

ec-Loan Online Promotion Offer Terms and Conditions:

1. The promotion period of the ec-Loan Online Promotion Offer (the “**Promotion**”) is from 15 October 2019 to 22 December 2019, both dates inclusive (the “**Promotion Period**”). “Bank” means DBS Bank (Hong Kong) Limited, its successors and assigns.
2. The Promotion is only applicable to the following corporate customer(s) (the “**Customer**”) that fulfil one of conditions 2.1 – 2.4:
 - 2.1. New customer who has not held any Business Account(s) and has not maintained any credit facility with the Bank; **OR**
 - 2.2. Existing customer who has maintained a Business Account(s) and has not maintained any credit facility with the Bank; **OR**
 - 2.3. Borrowing customer whose ec-Loan was granted by the Bank and was fully repaid at any time prior to the Promotion Period.
 - 2.4. “Business Accounts(s)” refers to Corporate Hong Kong Dollar (“HKD”) / Multi-currency Current Account, Corporate HKD / Multi-currency Savings Account / Corporate Renminbi (“RMB”) Savings Account and Corporate HKD / Multi-currency / RMB Time Deposit Account.
3. Successful ec-Loan application shall mean the Customer’s submission of all documents requested by the Bank for ec-Loan application and the ec-Loan is successfully approved and disbursed on or before 29 February 2020.
4. The offer to be provided in the Promotion: 1% cash rebate of the drawdown loan amount and the cash rebate will be capped at a total of HK\$20,000 for each Customer (“Cash Rebate”) (“**Offer**”).
5. Only the first 30 Customers (according to the Bank’s record), who made successful ec-Loan application online during the Promotion Period, shall be entitled to the Offer. The amount of Cash Rebate will be directly credited to the eligible Customer’s HKD denominated Business Account (The Bank reserves its right to have a final decision on whether a customer is eligible to entitle the Offer). Eligible Customer will be informed of the reward arrangement and receive the cash reward by 31 October 2020.
6. This Offer is only applicable to Customers whose loan accounts are in good standing and not in default (as determined by the Bank at its sole discretion). If the Customer’s credit standing is unsatisfactory or the Customer early repays any part of the loan, the Bank reserves the rights to stop or forfeit issuing any rebate to the Customers without prior notice.
7. The Bank may at any time immediately modify, terminate, cancel or suspend the offer or any part of it, or otherwise vary the offer or any part of it, without the consent of the Customer or any other person.
8. Each eligible Customer is entitled to the Offer once only. Eligible Customer must be maintaining a valid Business Account(s) with the Bank at the time the Customer receives the Offer.
9. Any fraud and/or abuse of the Promotion by a Customer (as determined by the Bank at its sole discretion) will result in forfeiture of the Customer’s eligibility to participate in the Promotion and/or cancellation of all or part of the Customer’s account(s) with the Bank. The Bank reserves the right to deduct the equivalent value of any offer and/or reward awarded inappropriately to a Customer directly from the Customer’s account(s) maintained with the Bank without prior notice and/or take legal action in such instances to recover any outstanding amounts.
10. The Bank reserves the right to change these Terms and Conditions and/or modify or discontinue any of the Promotion without prior notice. In the event of dispute, the decision of the Bank shall be final and conclusive.
11. If there is any inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.