

網上星展特快海外轉賬及匯款2019第二季獎賞計劃（「本推廣」）條款及細則

一般條款及細則：

1. 本推廣由 2019年 4月 1 日起至 2019年6月 30日止（「推廣期」）。
2. 本推廣只適用於星展銀行(香港)有限公司（「本行」）的客戶（「客戶」）。
3. 客戶於推廣期內進行網上海外轉賬或匯款交易的日期及時間概以本行紀錄為準。
4. 客戶必須於發放獎賞時持有本行有效的往來或儲蓄戶口。有關獎賞會於2019年 9月 30 日或之前存進相關的往來或儲蓄戶口。
5. 客戶參加本推廣中必須不涉及任何濫用/違規，否則本行不會存入獎賞或會從已存入獎賞的客戶戶口扣除獎賞而無須另行通知及 / 或採取行動以追討任何未償付金額。
6. 本行可修訂以上條款及細則及/或更改/終止本推廣而無須另行通知。本行的決定為最終定論。
7. 本條款及細則的中英文版本如有任何歧異，概以英文版本為準。

第一賞：兌換獎賞

8. 客戶於推廣期內透過星展 iBanking 網上理財使用網上星展特快海外轉賬或匯款服務同時兌換外幣累積達以下指定金額（「累積外幣交易金額」），可獲得現金獎賞（「兌換獎賞」）。而客戶所得的兌換獎賞金額會根據其累積外幣交易金額而計算。

累積外幣交易金額	兌換獎賞
HK\$100,000- < HK\$200,000（或其等值）	HK\$100
HK\$200,000- < HK\$300,000（或其等值）	HK\$200
HK\$300,000- < HK\$400,000（或其等值）	HK\$300
HK\$400,000 或以上（或其等值）	HK\$400

9. 本推廣中的所有交易金額概以本行紀錄為準。
10. 本行會以本行之相關交易日及時間釐定的匯率轉換所有交易金額至港幣等值，以計算累積外幣交易金額作推廣之用。
11. 每位客戶在推廣期內只可參與匯款及外幣兌換交易獎賞一次。

第二賞：迎新交易獎賞

12. 如客戶於推廣期內符合以下全部要求，方合資格獲得HK\$100迎新交易獎賞：
- a) 客戶從未透過星展iBanking網上理財使用網上星展特快海外轉賬或匯款服務；
 - b) 客戶完成至少一次並且不少於港幣一萬元的網上星展特快海外轉賬或匯款服務；
13. 每位合資格客戶只可獲得一次性的 HK\$100 迎新交易獎賞。

風險聲明：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。

Online DBS Remit & Overseas Transfer 2019 Quarter 2 Cash Reward Promotion (“Promotion”) Terms and Conditions

1. The Promotion runs from 1 April 2019 to 30 June 2019. (the “**Promotion Period**”)
2. The Promotion is only applicable to customers (the “**Customers**”) of DBS Bank (Hong Kong) Limited 星展銀行(香港)有限公司. (the “**Bank**”)
3. In case of dispute, the Bank has the final decision on the date and time when a Customer performs a transaction under the Promotion.
4. Customers must maintain a valid current or savings account with the Bank when the reward(s) is given. The reward(s) will be credited to the relevant current or savings account of eligible Customers on or before 30 September 2019.
5. 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(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.
6. The Bank may change the terms and conditions and/or modify terminate the Promotion without notice. The Bank’s decision is final.
7. The English version shall prevail if there is any inconsistency between the English and Chinese versions.

Reward 1: Exchange Reward

8. Each Customer is eligible for a cash reward (the “**Exchange Reward**”) by successfully completing any Online DBS Remit or overseas fund transfer transaction and simultaneously conducting foreign currency exchange transaction of designated amount via DBS iBanking (“**Foreign Currency Exchange Transaction**”). The value of Exchange Reward shall depend on the accumulated transaction amount of all Foreign Currency Exchange Transaction(s) conducted during the Promotion Period in accordance with the table below:

Accumulated Foreign Currency Exchange Transaction Amount	Exchange Reward
HK\$100,000- < HK\$200,000 (or its equivalent)	HK\$100
HK\$200,000- < HK\$300,000 (or its equivalent)	HK\$200
HK\$300,000- < HK\$400,000 (or its equivalent)	HK\$300
HK\$400,000 or above (or its equivalent)	HK\$400

9. All transaction values relevant under the Promotion are to be determined according to the Bank's records.

10. To calculate the transaction amount of Foreign Currency Exchange Transaction for the purpose of the Promotion, the Bank will convert the transactions into HKD at the Bank's prevailing exchange rate as at the relevant transaction date and time in the Bank's record.

11. Each Customer can only enjoy the Exchange Reward **once** during the Promotion Period.

Reward 2: Welcome Transactional Reward

12. Customers will be eligible for HK\$100 welcome transactional reward ("**Welcome Reward**") if ALL of the following conditions are fulfilled during the Promotion Period:

a) The Customers have never conducted any Online DBS Remit or online overseas fund transfer transaction via DBS iBanking.

b) The Customers successfully completed at least one Online DBS Remit or online overseas fund transfer transaction with amount not less than HKD10,000.

13. Each Customer will be eligible for the Welcome Reward only **once**.

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