

DBS digibank Grand Lucky Draw Promotion (March 2023) (“Promotion”) Terms and Conditions

1. The Promotion runs from 16 March 2023 to 30 April 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 for up to a maximum of 40 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. 45 chances in total).

Section A	Number of Lucky Draw chances (times)
Complete any one of the following digital transaction(s) in DBS digibank HK App	
i. Log in to DBS digibank HK App	1
ii. Set up digital token	1
iii. Successfully apply for DBS Octopus ATM Card	2
iv. Successfully register FPS for the first time	2
v. Redeem earned eStamp(s) within the Level Up Reward redemption period (from 2 April – 30 April 2023) (For DBS eStamp terms and conditions, please refer to go.dbs.com/hk-estamp-d-en)	2
vi. Conduct a single fund transfer or bill payment of HK\$500 or above (being an immediate payment or a scheduled payment if applicable), including: <ul style="list-style-type: none"> • transfer fund to a third-party DBS account (i.e. account with a different accountholder name) or an account at other local banks or e-wallets, including via PayFast and Scan & Pay; or • settle a bill payment via Scan and Pay or online bill payment 	2
vii. Conduct a single transfer in of HK\$10,000 or above (or equivalent in foreign currency) from other banks to any Current or Savings Account under the Eligible Account via eDDA Transfer in Service	5
viii. Place online time deposit or online foreign currencies time deposit of HK\$50,000 or above (or equivalent in foreign currency), please refer to the online time deposit page for details: go.dbs.com/hk-otden)	5

ix. Complete a single transfer of online remittance or overseas fund transfer transaction of HK\$50,000 or above (or equivalent in foreign currency) (excluding any transfer of USD to a Hong Kong local bank)	10
Section B Only applicable for Customer with at least one transaction from Section A	Number of Lucky Draw chances (times)
i. Deposit HK\$200,000 (or equivalent in foreign currency) new fund and maintain the fund until 30 April 2023 [#]	10

[#]New fund refers to the incremental fund transferred into the Current and Savings Account in all currency, which is the incremental balance comparing balance on 28 February 2023 and 30 April 2023 based on Bank record.

5. Customer can only enjoy the Promotion once.
6. Only primary account holder is eligible to participate in the Promotion.
7. 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. Tokyo round trip flight tickets for two	35 winners
B. HK\$50 Cash Reward	100 winners

8. Lucky Draw Winners must maintain a valid HKD current or savings account with the Bank when the Reward is given.
9. Lucky Draw Winners of Reward A will receive an electronic redemption letter for redeeming. Redemption of the Reward and use of the Reward are subject to additional terms and conditions as stipulated by supplier of the Redemption Code and the Reward, including the Tokyo Round Trip Flight Ticket Redemption Code – Terms & Conditions of Hutchison Travel Limited (“**Hutchison**”). Lucky Draw Winners of Reward A are liable for all taxes and surcharges applicable to the Reward.
10. 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 Lucky Draw Winner’s email address registered with the Bank on or before 30 June 2023. If a Lucky Draw Winner cannot be reached due to incorrect or incomplete information provided or any uncontrollable factors, the Reward will be forfeited.
11. Reward A is available to redeem from 1 July 2023 to 30 September 2023. The ticket must be used on or before 31 December 2023.
12. Reward B will be credited directly to the HKD Current Account/HKD Savings Account of the respective Lucky Draw Winners on or before 30 Jun 2023.

13. 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.
14. The Bank's decision as to whether a Customer is a Lucky Draw Winner is final and conclusive.
15. 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.
16. 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.
17. 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.
18. Bank staff cannot participate in the Promotion.
19. The Bank reserves the right to replace any Lucky Draw Winner(s) subsequently found by the Bank to be ineligible or otherwise not entitled to the Reward(s).
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.

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).

Remark: Remittance charges denominated in Hong Kong dollars may be payable in foreign currency in the equivalent amount. The exchange rate is determined by the Bank from time to time. The currency of the remittance charges payable will be confirmed at the time of order.

DBS digibank HK 幸運大抽獎 (2023 年 3 月) (「本推廣」) 條款及細則

1. 本推廣由 2023 年 3 月 16 日起至 2023 年 4 月 30 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 40 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 45 次抽獎機會)。

A 部分	抽獎機會 (次)
透過 DBS digibank HK 完成交易	
i. 登入 DBS digibank HK 流動應用程式	1
ii. 設定數碼保安編碼	1
iii. 成功申請星展八達通提款卡	2
iv. 首次登記使用轉數快	2
v. 在升級獎勵兌換期內(2023 年 4 月 2 日至 4 月 30 日) 兌換已賺取的電子印花 (有關星展電子印花推廣條款和細則, 請參閱 go.dbs.com/hk-estamp-d)	2
vi. 單一本地轉賬或繳付賬單 HK\$500 或以上(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 • 以 Scan and Pay 或網上繳付賬單功能繳付賬單 	2
vii. 透過 eDDA 授權入錢服務從其他銀行單一轉賬 HK\$10,000 或以上 (或其外幣等值) 到合資格戶口內的往來戶口或儲蓄戶口	5
viii. 開立網上定期存款或外幣定期存款 HK\$50,000 或以上 (或其外幣等值), 詳情可參閱本行的網上定期存款專頁 go.dbs.com/hk-otdzh	5
ix. 進行單一網上匯款海外轉賬或交易 HK\$50,000 或以上 (或其外幣等值) (不包括轉賬美元至香港本地銀行的交易)	10
B 部分	抽獎機會 (次)
只適用於已完成至少 A 部分的一項交易的客戶	
i. 存入 HK\$200,000 (或等值外幣) 的新資金#, 該資金必須維持至 2023 年 4 月 30 日	10

#新資金指存入所有貨幣至往來或儲蓄戶口的新增資金, 即根據本行紀錄, 相比 2023 年 2 月 28 日及 2023 年 4 月 30 日結存對比所增加的金額。

- 每位客戶只可獲享本推廣的獎賞一次。
- 只有第一戶口持有人合資格參與本推廣。
- 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. 東京雙人來回機票	35 名
B. HK\$50 現金獎賞	100 名

- 得獎者(包括幸運大抽獎得獎者)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。
- 獎賞 A 之得獎者將收到電子獎賞換領信兌換獎賞。獎賞換領及獎賞的使用受其供應商規定的額外條款及細則約束，包括 Hutchison Travel Limited (「Hutchison」)的東京來回機票兌換代碼條款及細則。獎賞 A 之得獎者須負責支付適用於獎賞的所有稅項和附加費。
- 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 6 月 30 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因素而無法聯繫到中獎者，獎賞將被取消。
- 獎賞 A 可於 2023 年 7 月 1 日至 2023 年 9 月 30 日期間兌換。機票必須於 2023 年 12 月 31 日或之前使用。
- 獎賞 B 將於 2023 年 6 月 30 日或之前存入得獎者的港幣往來/港幣儲蓄戶口。
- 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。
- 客戶的得獎者資格均以本行的決定為準及最終定論。
- 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。
- 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。
- 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。
- 本推廣不適用於本行職員。
- 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。
- 相關推廣資料只會於本推廣結束後保留一星期。
- 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。

備註：匯款服務收費雖以港元為單位，但可以外幣計算應付的等值金額，有關兌換率由本行不時釐定。匯款服務收費的貨幣會於提交指示時確認。