

DBS Remit & Overseas Transfer 2023 Q4 Promotion (the “Promotion”) Terms and Conditions

General Terms and Conditions

1. The Promotion runs from 1 October 2023 to 31 December 2023, both dates inclusive (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. The Bank’s decision on whether a Customer is entitled to any reward is final.
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 March 2024.
7. Customer must remain registered for DBS iBanking or DBS digibank HK service at the time any reward is credited.
8. 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.
9. The Bank may change the terms and conditions and/or modify/terminate the Promotion without notice. The Bank’s decision is final.
10. The English version shall prevail if there is any inconsistency between the English and Chinese versions.
11. Each Customer can only enjoy the Promotion once during the Promotion Period.
12. The Promotion shall not be applicable to any staff of the Bank.
13. Promotion information will remain accessible up to one week after the end of the promotion.
14. For details of other DBS Remit & Overseas Transfer offers, please visit go.dbs.com/hk-remit-en.

Exchange Reward

15. If a Customer successfully completes both of the following at the same time in a single transaction 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 16 (the “**Exchange Reward**”):
 - a) conducting foreign currency exchange transaction to any Designated Currency (as defined in Clause 17); 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 15(a).
16. 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

17. Designated Currency are Australian Dollar, Canadian Dollar, Euro, Great British Pound, Singapore Dollar and United States Dollar.
18. 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

19. Customers shall be eligible for the cash reward as set out in the table in Clause 20 (“**Welcome Reward**”):
- 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
 - the Customers successfully completed online overseas fund transfer transaction(s) via DBS iBanking or DBS digibank HK App within the Promotion Period.

The Welcome Reward is not available to Customers who successfully completes the Personal Account Opening Form or submits the account opening application online via DBS digibank HK app or at the designated website link go.dbs.com/hk-daotc-en and successfully becomes a new DBS Treasures customer during the Promotion Period. The Bank’s decision on whether a Customer is new DBS Treasures customer is final. (“DBS Treasures” is a 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.)

20. 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 - < \$300,000 (or its equivalent)	\$50
\$300,000 or above (or its equivalent)	\$200

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

Remark: Remittances charges denominated in Hong Kong dollars may be payable in foreign currency in the equivalent amount. The exchange rate is determined by the Bank from time to time. The currency of the remittance charges payable will be confirmed at the time of order.