

[請按此閱覽星展 eSaver 存款推廣 \(適用於特選個人客戶\) \(2023 年 11 月\) 條款及細則](#)

DBS eSaver Deposit Promotion for Selected individual Customers (November 2023) (“Promotion”) Terms and Conditions

Due to overwhelming response of the Promotion, Registration Period is confirmed to be ended on 31 December 2023.

General Terms and Conditions

1. The Promotion runs from 17 November 2023 to 8 March 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 from now until 7 January 2024 (both dates inclusive, **“Registration Period”**) (**“Eligible Customer”**).

Registration link: go.dbs.com/hk-esaver-2311-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 customer below:
 - a. **previously registered for the DBS eSaver Deposit Promotion (September 2023); or**
 - b. **became a new DBS Treasures or DBS Account customer on or after 1 August 2023; or**
 - c. **were upgraded to DBS Treasures account with the Bank on or after 1 August 2023; or**
 - d. **holders of DBS Mortgage; or**
 - e. **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”**) or US Dollar (**“USD”**) savings deposits respectively that the Eligible Customer maintains with the Bank in the **Designated Current & Savings Accounts, including Wealth Management Accounts (“WMA”), excluding Time Deposits**, regardless it is solely or jointly owned by the Eligible Customer. **“Designated Current & Savings Accounts”** means **HKD, USD Current Accounts and/or Savings Accounts and/or Multi-Currency Savings Accounts (“MCY Account”)**, **excluding any Time Deposits**, of 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 respectively that the Eligible Customer maintains with the Bank in the MCY Account, excluding any Time Deposits, of the Eligible Customer.
7. “**Eligible New Funds**” refers to the incremental balance in respective currencies comparing the MCY Account HKD Balance or MCY Account USD Balance within the Reward Counting Period (as set out in Clause 26 below) to the HKD Deposit Balance or USD Deposit Balance on 31 October 2023 correspondingly, according to the Bank’s record.
8. If the Designated Multi-Currency Savings Accounts is opened in joint names with another person, only the primary account holder is eligible to register for the Promotion.
9. If Eligible Customer has opened more than one MCY Account, the Bank will aggregate the MCY Account Balance of all MCY Accounts to calculate the Bonus Interest and/or Level-up Bonus Interest (as set out in Clause 26 & 28 below).
10. Basic Savings Interest Rate is subject to revision in the light of prevailing market condition. 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.
11. The Bank’s Basic Savings Interest Rate will be applicable to the Eligible Account and it shall apply in accordance with and subject to the terms and conditions of the Bank Accounts and Services Terms and Conditions (as may be revised from time to time at sole and absolute discretion). 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>
12. 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.
13. All transaction values under the Promotion are determined according to the Bank’s records. The Bank’s record is final.
14. 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.

15. 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.
16. The Bank staff cannot participate in the Promotion.
17. The Promotion can only be enjoyed once.
18. The Promotion is limited in quota and offered on a first come first served basis.
19. Eligible Customer must maintain a valid DBS Account or DBS Treasures account (as applicable) at the time when any HKD and/or USD Bonus Interest and/or Level-up Bonus Interest is credited.
20. 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 Bonus Interest and/or Level-up Bonus Interest (as set out in Clause 26 & 28 below) (collectively, 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.
21. The Bank reserves the rights to modify or forfeit the Rewards and to recover any costs and losses from the Eligible Customer notwithstanding the relevant Rewards may already have been awarded to the Eligible Customer.
22. The Bank may change the terms and/or modify/terminate the Promotion and forfeit the Rewards without prior notice. The Bank's decision is final and conclusive.
23. The Bank has the final decision on all matters regarding the Promotion.
24. Promotion information will remain accessible up to one week after the end of the Promotion.
25. 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

26. 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 8 March 2024,**

is eligible to earn bonus interest on respective month’s daily balance of Eligible New Funds (“**Bonus Interest**”) accrued during 17 November 2023 to 8 March 2024 (“Reward Counting Period”) as set out in Table 1 below. Bonus Interest will be calculated on a 365-day basis for HKD 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 Bonus Interest Rate specified in Table 2 by respective Eligible New Funds.

Table 1

Benchmark Date for Eligible Customers	Reward Counting Period
31 October 2023	17 November 2023 - 8 March 2024

Table 2:

Eligible New Funds tier *	Total Savings Interest Rate (p.a.)
HK\$200,000 to HK\$20,000,000	4.8%
US\$25,000 to US\$2,600,000	5.2%

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

Eligible Customers who maintains such Eligible New Funds below HK\$200,000 and /or US\$25,000 at the end of the Promotion on 8 March 2024 is not eligible to earn the Rewards.

27. **Bonus Interest** and **Level-up Bonus Interest** (as set out in Clause 28) will be credited directly to the Eligible Customer’s MCY Account on or before 31 May 2024.

Level-up Bonus Interest

28. Eligible Customer who

- I. fulfils the requirement for Bonus Interest AND;
- II. has received Eligible Payroll Fund (as set out in Clause 29 below) during the Reward Counting Period; OR
- III. has completed the Eligible ATM Card Transaction (as set out in Clause 31 below) during the Reward Counting Period ; OR
- IV. has completed the Eligible Foreign Exchange Transaction (as set out in Clause 32 below) during the Reward Counting Period.
- V. has successfully completed the Eligible Local and Overseas Securities Transaction (as set out in Clause 33 below) during the Reward Counting Period.

is eligible to receive the “**Level-up Bonus Interest**” of an extra 0.20% p.a. on Eligible New

Funds in addition to the Bonus Interest.

29. **“Eligible Payroll Fund”** means a single monthly transfer deposit of ANY amount received in the HKD Payroll Account through auto-payroll services.
30. **“HKD Payroll Account”** means the HKD Current Account and/or Savings Account held by the Eligible Customer with Eligible Payroll Fund.
31. **“Eligible ATM Card Transaction”** means Eligible Customer successfully completes a single transaction on local/overseas retail spending in HKD/foreign currency or reload amount by Octopus Automatic Add Value Service (“AAVS”) with DBS ATM Card.
32. **“Eligible Foreign Exchange Transaction”** means successfully completes a single FX transaction of HK\$100,000 or above (or equivalent in foreign currency), **excluding any currency exchange transaction that buy currency is Japanese Yen (JPY).**
33. **“Eligible Local and Overseas Securities Transaction”** refers to Aggregate Securities transaction of HK\$200,000 or above (or equivalent in foreign currency) in Hong Kong Securities, U.S. Securities, Canadian Securities, Singapore Securities, Australian Securities, Japan Securities or United Kingdom Securities.
34. To calculate the Aggregate Eligible Local and Overseas Securities Transaction Amount, the Bank will convert all transactions to Hong Kong Dollars at the Bank’s determined exchange rate on the relevant transaction execution dates. All transaction values under the Promotion are determined according to the Bank’s records. The Bank’s record is final.
35. **The Level-up Bonus Interest is capped at 0.20% p.a. in any event.**

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

Risk Disclosure and Important Notice:

Securities trading is an investment. The prices of stocks fluctuate, sometimes dramatically. The price of a stock may move up or down and may become valueless. It is as likely that losses will be incurred rather than profits made as a result of trading stocks. You should also note that investing in foreign market securities involves currency risk, you may suffer loss because of currency fluctuations. The investment decision is yours but you should not invest in any stock unless you have taken into account that the relevant stock is suitable for you having regard to your financial situation, investment experience and investment objectives.

Any person considering an investment should seek independent advice on the investment suitability when considered necessary.

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

Disclaimer

Investment involves risks. The above information is not and shall not be considered as investment advice. It does not constitute any offer or solicitation of offer to subscribe, transact or redeem any investment product. Past performances are not indicative of future performances. You should carefully read the product offering documentation, the account terms and conditions and the product terms and conditions for detailed product information and risk factors prior to making any investment. If you have any doubt on this material or any product offering documentation, you should seek independent professional advice.

[Please click here for English version of DBS eSaver Deposit Promotion for Selected individual Customers \(November 2023\) Terms & Conditions](#)

星展 eSaver 存款推廣 (適用於特選個人客戶) (2023年11月)(「本推廣」) 條款及細則

由於本推廣反應熱烈, 本推廣之登記期已定於2023年12月31日完結。

一般條款及細則

1. 本推廣由 2023 年 11 月 17 日至 2024 年 3 月 8 日止(包括首尾兩天) (「推廣期」)。
2. 為免生疑問, 本推廣適用於已持有星展豐盛理財戶口或 DBS Account (「合資格戶口」) 的特選個人客戶 (「合資格客戶」), 而且該等客戶已由即日起至 2024 年 1 月 7 日(包括首尾兩天) (「登記期」) 透過指定連結成功登記本推廣一次。

登記連結: go.dbs.com/hk-esaver-2311-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 eSaver (2023 年 9 月)存款推廣 或
 - II. 2023 年 8 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 8 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, 於本行指定往來及儲蓄戶口(包括財富管理戶口)持有的港幣及美元存款(不包括定期存款)總和。指定往來及儲蓄戶口指合資格客戶持有的港幣、美元往來戶口, 及/或儲蓄戶口, 及/或多種貨幣儲蓄戶口(不包括任何定期存款)。
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」指獎賞計算期內合資格客戶於本行多種貨幣儲蓄戶口持有的港幣及美元存款(不包括定期存款)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（定義見以下第26條）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10月31日港元總存款結存或美元總存款結存的存款淨值增長，並按個別貨幣計算。
8. 若指定多種貨幣儲蓄戶口是與他人開立的聯名戶口，只有主要戶口持有人合資格登記參與本推廣。
9. 如合資格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26及28條）。
10. 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。
11. 本行基本儲蓄年利率適用於合資格戶口，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）。基本儲蓄年利率之利息將會於每月最後一日或之前直接存入。

有關基本儲蓄年利率的詳情，請瀏覽

<https://www.dbs.com.hk/personal-zh/ratesfees-tiered.page>

12. 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。
13. 本推廣中的所有交易金額概以本行紀錄為準。本行的紀錄為最終定論。
14. 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。
15. 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。
16. 本行員工不可參與本推廣。
17. 每位客戶只可獲享本推廣的優惠一次。
18. 優惠設名額，先到先得，額滿即止。
19. 於本行存入額外利息及/或 Level-Up 額外利息時，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）。

20. 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額外利息及/或Level-Up 額外利息 (定義見以下第26及28條) (合稱「獎賞」)，或於存入獎賞後從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。
21. 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，不論獎賞已否發予合資格客戶。
22. 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。
23. 本行對本推廣的所有事宜擁有最終決定權。
24. 客戶仍可於本推廣完結後的一星期內閱覽推廣內容。
25. 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

26. 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 3 月 8 日

合資格客戶將可根據以下表一於 2023 年 11 月 17 日至 2024 年 3 月 8 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合資格新資金的日終結存，及表二中合資格新資金所適用的優惠年利率每日計算。

表一:

合資格客戶的基準日	獎賞計算期
2023年10月31日	2023年11月17日至2024年3月8日

表二：

合資格新資金*	活期存款合計年利率
HK\$200,000 - HK\$20,000,000	4.8%
US\$25,000 to US\$2,600,000	5.2%

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。

合資格客戶如於 2024 年 3 月 8 日推廣完結時維持的合資格新資金少於 HK\$200,000 及 / 或 US\$25,000 將不合資格賺取獎賞。

27. 額外利息及其相應的 Level-Up 額外利息(定義見以下第 28 條)將於 2024 年 5 月 31 日或之前直接存入合資格客戶的多種貨幣儲蓄戶口。

Level-Up 額外利息

28. 合資格客戶:

- I. 符合額外利息的要求 及
- II. 於獎賞計算期內收取「合資格出糧資金」(定義見以下第 29 條) 或
- III. 於獎賞計算期內成功完成「合資格提款卡交易」(定義見以下第 31 條) 或
- IV. 於獎賞計算期內成功完成「合資格外幣兌換」(定義見以下第 32 條) 或
- V. 於獎賞計算期內成功完成「合資格證券交易」(定義見以下第 33 條),

除港元及/或美元額外利息之外, 合資格客戶亦可憑港元及/或美元合資格新資金獲享 **0.20%p.a. Level-Up 額外利息**。

29. 「合資格出糧資金」指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每月轉賬存款。

30. 「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。

31. 「合資格提款卡交易」指合資格客戶憑卡以港幣/外幣作本地/海外零售簽賬或使用八達通自動增值服務 1 次。

32. 「合資格外幣兌換」指合資格客戶完成單筆港幣 100,000 元 (或外幣等值) 的合資格外幣兌換交易, 惟不包括任何兌換交易其買入貨幣為日圓(JPY)的交易。

33. 「合資格證券交易」指新客戶或晉升客戶經完成以下累積港幣 200,000 元 (或外幣等值) 的合資格證券交易, 包括香港、美國、加拿大、新加坡、澳洲、日本或英國證券。
34. 就計算累積合資格證券交易金額而言, 所有金額將按本行在交易執行日釐定的匯率折算為港幣。
35. 任何情況下 Level-Up 額外利息上限為 0.20%p.a. 。

提示：借定唔借？還得到先好借！

風險披露及重要通知：

證券買賣是一項投資。證券價格可升可跌，而且有時可能會非常波動，而在某些情況下更可能變成毫無價值。買賣證券未必一定能夠賺取利潤，反而可能會招致損失。閣下亦應注意，投資海外市場證券涉及貨幣風險，匯率波動可令閣下蒙受損失。投資決定是由閣下自行作出的，除非閣下經考慮自己的財務狀況、投資經驗及目標後，認為某股票是適合閣下的，否則閣下不應作出投資。

任何人士作出投資前，應在需要時諮詢獨立意見，考慮有關投資是否適合自己。

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。

聲明

投資涉及風險。以上資料並非亦不應被視為投資建議，亦不構成任何認購、買賣或贖回任何投資產品的要約或要約招攬。過往業績並不代表將來的表現。閣下作出任何投資前，應細閱有關產品銷售文件、戶口條款及細則和產品條款及細則，以了解詳細產品資料及風險因素。如對此資料或任何銷售文件有任何疑問，閣下應諮詢獨立專業意見。