

DBS Remit & Overseas Transfer 2022 Q1 Promotion (the “Promotion”) Terms and Conditions

General Terms and Conditions

1. The Promotion runs from 1 January 2022 to 31 March 2022 (the “Promotion Period”).
2. The Promotion is only applicable to customers (the “Customers”) of DBS Bank (Hong Kong) Limited 星展銀行(香港)有限公司 (the “Bank”).
3. In case of dispute, the Bank has the final decision on the date and time when a Customer performs a transaction under the Promotion
4. All transaction amounts relevant under the Promotion are to be determined in accordance with the Bank’s records. The Bank’s records and calculations are final.
5. Only the primary account holder is eligible for the Promotion.
6. Customer must maintain a valid HKD current or savings account with the Bank when the reward(s) is given. Any reward(s) will be credited to the relevant HKD current or savings account of eligible Customers on or before 30 June 2022.
7. Participation in the Promotion is subject to there being no abuse/non-compliance by the Customer, failing which the Bank will not credit the reward(s) or where it has been credited, the Bank may debit the value of the reward(s) from the account without notice and/or take such action to recover any outstanding amounts.
8. The Bank may change the terms and conditions and/or modify/terminate the Promotion without notice. The Bank’s decision is final.
9. The English version shall prevail if there is any inconsistency between the English and Chinese versions.

Exchange Reward

10. If a Customer successfully completes both of the followings at the same time via DBS iBanking or DBS digibank HK during the Promotion Period, the Customer shall be eligible for the cash reward as set out in the table in Clause 11 (the “Exchange Reward”):
 - a) conducting foreign currency exchange transaction to any Designated Currency (as defined in Clause 12); and
 - b) completing online remittance or overseas fund transfer transaction (excluding any transfer of USD to a Hong Kong local bank) with the foreign currency converted from Clause 10a.
11. The amount of Exchange Reward shall be determined by the accumulative transaction amount during the Promotion Period in accordance with the table below:

Accumulative Foreign Currency Exchange Transaction Amount	Exchange Reward
HK\$200,000-< HK\$300,000 (or its equivalent)	\$200
HK\$300,000-< HK\$400,000 (or its equivalent)	\$300
HK\$400,000 or above (or its equivalent)	\$400

12. Designated Currency are Australian Dollar, Canadian Dollar, Euro, Great British Pound, Singapore Dollar and United States Dollar.

13. To calculate the transaction amount for the purpose of the Exchange Reward, the Bank will convert the transaction amount into HKD at the Bank's prevailing exchange rate at the relevant transaction date and time in the Bank's record.

Welcome Reward

14. Customers shall be eligible for HK\$100 cash reward ("**Welcome Reward**") if ALL of the following conditions are fulfilled during the Promotion Period:
 - a) the Customers have never conducted any Online DBS Remit or online overseas fund transfer transaction via DBS iBanking or DBS digibank HK prior to the Promotion Period (including any transfer of USD to a Hong Kong local bank); and
 - b) the Customers successfully completed online overseas fund transfer transaction(s) with an aggregate amount of HKD30,000 (or equivalent) via DBS iBanking or DBS digibank HK within the Promotion Period. Transfer of USD to a Hong Kong local bank will be excluded.

Treasures Welcome Reward

15. If a Customer becomes a new DBS Treasures customer during the Promotion Period (the "**New Customer**") and fulfills the conditions set out in clause 14, the New Customer will be eligible for extra HK\$300 cash reward (the "**Treasures Welcome Reward**").
16. Each New Customer will be eligible for the Welcome Reward and/or Treasures Welcome Reward only once.

Risks Disclosures: Foreign exchange involves risks. Customers should note that foreign exchange may incur loss due to the fluctuation of exchange rate.