

DBS “Digital Red Packet” Promotion Campaign (“Promotion”) – Terms and Conditions:

1. The Promotion is only applicable to the primary account holders of Eligible Accounts (as defined in Clause 2 below) with DBS Bank (Hong Kong) Limited (the “Bank”) as of 28 February 2022 who also maintain the Eligible Accounts up until 30 April 2022 (“Customer”).
2. “Eligible Accounts” refer to accounts of DBS Treasures and DBS Account of the Bank. “DBS Treasures” and “DBS Account” are Customer Segments 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.
3. The Promotion shall run from 24 January 2022 to 28 February 2022 (“Promotion Period”).
4. “Eligible Transaction” means the following transaction from Eligible Accounts via DBS digibank HK app or DBS iBanking:
 - a. Two Faster Payment System (“FPS”) transfers of HK\$200 or above (or equivalent in foreign currencies) to a third party DBS account (i.e. account with a different holder name), an account of other banks, or through FPS-registered mobile number, email address or FPS ID, and set any Eligible Account as the default fund receiving account for FPS on or before 28 February 2022 and maintain the setting until 30 April 2022; or
 - b. One online DBS Remit or overseas fund transfer transaction of HK\$500 or above (or equivalent in foreign currencies) (any transfer of USD to a Hong Kong local bank is excluded).
5. Customers who conduct any Eligible Transaction during the Promotion Period will be eligible to enrol into the “Lucky Draw” once with details set out in Table 1 below (The maximum lucky draw chances for each Customer is 2 times):

Table 1

Number of winners	Lucky Draw prizes (“Prizes”)
5	KARA Smart Fitness Mirror (with exclusive fat burning yoga programme by Coffee Lam) and HKBN free 12-month 1000M Home Broadband (“Service Plan”)
2	iPhone 12, 256GB

6. Customers who conduct fund transfer through FPS for the first time since 1 January 2020 will be eligible to HK\$50 cash reward. Customers who make an online remittance transaction via DBS Remit or overseas transfer from the Eligible Account (any transfer of USD to a Hong Kong local bank is excluded) for the first time since 1 January 2020 will be eligible to HK\$50 cash reward (collectively “Welcome Reward”). The maximum cash reward for each Customer is HK\$100.
7. Welcome Reward will be credited directly to the HKD Current Account under the Eligible Account of eligible Customers on or before 30 April 2022 .

8. Customers must maintain a valid HKD Current Account under the Eligible Account at the time the Bank credits the Welcome Reward.
9. 7 winners of the Lucky Draw shall be drawn by the Bank. The Bank's records as to whether a Customer is eligible for entry and how many entries shall be final and conclusive.
10. The winners must keep a valid email address record with the Bank in order to receive the electronic redemption letter. The electronic redemption letter will be delivered to the winners' email address registered with the Bank on or before 30 April 2022.
11. Winners will receive an electronic redemption letter for collecting their Prizes from a designated redemption centre or for instructions to activate the Service Plan. Redemption of the Prizes are subject to the terms and conditions set out in the electronic redemption letter.
12. All Prizes are non-exchangeable. The Bank can replace the Prizes with alternative rewards without prior notice.
13. The Bank is not the supplier of the Prizes and assumes no responsibility or liability for the Prizes. Any enquiry or complaint must be made to the relevant suppliers of the Prizes directly.
14. Each Customer can only enjoy the Promotion once.
15. Only primary account holder is eligible to the Promotion.
16. Eligibility of any transaction for the purpose of this Promotion shall be determined based on the Bank's record. If there is any discrepancy between the Bank's record and the Customer's record, the Bank's record shall prevail.
17. Participation in the Promotion is subject to there being no abuse/non compliance by the Customer, failing which the Bank will not credit the rewards or where it has been credited, the Bank may debit the value of Prizes from the account without notice and/or take such action to recover any outstanding amounts.
18. The Bank may change the terms and conditions and/or modify/terminate the Promotion without notice. The Bank's decision is final.
19. For terms and conditions of the eStamp rewards, please refer to go.dbs.com/hk-estamp-d-en.
20. The English version shall prevail if there is any inconsistency between the English and Chinese versions.