

[請按此閱覽星展 eSaver 存款推廣 \(適用於特選個人客戶\) \(2024 年 1 月\) 條款及細則](#)

DBS eSaver Deposit Promotion for Selected individual Customers (January 2024) (“Promotion”) Terms and Conditions

Due to overwhelming response of the Promotion, Promotion Period is confirmed to be ended on 16 February 2024.

General Terms and Conditions

1. The Promotion runs from 18 January 2024 to 29 February 2024 (both dates inclusive, “**Promotion Period**”).
2. The Promotion is applicable to **selected individual customer** who
 - a. have maintained 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. have successfully registered once for the Promotion via designated link within the Promotion Period (“**Eligible Customer**”).

Registration link: go.dbs.com/hk-esaver-2401-reg-en

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. For the avoidance of doubt, the Promotion is not applicable to individual customers who :
 - a. **previously registered for the DBS eSaver Deposit Promotion (November 2023); or**
 - b. **became a new DBS Treasures or DBS Account customer on or after 1 October 2023; or**
 - c. **were upgraded to DBS Treasures account with the Bank on or after 1 October 2023; or**
 - d. **were holders of DBS Mortgage; or**
 - e. **were holders of Premium Financing Revolving Term Loan for settling premium of insurance policy(ies) purchased through non-DBS channel.**
5. The calculation of “**HKD Deposit Balance**” and “**USD Deposit Balance**” is the total of Hong Kong Dollar (“**HKD**”) savings deposits or US Dollar (“**USD**”) savings deposits respectively that the Eligible Customer maintains with the Bank in his/her HKD and/or USD Current and Savings Accounts, including Wealth Management Accounts (“**WMA**”) and/or Multi-Currency Savings Accounts (“**MCY Account**”), excluding Time Deposits, regardless of whether it is solely or jointly owned by the Eligible Customer.

6. The calculation of the “**MCY Account HKD Balance**” and “**MCY Account USD Balance**” is the daily available balance of HKD or USD deposits within the Reward Counting Period (as defined in Clause 22 below) respectively that the Eligible Customer maintains with the Bank in his/her MCY Account, excluding any Time Deposits.
7. “**Eligible New Funds**” refers to the incremental balance in respective currencies, comparing the Eligible Customer’s MCY Account HKD Balance or MCY Account USD Balance within the Reward Counting Period to his/her corresponding HKD Deposit Balance or USD Deposit Balance on 31 December 2023 according to the Bank’s record .
8. If the Eligible Customer has more than one MCY Account, the Bank will aggregate the account balances of all of his/her MCY Accounts to calculate the Bonus Interest and Level-up Bonus Interest (as set out in Clause 22 and Clause 25 below) (collectively the “**Rewards**”).
9. All transaction values under the Promotion are determined according to the Bank's records. The Bank’s record is final.
10. Eligibility of any registration/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 and be deemed final and conclusive.
11. This Promotion cannot be enjoyed together with any other savings accounts promotional offers, DBS Current & Savings Account Bonus Interest Offer and/or DBS Treasures Retention Reward of the Bank.
12. Only the primary account holder is eligible to register for the Promotion.
13. The Bank staff cannot participate in the Promotion.
14. The Promotion can only be enjoyed **once**.
15. The Promotion is limited in quota and offered on a first come first served basis.
16. Eligible Customer must maintain a valid DBS Account or DBS Treasures account (as applicable) at the time when any Reward is credited.
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 Rewards under the Promotion or where the Rewards has been credited, the Bank may debit the value of the Rewards from the Eligible Customer’s account without notice and/or take such action to recover any outstanding amounts.

18. The Bank may change the terms and/or modify/terminate the Promotion or any of the Rewards without prior notice. The Bank reserves the right to recover any costs and losses from the Eligible Customer notwithstanding the relevant Rewards may already have been awarded to the Eligible Customer.
19. The Bank has the final decision on all matters regarding the Promotion.
20. Promotion information will remain accessible up to one week after the end of the Promotion.
21. The English version shall prevail if there is any inconsistency between the English and Chinese versions.

Specific Terms and Conditions for Selected Individual Customers

Bonus Interest

22. Eligible Customers who:

- a. transfers in Eligible New Funds of HK\$200,000 and /or US\$25,000 or above into MCY Account; and
- b. maintains such Eligible New Funds of HK\$200,000 and /or US\$25,000 or above until 14 April 2024,

is eligible to earn bonus interest on respective month’s daily balance of Eligible New Funds in corresponding currencies (“**Bonus Interest**”) accrued during 18 January 2024 to 14 April 2024 (“**Reward Counting Period**”). Bonus Interest will be calculated on a 365-day basis, and 360-day basis for USD. For the avoidance of doubt, Bonus Interest calculation is calculated daily based on the day-end Eligible New Funds balance in the MCY Account and the applicable Total Savings Interest Rate specified in Table 1 by respective Eligible New Funds.

Table 1:

Eligible New Funds tier	Total Savings Interest Rate (p.a.)
HK\$200,000 to HK\$20,000,000	4.40%
US\$25,000 to US\$2,600,000	5.00%

Total Savings Interest Rate includes Bonus Interest Rate and Basic Savings Interest Rate.

23. The Bank’s “**Basic Savings Interest Rate**” will be applicable to the HKD and/or USD Current and Savings Accounts, and/or MCY Accounts, and it shall apply in accordance with and be subject to the Bank Accounts and Services Terms and Conditions (as may be revised from time to time at sole and absolute discretion).
24. Basic Savings Interest Rate is subject to revision in light of prevailing market conditions. The Basic Savings Interest Rate is not guaranteed, and the Bank reserves the right to revise the Basic Savings Interest Rate at any time and from time to time for any reason without any prior notice or giving any reason therefor. The Basic Savings Interest will be credited directly

on or before the last day of each month.

For details, please refer to <https://www.dbs.com.hk/personal/ratesfees-tiered.page>

Level-up Bonus Interest

25. Eligible Customer who

- a. fulfils the requirements for Bonus Interest; and
- b. has completed any designated challenge(s) in Table 2 during the Reward Counting Period

is eligible to receive the “**Level-up Bonus Interest**” of respective designated challenge specified in Table 2 on HKD and/or USD Eligible New Funds during the Reward Counting Period in addition to the Bonus Interest.

Table 2:

Designated Challenges	Level-up Bonus Interest
I. has received Eligible Payroll Fund (as set out in Clause 26 below); or	0.2%p.a.
II. has completed the Eligible ATM Card Transaction (as set out in Clause 28 below); or	
III. has successfully completed the Eligible Foreign Currency Exchange Transaction (as set out in Clause 29 below)	

26. “**Eligible Payroll Fund**” means a single monthly transfer deposit of ANY amount received in the HKD Payroll Account of the Eligible Customer through auto-payroll services.

27. “**HKD Payroll Account**” means the HKD Current Account and/or Savings Account held by the Eligible Customer with Eligible Payroll Fund.

28. “**Eligible ATM Card Transaction**” means successfully completes one transaction on local or overseas retail spending via UnionPay (excluding retail spending via EPS) in HKD or any foreign currency or reload amount by Octopus Automatic Add Value Service (“**AAVS**”) with DBS ATM Card or DBS Octopus ATM Card.

29. “**Eligible Foreign Currency Exchange Transaction**” means a single foreign exchange transaction of HK\$100,000 or above (or equivalent in foreign currency), excluding any BUY Japanese Yen (JPY) currency exchange transaction.
30. The Level-up Bonus Interest is capped at 0.2%p.a. irrespective of whether Eligible Customer completes more than one of the designated challenges.
31. For the avoidance of doubt, the bonus interest rates are indicative and for reference only, which may change from time to time at the Bank’s sole discretion.
32. Eligible Customer who fails to maintain Eligible New Funds of HK\$200,000 and/or US\$25,000 or above up to and including 14 April 2024 is not eligible to earn the Rewards.
33. The Rewards will be credited directly to the MCY Account of the Eligible Customer on or before 31 July 2024.
34. The Bank reserves the right to deduct the USD Rewards of the Eligible Customers within the Reward Counting Period in this Promotion from the USD Rewards inside DBS e\$aver Deposit Promotion for Selected individual Customers (September 2023) and DBS e\$aver Deposit Promotion for New Customers and Upgraded Customers (September 2023).

Reminder: To borrow or not to borrow? Borrow only if you can repay!

Risk Disclosure and Important Notice:

Foreign exchange involves risks. Customers should note that foreign exchange may incur loss due to the fluctuation of exchange rate.

[Please click here for English version of DBS e\\$aver Deposit Promotion for Selected individual Customers \(January 2024\) Terms & Conditions](#)

星展 e\$aver 存款推廣 (適用於特選個人客戶) (2024年1月)(「本推廣」) 條款及細則

由於本推廣反應熱烈, 本推廣之推廣期已定於**2024年2月16日**完結。

一般條款及細則

1. 本推廣由 2024 年 1 月 18 日至 2024 年 2 月 29 日止(包括首尾兩天) (「推廣期」)。
 2. 本推廣適用於以下**特選個人客戶** (「合資格客戶」):
 - I. 已持有星展豐盛理財戶口或 DBS Account (「合資格戶口」);及
 - II. 該等客戶於推廣期內透過指定連結成功登記本推廣一次。
- 登記連結: go.dbs.com/hk-esaver-2401-reg
3. 「**星展豐盛理財**」及「**DBS Account**」是星展銀行(香港)有限公司 DBS Bank (Hong Kong) Limited (「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. 為免生疑問, 本推廣並不適用以下個人客戶:
 - I. 已登記**星展 e\$aver (2023 年 11 月)存款推廣** 或
 - II. **2023 年 10 月 1 日或之後**成為本行星展豐盛理財 或 DBS Account 客戶 或
 - III. **2023 年 10 月 1 日或之後**晉升至星展豐盛理財 或
 - IV. 持有本行樓宇按揭 或
 - V. 持有保費融資循環定期貸款(同時用作支付非透過本行購買之保單的保費)
 5. 「**港元總存款結存**」及「**美元總存款結存**」指合資格客戶不論以個人或聯名方式, 於本行港幣、美元往來戶口, 及 / 或儲蓄戶口 (包括**財富管理戶口**), 及 / 或多種貨幣儲蓄戶口持有的港幣或美元存款 (不包括定期存款) 之總和。
 6. 「**多種貨幣儲蓄戶口港元結存**」及「**多種貨幣儲蓄戶口美元結存**」指合資格客戶於本行多種貨幣儲蓄戶口持有的港幣或美元存款 (不包括定期存款) 於獎賞計算期內(定義見第 22 條)之每日可用餘額總和。

7. 「合資格新資金」根據本行紀錄，指獎賞計算期內多種貨幣儲蓄戶口港元結存或多種貨幣儲蓄戶口美元結存與 2023 年 12 月 31 日 的港元總存款結存或美元總存款結存比較的存款增長。
8. 如客戶開立多於一個多種貨幣儲蓄戶口，本行將合併計算所有多種貨幣儲蓄戶口的多種貨幣儲蓄戶口結存，以計算額外利息及/或Level-Up 額外利息(定義見以下第22及25條)(「獎賞」)。
9. 本推廣中的所有交易金額概以本行紀錄為準。本行的紀錄為最終定論。
10. 本行將根據其紀錄決定客戶完成的任何登記/交易是否合資格享有本推廣的優惠。如客戶的紀錄與本行紀錄不符，將以本行紀錄為依歸及最終定論。
11. 客戶不可同時獲享本推廣的獎賞及任何其他儲蓄戶口推廣獎賞及/或往來及儲蓄戶口額外利息優惠及/或星展豐盛理財保留賬戶推廣獎賞。
12. 只有主要戶口持有人合資格參與本推廣。
13. 本行員工不可參與本推廣。
14. 每位客戶只可獲享本推廣的優惠一次。
15. 優惠設名額，先到先得，額滿即止。
16. 於本行存入獎賞時，合資格客戶必須仍然持有有效的DBS Account 或星展豐盛理財戶口(視情況而定)。
17. 合資格客戶參加本推廣不可涉及濫用或違規，否則本行將不會存入獎賞，或於存入獎賞後從合資格客戶的戶口扣除獎賞的等值金額而無須另行通知，及/或採取行動以追討任何未償付金額。
18. 本行可修訂此條款及細則及/或更改或終止本推廣和取消獎賞而無須事先通知。若有任何爭議，本行的決定為不可推翻的最終定論。本行保留更改及 / 或取消獎賞以及向合資格客戶追討任何成本或損失之權利，不論獎賞已否發於予合資格客戶。
19. 本行對本推廣的所有事宜擁有最終決定權。
20. 客戶仍可於本推廣完結後的一星期內閱覽推廣內容。
21. 中英文版本如有任何不一致之處，概以英文版本為準。

指定條款及細則 (適用於特選個人客戶)

額外利息

22. 合資格客戶如完成以下要求:

- I. 存入合資格新資金 HK\$200,000 及 / 或 US\$25,000 以上至多種貨幣儲蓄戶口 ;及
- II. 維持合資格新資金不少於 HK\$200,000 及 / 或 US\$25,000 或以上至 2024 年 4 月 14 日,

將可根據以下 2024 年 1 月 18 日至 2024 年 4 月 14 日 (「獎賞計算期」) 按所屬月份的合資格新資金每日結存賺取額外利息 (「額外利息」)。港元額外利息將以一年 365 天計算, 美元則以一年 360 天計算。為免生疑問, 額外利息將按照多種貨幣儲蓄戶口之合資格新資金的日終結存, 及表一中合資格新資金所適用的活期存款合計年利率每日計算。

表一:

合資格新資金*	活期存款合計年利率
HK\$200,000 - HK\$20,000,000	4.40%
US\$25,000 to US\$2,600,000	5.00%

活期存款合計年利率包含優惠年利率及基本儲蓄存款年利率。

23. 本行基本儲蓄年利率適用於港元及 / 或美元儲蓄戶口及 / 或多種貨幣儲蓄戶口, 並受限於銀行戶口及服務條款及細則(可按其唯一及絕對酌情決定權對其不時作出修訂)。
24. 本行有權按當時市場情況對基本儲蓄年利率作出調整。基本儲蓄年利率並非保證, 本行保留不時及隨時在任何原因下對基本儲蓄年利率作出調整的權利而無須事先通知或給予任何理由。基本儲蓄年利率之利息將於每月最後一日或之前直接存入。

詳情請瀏覽 : <https://www.dbs.com.hk/personal/ratesfees-tiered.page>。

Level-Up 額外利息

25. 合資格客戶:

- I. 符合額外利息的要求 及
- II. 於獎賞計算期內完成表二中的指定任務

除額外利息之外，亦可憑港元及或美元合資格新資金於獎賞計算期內獲享表二中相關指定任務所適用的**Level-Up 額外利息**。

表二：

指定任務	Level-Up 額外利息
1. 收取「合資格出糧資金」(定義見以下第26條) 或; 2. 成功完成「合資格提款卡交易」(定義見以下第28條) 或; 3. 成功完成「合資格外幣兌換」(定義見以下第29條)	0.2%p.a.

26. 「**合資格出糧資金**」指合資格客戶的港元出糧戶口透過自動轉賬出糧服務收到一次任何金額的轉賬存款。
27. 「**港元出糧戶口**」指合資格客戶收到合資格出糧資金的港元往來戶口及/或儲蓄戶口及/或多種貨幣儲蓄戶口。
28. 「**合資格提款卡交易**」指憑卡透過銀聯以港幣/外幣作本地/海外零售簽賬（不包括透過EPS 進行之零售簽賬）或使用八達通自動增值服務一次。
29. 「**合資格外幣兌換**」指完成以下單筆港幣100,000元(或外幣等值)的合資格外幣兌換交易，不包括任何兌換交易其買入貨幣為日圓(JPY)的交易。
30. 不論合資格客戶成功完成多於一項指定任務，Level-Up 額外利息上限為0.20%p.a.。
31. 為免生疑問，優惠年利率僅供說明及參考之用，本行可全權決定不時作出更改。
32. 合資格客戶如未能於2024年4月14日獎賞完結時維持合資格新資金 HK\$200,000 及 / 或 US\$25,000 或以上將不合資格賺取獎賞。
33. 獎賞將於2024年7月31日或之前直接存入合資格客戶的多種貨幣儲蓄戶口。
34. 本行保留權利將合資格客戶於本推廣獎賞計算期間內之美元獎賞扣除星展 eSaver 存款推廣(適用於新客戶及晉升客戶)(2023年9月)及/或星展 eSaver 存款推廣(適用於特選個人客戶)(2023年9月)內之美元獎賞。

提示：借定唔借？還得到先好借！

風險披露及重要通知：

外匯涉及風險，客戶應注意外幣兌換會因匯率波動而導致虧損。