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DBS Online FX Cash Reward Promotion (“Promotion”) Terms and Conditions:

1. The Promotion is from 1 April 2025 to 30 June 2025, both dates inclusive (“**Promotion Period**”).
2. The Promotion is only applicable to selected DBS Treasures and DBS Account customers who have no foreign exchange (“**FX**”) transactions from 1 October 2024 to 31 March 2025 (both dates inclusive) with DBS Bank (Hong Kong) Limited (the “**Bank**”) (“**Selected Customers**”).
3. “**DBS Treasures**” and “**DBS Account**” are 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. Selected Customers who perform a single FX transaction of any currency pairs at HKD20,000 or above (or equivalent in other currencies) via DBS digibank HK App or DBS iBanking during the Promotion Period (“**Eligible FX transaction**”) are eligible (“**Eligible Customers**”) to enjoy one-off HKD100 cash reward (“**Cash Reward**”).
5. Eligible FX does not include FX transactions conducted in online remittance or overseas fund transfers.
6. Cash Reward will be credited to Eligible Customer’s DBS Treasures and DBS Account by 30 September 2025.
7. To calculate the Eligible FX transaction amount, the Bank will convert the Eligible FX transaction amount to Hong Kong Dollars at the Bank’s determined exchange rate on the relevant transaction execution dates.
8. Selected Customers can only enjoy the Promotion once and receive an one off Cash Reward in the Promotion Period.
9. All transaction values relevant to Eligible FX transaction under the Promotion are determined according to the Bank’s records. The Bank’s record is final.
10. The Promotion is not applicable to Bank staff.
11. Only the primary account holder is eligible for the Promotion.
12. Customers shall maintain a valid DBS Treasures or DBS account with the Bank at the time the Cash Reward under this Promotion is given.
13. In case of dispute, the Bank’s decision on whether (i) a customer is a Selected Customer under the Promotion; and (ii) a Selected Customer is entitled to any Cash Reward is final.
14. Participation in the Promotion is subject to there being no abuse/non-compliance by the Selected Customer, failing which the Bank will not deliver any reward under the Promotion to the Selected Customer or where a reward under the Promotion has been delivered to the Selected Customer, the

Bank may debit the value of the reward from the Selected Customer's account without notice and/or take such action to recover any outstanding amounts.

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:

Foreign exchange involves risks. Customers should note that foreign exchange may incur loss due to the fluctuation of exchange rate. The information above is not and does not constitute or form part of any offer, recommendation, invitation or solicitation to subscribe to or to enter into any transaction.

RMB currently may not be freely convertible and is subject to exchange controls and restrictions. There is no guarantee that RMB will not depreciate. If you convert Hong Kong Dollar or any other currency into RMB so as to invest in a RMB product and subsequently convert the RMB sale proceeds back into Hong Kong Dollar or any other currency, you may suffer a loss if RMB depreciates against Hong Kong Dollar or other currency.

星展外幣兌換 – 網上外匯現金獎賞推廣（「本推廣」）條款及細則：

1. 本推廣由 2025 年 4 月 1 日至 2025 年 6 月 30 日，包括首尾兩天（「推廣期」）。
2. 本推廣只適用於持有星展銀行（香港）有限公司（「本行」）星展豐盛理財戶口或 DBS Account 及於 2024 年 10 月 1 日至 2025 年 3 月 31 日（包括首尾兩天）沒有於本行進行外匯交易的特選客戶（「特選客戶」）。
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. 特選客戶於推廣期內透過星展 iBanking 網上理財或 DBS digibank HK app 進行單筆外匯交易達 20,000 港幣或以上（或其等值）（「合資格外匯交易」），可享 100 港幣現金獎賞一次（「合資格客戶」）。
5. 推廣不適用於網上匯款或海外轉賬當中的外匯交易。
6. 現金獎賞將於 2025 年 9 月 30 日或之前存入合資格客戶在本行的星展豐盛理財戶口或 DBS Account 港幣往來戶口。
7. 合資格外匯交易金額將按本行在交易執行日釐定的匯率折算為港幣以計算合資格外匯交易金額。
8. 特選客戶只可於推廣期內享一次本推廣及獲得一次現金獎賞。
9. 本推廣的合資格外匯交易的價值由本行決定並為最終定論。
10. 本推廣不適用於本行員工。
11. 只有基本戶口持有人方可參與本推廣。
12. 客戶須於現金獎賞發放時於本行維持有效的星展豐盛理財戶口或 DBS Account。
13. 如有爭議，本行有權決定 (i) 特選客戶的資格及(ii) 特選客戶是否可享現金獎賞並為最終定論。
14. 特選客戶參加本推廣不得涉及濫用或違規，否則本行不會發放獎賞，或在發放獎賞後從客戶的戶口扣除其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。
15. 本行可修訂本條款及細則及/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. 中英文版本如有任何歧異，概以英文版本為準。
17. 客戶仍可於本推廣完結後的一星期內閱覽推廣內容。

風險披露及重要通知：

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。

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。

人民幣現時或不可自由兌換，並受到外匯管制及限制。人民幣也存在貶值風險。倘若閣下以港幣或任何其他貨幣兌換成人民幣用作投資人民幣產品，一旦人民幣貶值，閣下其後將出售所得的人民幣款項兌換為港幣或其他貨幣時可能會承受損失。