

Revolving Term Loan is a loan product. You should have a clear understanding of your financial condition, daily expenses, and actual borrowing needs. You should assess your repayment ability and avoid over-borrowing. You should repay any outstanding balance on time to avoid temporary overdraft interest.  
Reminder: To borrow or not to borrow? Borrow only if you can repay!

**Multi-currency Revolving Term Loan (“MRTL”) Rebate Offer (the “Promotion”) Terms and Conditions:**

1. The Promotion starts from 1 April 2026 to 30 June 2026, both dates inclusive (“**Promotion Period**”).
2. The Promotion is only applicable to individual DBS Treasures customers of DBS Bank (Hong Kong) Limited (星展銀行(香港)有限公司) (the “**Bank**”) who maintains MRTL facility line without any usage and any loan outstanding as of 31 March 2026 or setup a new MRTL facility with new loan drawdown during the **Promotion Period**. (“**Eligible Customer**”).
3. “**DBS Treasures**” 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.
4. During the Promotion Period, Eligible Customer can enjoy HK \$500 rebate (“**Rebate**”) for the first loan drawdown with tenor one month or above and with loan amount equivalent to HK \$300,000 or above under their MRTL facility line (“**Eligible Transaction**”). Eligible Customer can enjoy the rebate once during the Promotion Period.
5. The Promotion is only applicable to Eligible Transactions. Auto-rollover of the MRTL facility will not be considered as an Eligible Transaction.
6. Eligible Customer is required to pay the loan interest at the loan maturity. Upon verifying the Customer’s eligibility for the Promotion, the Bank will credit the Rebate to Eligible Customer’s Wealth Management (“**WM**”) account for the Eligible Transactions.
7. Rebate will be credited to the Eligible Customer’s WM Account with the Bank on or before 31 August 2026 . Eligible Customer must maintain a valid WM Account with the Bank at the time the Rebate is given.
8. If the MRTL facility is set up under Joint name account, only primary account holder will be eligible for the Rebate.
9. All transaction values relevant under the Promotion are determined according to the Bank’s record. The Bank’s record and calculation is final. The amount of the Rebate will be rounded to the nearest Hong Kong Dollar equivalent.
10. To calculate the aggregate loan amount of Eligible Transaction, the Bank will convert all transactions to Hong Kong Dollars at the exchange rate determined by the Bank on the relevant transaction date.
11. The Rebate is non-exchangeable and non-transferable.
12. Participation in the Promotion is subject to there being no abuse/non-compliance by the Eligible Customer failing which the Bank will not credit the Rebate to the Eligible Customer’s account or where the Rebate has been credited, the Bank may debit the value of the Rebate from the Eligible Customer’s account without notice and/or take such action to recover any outstanding amounts.
13. The Promotion shall not be applicable to any staff of the Bank.
14. Eligible Customers may not participate in this Promotion in conjunction with the Bank’s New Fund Investment Step-Up Promotion offer.
15. The Bank may change the terms and conditions and/or modify/terminate the Promotion without notice. The Bank’s decision is final.
16. The English version shall prevail if there is any inconsistency between the English and Chinese versions.
17. Promotion information will remain accessible up to one week after the end of the promotion.

**Risk Disclosure and Important Notice:**

Please also take note of the risks associated with the use of loan(s). Interest Rate structure of the MRTL facility is subject to the Cost of Funds basis plus a margin (i.e. spread). The Cost of Fund is a daily floating rate which is determined by the loan currency and tenor. The Cost of Fund could rise substantially.

Borrowing costs under the MRTL could turn out to be much higher than expected.

Foreign exchange involves risk. Customers should note that foreign exchange may incur loss due to the fluctuation of exchange rate.

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循環定期貸款是貸款產品。客戶應清楚了解自己的財務狀況、日常開支及實際貸款需要。客戶應評估自己的還款能力，避免過度借貸。客戶應按時償還貸款，以免被收取臨時透支利息。提示：借定唔借？還得到先好借！

**多種貨幣循環定期貸款回贈(「本推廣」)條款及細則：**

1. 本推廣由 2026 年 4 月 1 日至 2026 年 6 月 30 日(「推廣期」)，包括首尾兩天。
2. 本推廣只適用於星展銀行(香港)有限公司(「本行」)持有多種貨幣循環定期貸款授信並自 2026 年 3 月 31 日起未有用額或未有任何未償還授信額，或於推廣期內全新開立多種貨幣循環定期貸款授信的星展豐盛理財個人客戶(「合資格客戶」)。
3. 「星展豐盛理財」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增設的任何其他客戶層。在香港，星展私人銀行為本行的私人銀行部門。
4. 合資格客戶在推廣期內，於其多種貨幣循環定期貸款授信中，首筆提用之新額度為等值港元 300,000 或以上及貸款期為一個月或以上(「合資格交易」)，可享有港元 500 回贈(「回贈」)。合資格客戶在推廣期可享受回贈一次。
5. 本推廣只適用於上述之合資格交易。所有自動續期的授信用額均不被視為合資格交易。
6. 合資格客戶進行合資格交易時，仍須繳付授信的利息支出。當核實客戶合資格參與本推廣，本行將以現金回贈的方式向客戶付還其就合資格交易所得的回贈。
7. 獎賞將於 2026 年 8 月 31 日或之前存入合資格客戶於本行的財富管理戶口。合資格客戶必須於獎賞存入時持有本行有效的財富管理戶口。
8. 若該多種貨幣循環定期貸款授信由聯名賬戶持有，只有主要戶口持有人方合資格獲得獎賞。
9. 所有有關本推廣的交易金額概以本行紀錄為準。本行的紀錄及計算為最終定論。獎賞金額將湊整至最接近的港幣等值計算。
10. 本行會以本行於相關交易日釐定的外匯匯率轉換所有交易至港幣等值，以計算合資格交易的累積交易金額。
11. 獎賞不可轉換且不可轉讓。
12. 合資格客戶參加本推廣不得涉及任何濫用/違規，否則本行不會存入獎賞，如已存入獎賞則可從合資格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。
13. 本推廣不適用於本行任何員工。
14. 合資格客戶未能同時參與此推廣及本行之新資金投資優惠。
15. 本行可修訂此條款及細則及/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。
16. 本條款及細則的中英文版本如有任何不一致之處，概以英文版本為準。
17. 客戶可於本推廣完結後一星期內閱覽推廣內容。

**風險披露及重要通知：**

請注意貸款用途所帶來既相關風險。多種貨幣循環定期貸款的利率結構以資金成本為基礎加上息差。資金成本每天都在浮動，並且取決於貸款貨幣和期限而釐定。它們可能會大幅上升，使成本可能遠高於預期。

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。

客戶應清楚了解自己的財務狀況、日常開支及實際貸款需要。客戶應評估自己的還款能力，避免過度借貸。客戶應按時償還貸款，以免被收取臨時透支利息。提示：借定唔借，還得到先好借！