

DBS digibank Chinese New Year Lucky Draw Promotion (January 2023) (“Promotion”) Terms and Conditions

1. The Promotion runs from 20 January 2023 to 28 February 2023 (both dates inclusive) (the “**Promotion Period**”).
2. The Promotion is only applicable to selected individual customers (the “**Customer**”) of DBS Bank (Hong Kong) Limited 星展銀行(香港)有限公司 (the “**Bank**”):
 - i. who maintain a DBS Treasures or DBS Account (“**Eligible Account**”) with the Bank; and
 - ii. who successfully complete any digital transaction(s) via DBS digibank HK App specified in clause 4 during the Promotion Period.
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. Customer who fulfils the requirements in clause 2 above will be eligible for a designated number of chances in the lucky draw (“**Lucky Draw**”). Each Customer is only eligible up to a maximum of 11 Lucky Draw chances in total. If Customer has never downloaded and logged in to DBS digibank, DBS iWealth® or DBS digibank HK App before the Promotion Period, he/she will be eligible for five additional chances in the Lucky Draw (i.e. 16 chances in total).

Complete digital transaction in DBS digibank HK App	Number of Lucky Draw chances
Log in to DBS digibank HK App	1 time
Set up digital token	2 times
Fund transfer or bill payment (being an immediate payment or a scheduled payment if applicable), including: <ul style="list-style-type: none"> • transfer funds to a third-party DBS account (i.e. account with a different accountholder name) or an account at other local banks or e-wallets via DBS digibank HK App, including via PayFast and Scan & Pay; or • conduct a fund transfer from other banks to any Current or Savings Account under the Eligible Account via eDDA Transfer in Service; or • settle a bill payment via Scan and Pay or online bill payment via DBS digibank HK App 	3 times
Time deposit: <ul style="list-style-type: none"> • set up an online time deposit via DBS digibank HK App (please refer to the online time deposit interest rate table posted by the Bank for details: go.dbs.com/hk-otden) Foreign currency exchange or equities trading: <ul style="list-style-type: none"> • complete a single foreign currency exchange via DBS digibank HK App; or 	5 times

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| <ul style="list-style-type: none"> complete a single Securities BUY or SELL transaction via DBS digibank HK App | |
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- Customer can only enjoy the Promotion once.
- Only primary account holder is eligible to participate in the Promotion.
- Lucky Draw Winners will be drawn randomly by computer (the “**Lucky Draw Winners**”). Lucky Draw Winners will receive one of the Reward(s) listed in the table below (the “**Reward**”) according to the Lucky Draw results.

Reward	Quantity
A. 13.3” Laptop in Space Gray	2 winners
B. Latest Game Console and Sports Game Software Set	3 winners
C. Eye Massager	9 winners
D. HK\$500 HKTvmall e-Gift Voucher	40 winners
E. HK\$50 Cash Reward	100 winners

- Lucky Draw Winners must maintain a valid HKD current or savings account with the Bank when the Reward is given.
- Lucky Draw Winners of Reward A, Reward B, Reward C and Reward D will receive an electronic redemption letter for redeeming or collecting their Reward from a designated redemption center. Redemption of the Reward is subject to the terms and conditions set out in the electronic redemption letter.
- Lucky Draw Winners must maintain a registered email address record with the Bank to receive the electronic redemption letter. The electronic redemption letter will be delivered to the Winner’s email address registered with the Bank on or before 31 May 2023. If a Winner cannot be reached due to incorrect or incomplete information provided or any uncontrollable factors, the Reward will be forfeited.
- Reward E will be credited directly to the HKD Current Account/HKD Savings Account of the respective Lucky Draw Winners on or before 31 May 2023.
- The Bank is not the supplier of the Reward(s). The Bank assumes no responsibility or liability for the Reward(s). Any enquiry or complaint must be made to the respective supplier directly.
- The Bank’s decision as to whether a Customer is a Winner is final and conclusive.
- All Reward(s) are non-exchangeable. The Bank can replace the Reward(s) with other rewards or gifts without prior notice. The Bank shall not be responsible for any expenses, inconvenience or costs incurred due to the delay, postponement, or cancellation in any event.
- 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.

16. The Bank may change the terms and conditions, including any of the Reward(s), and/or modify or terminate the Promotion without notice. The Bank's decision is final.
17. Bank staff cannot participate in the Promotion.
18. The Bank reserves the right to replace any Winner(s) subsequently found by the Bank to be ineligible or otherwise not entitled to the Reward(s).
19. Promotion information will remain accessible up to one week after the end of the Promotion.
20. The English version shall prevail if there is any inconsistency between the English and Chinese versions.

Risk Disclosures & Disclaimer

Investment:

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.

Foreign Exchange:

Foreign exchange involves risks. Fluctuation in the exchange rate of a foreign currency may result in gains or significant losses in the event that the client converts deposit from the foreign currency to another currency (including Hong Kong Dollar).

Securities:

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.

DBS digibank HK 新年大抽獎 (2023 年 1 月) (「本推廣」) 條款及細則

1. 本推廣由 2023 年 1 月 20 日起至 2023 年 2 月 28 日(包括首尾兩天)(「推廣期」)。
2. 本推廣只適用於以下星展銀行(香港)有限公司(「本行」)之特選個人客戶(「客戶」):
 - i. 已持有星展豐盛理財戶口或 DBS Account (「合資格戶口」); 及
 - ii. 於推廣期內成功透過 DBS digibank HK 流動應用程式完成第四條條款指定的網上交易。
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。
4. 符合以上第二條條款之客戶於本推廣可獲得指定次數的抽獎機會(「抽獎」)，每位客戶總共只能獲得最多 11 次幸運抽獎機會。如客戶於推廣期前從未下載及登入星展 digibank、DBS iWealth® 或 DBS digibank HK 流動應用程式，則可獲得額外五次抽獎機會(共 16 次抽獎機會)。

透過 DBS digibank HK 完成指定交易	抽獎機會
登入 DBS digibank HK 流動應用程式	1 次
設定數碼保安編碼	2 次
本地轉賬或繳付賬單(在適用情況下指即時或預設的繳付賬項交易)，包括： <ul style="list-style-type: none"> • 轉賬至本行其他個人戶口(戶口持有人姓名不同)或其他本地銀行戶口或電子錢包(包括透過 PayFast 或 Scan & Pay)；或 • 透過 eDDA 授權入錢服務從其他銀行轉賬到合資格戶口內的往來戶口或儲蓄戶口；或 • 以 Scan and Pay 或網上繳付賬單功能繳付賬單 	3 次
定期存款： <ul style="list-style-type: none"> • 開立網上定期存款。(詳情可參閱本行的網上定期存款特惠年利率 go.dbs.com/hk-otdzh) 外幣兌換或證券買賣： <ul style="list-style-type: none"> • 完成單筆網上兌換外幣；或 • 完成單筆網上證券買賣交易 	5 次

5. 每位客戶只可獲享本推廣的獎賞一次。
6. 只有第一戶口持有人合資格參與本推廣。

7. 抽獎之得獎者(「得獎者」)將由電腦隨機抽出。得獎者將根據抽獎結果獲得以下所列的其中一份獎賞(「獎賞」)。

獎賞	得獎者
A. 太空灰色手提電腦 13.3"	2 名
B. 至潮遊戲主機連健身遊戲軟件套裝	3 名
C. 眼部按摩器	9 名
D. HK\$500 HKTvmall 電子購物禮券	40 名
E. HK\$50 現金獎賞	100 名

8. 得獎者(包括新年大抽獎得獎者)必須於本行發放獎賞時持有本行有效的港元往來或儲蓄戶口。
9. 獎賞 A, 獎賞 B, 獎賞 C 及獎賞 D 之得獎者將收到電子獎賞換領信兌換獎賞, 或須親身前往指定換領中心領取獎賞。獎賞換領受電子獎賞換領信中的條款及細則所約束。
10. 得獎者須於本行銀行戶口持有效個人電郵地址記錄以收取電子獎賞換領信。電子獎賞換領信將於 2023 年 5 月 31 日或之前寄往得獎者於本行登記的電郵地址。如由於提供之信息不正確或不完整或任何不可控制的元素而無法聯繫到中獎者, 獎賞將被取消。
11. 獎賞 E 將於 2023 年 5 月 31 日或之前存入得獎者的港幣往來/港幣儲蓄戶口。
12. 本行並非獎賞的供應商, 及對其任何事宜概不承擔任何法律或其他責任。如有任何查詢或投訴, 請直接與有關供應商聯絡。所有獎賞不得兌換現金。
13. 客戶的得獎者資格均以本行的決定為準及最終定論。
14. 所有獎賞不得兌換現金。本行可在未通知的情況下以其他獎品或禮物取代獎賞。在任何情況下, 因延誤、延期或取消而產生的任何費用、不便或成本, 本行概不負責。
15. 客戶參加本推廣必須不涉及濫用或違規, 否則本行不會發放獎賞, 或會在發放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。
16. 本行可修訂以上條款及細則(包括任何獎賞)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。
17. 本推廣不適用於本行職員。
18. 如得獎者不符合條件或無權獲得獎賞, 本行保留重選得獎者之權利。
19. 相關推廣資料只會於本推廣結束後保留一星期。
20. 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。

聲明

投資:

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。如對此資料或任何產品銷售文件有任何疑問，閣下應尋求獨立專業意見。

外匯買賣：

外匯買賣涉及風險。客戶將外幣存款兌換為其他貨幣（包括港幣），或會因外幣匯率的升跌而賺取利潤或招致嚴重虧損。

證券買賣:

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。