

每成功推薦一位親友晉身星展豐盛理財可享高達 **HK\$1,500 現金獎賞** 或 **信用卡簽賬額**，推薦越多獎賞越多，立即行動！

每成功推薦1位  
基本獎賞

推薦人為星展豐盛理財、星展豐盛  
私人客戶、星展私人銀行

**\$1,500**

其他客戶

**\$1,200**

親友可親臨分行開戶時交回以下表格，或於網上開戶時輸入您的「推薦碼」。查詢詳情或您的推薦碼，請致電2290 8888 (選擇語言後按2、按6再按8)。

- 註
1. 被推薦客戶不能推薦其推薦人
  2. 被推薦客戶於存入獎賞時必須仍然為星展豐盛理財客戶，其推薦人才能獲得以上推薦獎賞
  3. 於每曆月內，每位推薦人可獲最高上限5位成功推薦之獎賞。
  4. 以上優惠須受有關條款及細則約束，詳情請參閱背頁之條款及細則

## 星展豐盛理財親友推薦計劃(「本推廣」)表格

推薦聲明：

本人/吾等(被推薦人)

姓名

聯絡電話

本人/吾等由以下親友推薦晉身星展豐盛理財

- 本人/吾等確認推薦人已向本人/吾等表示同意將以下的個人資料提供予星展銀行(香港)有限公司(下稱「銀行」)。本人/吾等亦確認推薦人已明白銀行將會就本推廣的推薦事宜與推薦人聯絡(如需要)。

推薦人姓名

聯絡電話

往來戶口/儲蓄戶口/信用卡號碼/推薦編碼

本人/吾等確認已詳閱及同意接受本推廣之所有條款及細則。

被推薦人簽署

日期

基金及債券是投資產品而個別產品可能涉及金融衍生工具。外幣掛鈎投資、股票掛鈎產品及結構性投資產品是涉及金融衍生工具的結構性產品。紙黃金是投資產品(上述所有產品統稱「此等產品」)。投資決定是由閣下自行作出的,除非星展銀行(香港)有限公司(DBS Bank (Hong Kong) Limited)於銷售該產品時已向閣下解釋,經考慮閣下的財務狀況、投資經驗及目標後,該產品是適合閣下的,否則閣下不應作出投資。

## 星展豐盛理財推薦計劃(「本推廣」)條款及細則

- 本推廣由 2026 年 1 月 1 日起至 2026 年 3 月 31 日止(「推廣期」)。
- 如要參與本推廣作為推薦人(「推薦人」),必須於推廣期內及於對應之獎賞回贈日(如第4 b條所指)或之前符合以下其中一項要求:
  - 於星展銀行(香港)有限公司(「本行」或「DBS」)以單名或聯名形式持有任何往來或儲蓄戶口;或
  - 以主要持卡人身份持有任何星展信用卡。
- 推薦人將會收到本行發出已列明本推廣之推薦碼(「推薦碼」)的電郵或電話短訊。
- 如符合以下全部要求(「成功推薦」),推薦人將合資格獲得獎賞(如第6條所指):
  - 推薦人在推廣期內透過以下其中一種方式推薦任何人士(「被推薦客戶」)成為全新星展豐盛理財客戶(「新客戶」):
    - 提供所需的個人資料予被推薦客戶,以便被推薦客戶填妥星展豐盛理財親友推薦計劃表格(「推薦表格」)並成為新客戶;或
    - 提供推薦碼予被推薦客戶於網上開戶;
  - 被推薦客戶
    - 於成為新客戶當日(「成為新客戶日期」)或之前在本行任何分行遞交填妥的推薦表格或經 DBS digibank HK應用程式遞交網上開戶申請時輸入推薦碼;
    - 於推廣期內成功成為新客戶;
    - 於成為新客戶當日之前**18個月內**從未於本行以單名或聯名形式持有任何產品或服務(星展信用卡除外);
    - 於成為新客戶日期起計第 7 天起至對應之**資金計算期最後一日**(如下表所列)於本行維持不少於 HK\$1,000,000 (或其外幣等值)的每月平均個人理財總值;及

成為新客戶月份	資金計算期	獎賞回贈日
2026年1月	成為新客戶日期起計第 7 天至2026年3月31日	2026年5月31日
2026年2月	成為新客戶日期起計第 7 天至2026年4月30日	2026年6月30日
2026年3月	成為新客戶日期起計第 7 天至2026年5月31日	2026年7月31日

- 於本行存入獎賞時必須仍然為星展豐盛理財客戶
- 「**個人理財總值**」指新客戶不論以個人或聯名方式於本行持有的總資產,包括港幣、人民幣及外幣存款(包括定期存款)、外幣掛鈎投資、本地及海外證券、基金、債券、紙黃金及其他掛鈎或結構性投資產品的市場價值。
  - 基本獎賞**  
於推廣期內的每一個成功推薦,
    - 被推薦客戶於資金計算期維持每月平均個人理財總值 HK\$1,000,000或以上(或其外幣等值),其推薦人可根據推薦人的客戶層獲得相應的現金獎賞或信用卡簽賬額(「獎賞」)

推薦人客戶層	基本獎賞(港幣)
星展豐盛理財、星展豐盛私人客戶、星展私人銀行	\$1,500
其他客戶	\$1,200

- 推薦人如為星展豐盛理財、星展豐盛私人客戶或星展私人銀行客戶,於推薦時及本行存入獎賞時(如4條所指)必須仍然為指定客戶層,方可獲得相應的獎賞。
- 「**星展豐盛理財**」是本行的客戶層之一。「**客戶層**」指DBS Account、星展豐盛理財、星展豐盛私人客戶、星展私人銀行及本行不時提供的任何其他客戶層。在香港,星展私人銀行為本行的私人銀行部門。
- 於每曆月內,每位推薦人可獲最高上限5位成功推薦之獎賞。如推薦人於同一曆月內符合獲得其他星展豐盛理財推薦計劃獎賞之資格,推薦人亦只可獲合計最高上限5位成功推薦之獎賞。

10. 推薦人於本行存入獎賞時必須仍然持有有效的往來/儲蓄戶口/信用卡。本行將於**獎賞回贈日**或之前根據以下次序存入獎賞予推薦人的有效戶口：
  1. 往來/儲蓄戶口
  2. DBS Eminent Card
  3. DBS Black World Mastercard®
  4. DBS Black American Express® Card
  5. DBS COMPASS VISA
  6. DBS Live Fresh Card
  7. 其他DBS信用卡
11. 若被推薦客戶由多於一位推薦人推薦予本行並成功成為新客戶，則名列最先交予本行的推薦表格（以本行紀錄為準）的推薦人或最先經 DBS digibank HK應用程式遞交網上開戶申請時輸入的推薦碼（以本行紀錄為準）所屬的推薦人才可獲得獎賞。
12. 推薦人不可推薦自己或本行職員。本行職員不能參與本推廣。
13. 本推廣的推薦人及被推薦客戶不可互相推薦。
14. 推薦人於作任何推薦前，必須已向被推薦客戶表明參與本推廣會獲得相應的獎賞。
15. 被推薦客戶於填妥及遞交推薦表格前，或於DBS digibank HK應用程式遞交網上開戶申請及輸入推薦碼前，必須向推薦人表明參與本推廣。
16. 本推廣中的所有交易金額概以本行紀錄為準。本行紀錄及計算為最終定論。
17. 所有獎賞均不設退換。本行可隨時以其他獎賞代替而無須事先通知。
18. 推薦人及被推薦客戶參加本推廣中必須不涉及任何濫用/違規，否則本行將在推薦人的戶口扣除獎賞的等值金額而無須另行通知及/或採取行動以追討任何未償付金額。
19. 被推薦客戶不可同時作為任何其他星展豐盛理財親友推薦計劃及/或星展豐盛理財員工推薦親友計劃之被推薦客戶，及/或不可同時享有其他星展豐盛理財特選客戶的推廣優惠。
20. 本行可更改/終止本推廣而無須另行通知。本行的決定為最終定論。
21. 本條款及細則的中英文版本如有任何歧異，概以英文版本為準。
22. 獎賞條款連結將維持至推廣期後一星期。

## 聲明

### 投資:

投資涉及風險。以上資料並非亦不應被視為投資建議，亦不構成任何認購、買賣或贖回任何投資產品的要約或要約招攬。過往業績並不代表將來的表現。閣下作出任何投資前，應細閱有關產品銷售文件、戶口條款及細則和產品條款及細則，以了解詳細產品資料及風險因素。如對此資料或任何產品銷售文件有任何疑問，閣下應尋求獨立專業意見。

推薦  
計劃

# REFER A FRIEND



Live more,  
Bank less

Promotion period until 31 March 2026

For each successful referral to DBS Treasures, you can earn up to  
**HK\$1,500 cash reward or credit spending.**  
More refer, more Reward! Act now!

## Each Successful Referral

### Basic Reward

Referrer with DBS Treasures,  
DBS Treasures Private Client  
or DBS Private Banking

**\$1,500**

Other  
Customer

**\$1,200**

Your family and friends can either (1) visit branch for account opening and hand in the form below, or (2) enter your Referral ID upon online account opening.  
For details or your Referral ID, please call 2290 8888 (Select language and then press 2,6,8).

Notes:

1. Referrer and Referee cannot refer each other in this Promotion.
2. Referee must be a DBS Treasures customer at the time the reward is given.
3. Each Referrer can enjoy the Reward for a maximum of 5 Successful Referrals in each calendar month.
4. The above promotion is subject to Terms and Conditions, please refer to overleaf for the detailed Terms and conditions.

## DBS Treasures Refer A Friend Program (the "Promotion") Referral Form

### Referral Declaration:

I/We (the "Referee")

I/We am/are referred by the following person (the "Referrer") to join DBS Treasures.

- I/We confirm that the Referrer has given his/her consent to me/us to disclose his/her personal details as stated below to DBS Bank (Hong Kong) Limited (the "Bank"). I/We also confirm that the Referrer understands that the Bank will contact him/her regarding his/her referral under the Promotion if needed.

I/We hereby confirm I/we have read and accept the terms and conditions of the Promotion.

Referee's Signature(s)

Date

**Personal Information Collection Statement:** Any information that the Referee provides to the Bank will not be used for any purpose other than in relation to this Promotion and will not be transferred to any third party. In accordance with the Personal Data (Privacy Ordinance, data subjects may make data access or data correction requests or request information regarding policies and practices and kinds of data held. Such requests should be addressed to: The Data Protection Officer, DBS Bank (Hong Kong) Limited, 73/F The Center, 99 Queen's Road Central, Central, Hong Kong; Facsimile: 2536 4307

Investment Funds and Bonds are investment products and some of them may involve derivatives. Currency Linked Investment, Equity Linked Products and Structured Investment Products are structured products involving derivatives. Paper Gold is an investment product. (All the above-mentioned products are altogether “the Products”). The investment decision is yours but you should not invest in the Products unless DBS Bank (Hong Kong) Limited (星展銀行(香港)有限公司) who sells them to you has explained to you that the Products are suitable for you having regard to your financial situation, investment experience and investment objectives.

**DBS Treasures Refer A Friend Program (the “Promotion”) Terms and Conditions:**

1. The Promotion runs from 1 January 2026 to 31 March 2026, both dates inclusive (the “Promotion Period”).
2. To participate in the Promotion as a referrer (the “Referrer”), he/she must fulfill one of the following during the Promotion Period and until the corresponding **Fulfilment Date set out in the table in clause 4b below**:
  - a. maintain any current or savings account at DBS Bank (Hong Kong) Limited 星展銀行(香港)有限公司 (the “Bank” or “DBS”) whether in sole name or joint names; or
  - b. hold any DBS credit card as a principal cardholder.
3. The Bank will send an email or SMS which contains a unique referral number (“Referral ID”) to the Referrer.
4. The Referrer will be eligible for the Reward (as defined in Clause 6) if ALL of the following conditions are fulfilled (“Successful Referral”):
  - a. the Referrer refers a person (“Referee”) to become a new DBS Treasures customer with the Bank (the “New Customer”) during the Promotion Period by any of the following channels:
    - I. providing personal information to the Referee for completing the DBS Treasures Refer A Friend Program Referral Form (the “Referral Form”) for becoming a New Customer; or
    - II. providing the Referral ID for online account opening to the Referee;
 AND
  - b. the Referee
    - I. submits the completed Referral Form at one of the branches of the Bank or inputs the Referral ID during the account opening application via DBS digibank HK app prior to or on the same day when the Referee becomes a New Customer (“Joining Date”);
    - II. successfully becomes a New Customer during the Promotion Period;
    - III. has not held any product or service except for DBS credit card (whether in single name or joint names) with the Bank at any time during the **18 months** preceding the Joining Date;
    - IV. maintains monthly average Total Relationship Balance of HK\$1,000,000 or above (or its equivalent in foreign currency(ies)) from 7th day of Joining Date to the last day of corresponding **Funds Counting Period (as set out in the table below)**; AND

Joining Month	Funds Counting Period	Fulfilment Date
January 2026	7 <sup>th</sup> day of Joining Date – 31 March 2026	31 May 2026
February 2026	7 <sup>th</sup> day of Joining Date – 30 April 2026	30 June 2026
March 2026	7 <sup>th</sup> day of Joining Date – 31 May 2026	31 July 2026

V. must be a DBS Treasures customer at the time the Reward is given.

5. The calculation of “**Total Relationship Balance**” is the total assets that a New Customer maintains with the Bank, whether solely or jointly. The assets include Hong Kong dollar, Renminbi and foreign currency deposits including time deposits, currency linked investment, market value of local and overseas securities, investment funds, bonds, paper gold and other linked or structured investment products.

**6. Basic Reward**

For each Successful Referral within the Promotion Period,

- a. if the Referee maintains monthly average Total Relationship Balance of HK\$1,000,000 or above (or its equivalent in foreign currency(ies)) during the Funds Counting Period, the Referrer will be eligible to receive the corresponding amount of cash reward / credit spending depending on his/her designated customer segment (“Reward”);

Customer Segment of Referrer	Basic Reward (HK\$)
DBS Treasures, DBS Treasures Private Client and DBS Private Banking	\$1,500
Other customer	\$1,200

7. If the Referrer is a customer of DBS Treasures, DBS Treasures Private Client or DBS Private Banking, he/she must continue to be in the designated customer segment at the point of referral and at the Fulfillment Date (as defined in Clause 4) to receive the corresponding amount of Reward.

8. “DBS Treasures”, “DBS Treasures Private Client” and “DBS Private Bank” 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.
9. Each Referrer can enjoy the Reward for a maximum of 5 Successful Referrals in each calendar month. If a Referrer is also eligible for rewards under any other DBS Treasures Refer A Friend promotion during the same calendar month, then the Referrer can only enjoy an aggregated total of 5 rewards under all these promotions combined.
10. The Referrer must maintain a valid current / savings account / credit card at the time the Reward is given. Reward will be credited to the Referrer’s valid account with sequence as below on or before the **Fulfilment Date**.
  1. Current / Saving account
  2. DBS Eminent Card
  3. DBS Black World Mastercard®
  4. DBS Black American Express® Card
  5. DBS COMPASS VISA
  6. DBS Live Fresh Card
  7. Other DBS Card
11. If a Referee is referred to the Bank by more than one Referrers and the Referee successfully becomes a New Customer, only the Referrer whose name appears on the Referral Form submitted to the Bank or Referral ID inputted on the account opening application online via DBS digibank HK app first will be eligible for the Reward. The Bank’s decision as to which referrer is first is final and conclusive.
12. A Referrer cannot refer himself/herself or any staff of the Bank in this Promotion. Bank staff is not eligible to participate in the Promotion.
13. A Referrer and a Referee cannot refer each other in this Promotion.
14. Before making any referral, the Referrer must have informed the Referee about the Reward that the Referrer will be entitled to under the Promotion.
15. Before completing and submitting the Referral Form or submitting the account opening application online with Referral ID via DBS digibank HK app, the Referee must have informed the Referrer that he/she is joining this Promotion.
16. All amounts relevant under the Promotion are to be determined in accordance with the Bank’s records. The Bank’s records and calculations are final.
17. All Reward are non-exchangeable. The Bank can replace the Reward with other Reward without prior notice.
18. Participation in the Promotion is subject to there being no abuse/non-compliance by the Referrer or Referee, failing which the Bank will debit the value of the Reward credited from the Referrer’s account without notice and/or take such action to recover any outstanding amounts.
19. Referee of the Promotion cannot be the Referee of any other DBS Treasures Refer A Friend and/or DBS Treasures Staff-Get-Member, and/or cannot enjoy the Promotion together with any other DBS Treasures selected customer promotion offers.
20. The Bank may modify/terminate the Promotion without notice. The Bank’s decision is final.
21. The English version shall prevail if there is any inconsistency between the English and Chinese versions.
22. Promotion information will remain accessible up to one week after the end of the promotion.

## **Risk Disclosures & Disclaimer**

### *Investment:*

Investment involves risks. The above information is not and shall not be considered as investment advice. It does not constitute any offer or solicitation of offer to subscribe, transact or redeem any investment product. Past performances are not indicative of future performances. You should carefully read the product offering documentation, the account terms and conditions and the product terms and conditions for detailed product information and risk factors prior to making any investment. If you have any doubt on this material or any product offering documentation, you should seek independent professional advice.