

DBS Remit & Overseas Transfer 2022 Q3 Promotion (the “Promotion”) Terms and Conditions

General Terms and Conditions

1. The Promotion runs from 1 July 2022 to 30 September 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 31 December 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.
10. Each Customer can only enjoy the Promotion once during the Promotion Period.
11. Bank staff cannot participate in the Promotion.
12. For details of other DBS Remit & Overseas Transfer offers, please visit go.dbs.com/hk-remit-en.

Exchange Reward

13. If a Customer successfully completes both of the followings at the same time via DBS iBanking or DBS digibank HK App during the Promotion Period, the Customer shall be eligible for the cash reward as set out in the table in Clause 14 (the “Exchange Reward”):
 - a) conducting foreign currency exchange transaction to any Designated Currency (as defined in Clause 15); 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 13(a).
14. The amount of Exchange Reward shall be determined by the Accumulative Foreign Currency Exchange Transaction Amount during the Promotion Period in accordance with the table below:

Accumulative Foreign Currency Exchange Transaction Amount (HK\$)	Exchange Reward (HK\$)
\$50,000 - < \$100,000 (or its equivalent)	\$50
\$100,000 - < \$200,000 (or its equivalent)	\$100
\$200,000 – < \$300,000 (or its equivalent)	\$200
\$300,000 - < \$400,000 (or its equivalent)	\$300
\$400,000 or above (or its equivalent)	\$400

15. Designated Currency are Australian Dollar, Canadian Dollar, Euro, Great British Pound, Singapore Dollar and United States Dollar.
16. 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

17. Customers shall be eligible for the cash reward as set out in the table in Clause 18 ("**Welcome Reward**"):
 - a) if the Customers have never conducted any Online DBS Remit or online overseas fund transfer transaction via DBS iBanking or DBS digibank HK App 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) via DBS iBanking or DBS digibank HK App within the Promotion Period.
18. The amount of Welcome Reward shall be determined by the Accumulative Online Overseas Fund Transfer Transaction Amount during the Promotion Period in accordance with the table below. Transfer of USD to a Hong Kong local bank will be excluded.

Accumulative Online Overseas Fund Transfer Transaction Amount (HK\$)	Welcome Reward (HK\$)
\$2,000 - < \$25,000 (or its equivalent)	\$50
\$25,000 - < \$500,000 (or its equivalent)	\$150
\$500,000 or above (or its equivalent)	\$300

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