed together with:
 - i. January – March 2025 DBS Payroll Offer; and
 - ii. DBS Treasures/DBS Account Welcome Offers for Payroll Customers (January – March 2025)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.
9. The New to DBS Treasures Payroll Reward will be credited to the Eligible Customer’s HKD current account by 31 July 2025.
10. If the Eligible Customer does not have any HKD current account with the Bank during the fulfilment of New to DBS Treasures Payroll Reward, it will be credited to the Eligible Customer’s HKD savings account.
11. Eligible Customer must maintain a valid HKD current or savings account with the Bank when the New to DBS Treasures Payroll Reward is given.
12. 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.

13. 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.
14. Each Eligible Customer can only enjoy the Promotion once during the Promotion Period.
15. The Promotion shall not be applicable to Bank staff.
16. Only the primary account holder is eligible for the Promotion.
17. 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.
18. The Bank may change the terms and conditions and/or modify/terminate the Promotion without notice. The Bank's decision is final.
19. The English version shall prevail if there is any inconsistency between the English and Chinese versions.
20. Promotion information will remain accessible up to one week after the end of the Promotion.

A. 2025 年 1 月至 3 月星展出糧戶口獎賞 (「本推廣」) 條款及細則

1. 本推廣由 2025 年 1 月 1 日至 2025 年 3 月 31 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\$800 現金獎賞(「星展出糧戶口獎賞」):
 - i. 於 2024 年 1 月 1 日至 2024 年 12 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 2025 年 3 月 31 日或之前於其指定港元往來及儲蓄出糧戶口收到合資格出糧資金。
3. 「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。
4. 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。
「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。
5. 合資格客戶不可同時獲享本推廣的獎賞; 及
 - i. 2025 年 1 月至 3 月星展豐盛理財出糧戶口迎新獎賞; 及
 - ii. 特選出糧戶口專享星展豐盛理財/DBS Account 迎新獎賞(2025 年 1 月至 3 月)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。
6. 星展出糧戶口獎賞將於 2025 年 7 月 31 日或之前存入合資格客戶的港元往來戶口。
7. 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。
8. 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戶口或儲蓄戶口。
9. 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。
10. 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。
11. 每位合資格客戶只可獲享本推廣的優惠一次。
12. 本行員工不可參與本推廣。
13. 只有主要戶口持有人合資格參與本推廣。
14. 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。
15. 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。
16. 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。
17. 客戶仍可於本推廣完結後最多一星期閱覽推廣內容。

B. 2025 年 1 月至 3 月星展豐盛理財出糧戶口迎新獎賞 (「本推廣」) 條款及細則

1. 本推廣由 2025 年 1 月 1 日至 2025 年 3 月 31 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」)之星展豐盛理財客戶 (「合資格客戶」)，可獲得 **HK\$800** 現金獎賞 (「星展豐盛理財出糧迎新獎賞」):
 - i. 合資格客戶為新客戶，並於 2024 年 1 月 1 日至 2024 年 12 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(「全新星展豐盛理財出糧客戶」)。本行對客戶是否為全新星展豐盛理財出糧客戶的決定為最終定論；及
 - ii. 成功於 2025 年 5 月 31 日或之前於其指定港元往來及儲蓄出糧戶口收到合資格出糧資金。
3. 本推廣並不適用於在推廣期內由星展豐盛私人客戶轉為星展豐盛理財之客戶。
4. 本推廣並不適用於現有星展豐盛理財客戶或在成為新客戶當日(「成為新客戶日期」)之前 **18** 個月內曾經是星展豐盛理財客戶的客戶或被本行安排晉升星展豐盛理財客戶的客戶。
5. 新客戶必須於本行存入星展豐盛理財出糧迎新獎賞時仍然為星展豐盛理財客戶。
6. 「星展豐盛理財」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提供的任何其他客戶層。在香港，星展私人銀行為本行的私人銀行部門。
7. 本推廣之其他定義：

「新客戶」指在推廣期內於本行成功完成個人戶口申請表格或經 DBS digibank HK app 遞交網上開戶申請及成功晉身為星展豐盛理財客戶的個人客戶。本行對於任何客戶是否新客戶的決定為最終定論。

「指定港元往來及儲蓄出糧戶口」指全新星展豐盛理財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。

「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。
8. 合資格客戶不可同時獲享本推廣的獎賞；及
 - i. 2025 年 1 月至 3 月星展出糧戶口獎賞；及
 - ii. 特選出糧戶口專享星展豐盛理財/DBS Account 迎新獎賞 (2025 年 1 月至 3 月)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。
9. 星展豐盛理財出糧迎新獎賞將於 2025 年 7 月 31 日或之前存入合資格客戶的港元往來戶口。
10. 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，星展豐盛理財出糧迎新獎賞將存入合資格客戶名下的港元儲蓄戶口。
11. 合資格客戶於星展豐盛理財出糧迎新獎賞存入時必須於本行持有有效的港元往來戶口或儲蓄戶口。
12. 如有爭議，本行對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。
13. 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。
14. 每位合資格客戶只可獲享本推廣的優惠一次。
15. 本行員工不可參與本推廣。
16. 只有主要戶口持有人合資格參與本推廣。
17. 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。
18. 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。
19. 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。
20. 客戶仍可於本推廣完結後最多一星期閱覽推廣內容。