Terms and Conditions – DBS Private Bank Online FX Cash Reward offer ("Promotion")

1. The Promotion is applicable to any Private Bank account maintained with DBS Bank (Hong Kong) Limited (the "**Bank**") which has not been used to conduct any currency exchange via DBS iBanking or DBS digibank (formerly known as DBS mBanking) from 27 November 2015 to 26 November 2017 ("**Eligible Account**").

2. The Promotion runs from 27 November 2017 to 28 February 2018 ("**Promotion Period**").

3. Eligible Account which is used to conduct Eligible Foreign Currency Exchange(s) (as defined in Clause 4) with an aggregate transaction amount reaching HK$200,000 (or its equivalent) (the **"Designated Amount"**) during the Promotion Period is eligible for HK$400 cash reward ("**Reward**").

4. **"Eligible Foreign Currency Exchange"** means any successful foreign currency exchange (excluding currency exchange from HKD to USD or vice versa) conducted via DBS iBanking or DBS digibank.

5. In calculating the aggregate transaction amount, the Bank is entitled to convert any transaction amount to HKD at the exchange rate determined by the Bank at its sole and absolute discretion on the relevant transaction date.

6. The Reward will be credited to the Eligible Account by 30 April 2018 provided that the Eligible Account as well as DBS iBanking or DBS digibank account validly exist at the time of crediting the Reward.

7. The date and the channel through which an Eligible Foreign Currency Exchange is successfully conducted shall be determined by the Bank's record, which is final and conclusive.

8. Each Eligible Account can only enjoy the Promotion and the Reward once in all circumstances.

9. Participation in the Promotion is subject to there being no abuse/non compliance by the holder of Eligible Account, failing which the Bank will debit the value of the Reward from the Eligible Account without notice and/or take such action to recover any outstanding amounts.

10. In the event of dispute, the decision of the Bank shall be final and conclusive.

11. The English version shall prevail if there is any inconsistency between the English and Chinese versions.

Risk Disclosure and Important Notice:
In Hong Kong, DBS Private Bank is the private banking division of DBS Bank (Hong Kong) Limited.

DBS Bank (Hong Kong) Limited is not your investment adviser or acting in any fiduciary capacity to you. The above information does not constitute and should not be construed as constituting any offer or solicitation of offer to subscribe, transact or redeem any investment product. Foreign exchange involves risk. Past performances are not indicative of future performances. Customers should note that foreign exchange may incur loss due to the fluctuation of exchange rate.