

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 October 2025 to 31 December 2025, 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 30 September 2025 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 March 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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