

## DBS 2025 Appointment Gift Program Terms and Conditions

1. The promotion period of the Appointment Gift Program is from 1 January 2025 to 31 December 2025 (both dates inclusive) (the “**Promotion Period**”).
2. DBS customers (“**Customers**”) who during the Promotion Period complete the Financial Needs Analysis with a Financial Planning Manager of DBS Bank (Hong Kong) Limited (the “**Bank**”) at any of the Bank’s branch, will be entitled to participate in lucky draw once to receive a E-cash reward (“E-Voucher”) or cash (“Cash”) (E-Voucher and Cash jointly referred to as “**Cash Reward**”). The amount of Cash Reward a Customer is entitled to can be either Gift A = Starbucks Coffee E-voucher HK\$100, Gift B = PARKnSHOP E-voucher HK\$100, Gift C = 7-Eleven E-voucher HK\$100 and Gift D = Cash HK\$500 and this is distributed randomly by bank’s computer.
3. The Bank’s decision on whether a Customer is entitled to any Cash Reward is final.
4. Eligible Customers can only receive the Gift once per quarter during the Promotion Period. “DBS Customer” is a Customer Segment 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.
5. Customer is required to sign the Customer Acknowledgement Receipt Form (“**CAR Form**”) at the meeting with the Financial Planning Manager to redeem the Cash Reward. Customer must be a DBS Treasures customer at the time any of the Cash Reward is awarded or credited.
6. After signing the CAR Form, if Customer is eligible to the E-Voucher, an SMS with the E-Voucher will be sent to the Customer’s corresponding Hong Kong mobile number in the Bank’s record. If Customer is eligible to Cash, the Cash will be credited to Customer’s bank account. The Bank reserves the right to replace and substitute the Cash Reward with another gift of a similar value at any time and without prior notice.
7. Bank staff is not eligible to receive the Cash Reward.
8. Participation in the Appointment Gift Program is subject to there being no abuse/ non-compliance by the Customer failing which the Bank will not offer the Cash Reward to the Customer or where the Cash Reward have been given to the Customer, the Bank may debit the value of the Cash Reward from the Customer’s account without notice and/or take such action to recover any outstanding amounts.
9. By signing the CAR Form, Customer shall be deemed to have read, understood, and agreed to be bound by these Terms and Conditions.
10. The Bank may change the terms and conditions and/or modify/ terminate the Appointment Gift Program without notice. The Bank’s decision is final.
11. Should there be any discrepancy between the English and Chinese versions of the contents contained in the Term and Conditions, the English version shall prevail.
12. Program information will remain accessible up to one week after the end of the Program.

星展銀行 2025 會面禮遇條款及細則：

1. 本禮遇推廣期由2025年1月1日至2025年12月31日（包括首尾兩日）（「推廣期」）。
2. 星展客戶（「客戶」）於推廣期間在星展銀行（香港）有限公司（「本行」）與理財策劃經理完成理財分析將合資格參與幸運輪抽獎一次以獲取電子現金獎賞（「現金獎賞」）。客戶可透過幸運輪抽獎隨機獲得獎賞，客戶有機會獲得 Gift A = 星巴克現金獎賞港幣 100、Gift B = 百佳現金獎賞港幣 100、Gift C = 7-11 現金獎賞港幣 100、Gift D = 港幣 500 的現金獎賞。
3. 本行保留對客戶是否合資格客戶之最終決定權。
4. 合資格客戶於推廣期內每個季度可享用一次。「星展客戶」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。
5. 客戶於與理財策劃經理會面時簽署客戶禮遇簽收回條（「簽收回條」）後，方可換領現金獎賞。合資格客戶須於換領現金獎賞時為星展豐盛理財客戶。
6. 本行將以短信型式發送禮遇到客戶於本行登記的手提電話號碼，本行將存入現金獎賞予客戶的有效往來/儲蓄戶口以及簽署簽收回條已確認收妥本行可以其他相等價值之獎賞/禮遇代替而毋須事先通知。
7. 此推廣優惠並不適用於本行的所有員工。
8. 合資格客戶在本禮遇中必須不涉及任何濫用/違規，方可參加此禮遇，否則本行不會向合資格客戶派發現金獎賞。本行亦可在合資格客戶的戶口內扣除現金獎賞的等值金額而不事先通知及/或採取行動追討任何未償付金額。
9. 領取現金獎賞及簽署客戶禮遇簽收回條的客戶將被視作已閱讀、明白並同意以上之條款及細則。
10. 本行可更改/終止本禮遇而無須另行通知。本行的決定為最終定論。
11. 如條款及細則的中英文版本有任何歧異，將以英文版本為準。
12. 推廣期結束後一星期仍可參閱相關內容。