

DBS Online and Mobile Banking Lucky Draw Promotion (“Promotion”) Terms and Conditions

1. The Promotion runs from 1 September 2021 to 30 September 2021 (the “Promotion Period”).
2. The Promotion is only applicable to selected individual customers (the “Customer”) of DBS Bank (Hong Kong) Limited 星展銀行(香港)有限公司 (the “Bank”):
 - i. who have maintained a DBS Treasures or DBS Account (“Eligible Account”) with the Bank; and
 - ii. who have logged in to DBS online banking or DBS digibank HK app; and
 - iii. completed any of the following transactions (being an immediate payment or a scheduled payment if applicable) (“Eligible Transactions”) defined in Clause 3 below during the Promotion Period.
3. Eligible Transactions are as set out below:

	Eligible Transactions
a.	Conduct a fund transfer of HK\$100 or above (or equivalent in foreign currency) to or from a third party DBS account (i.e. account with a different holder name), an account of other banks or e-wallets through any Current or Savings Account under the Eligible Account. Details: https://www.dbs.com.hk/personal/deposits/payments-transfers/FPS/PayFast
b.	Successfully complete an online Foreign Currency Exchange with a single transaction amount equivalent to HK\$500 or above. Details: https://www.dbs.com.hk/treasures/investments/foreign-currencies/trading-services
c.	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) Details: https://www.dbs.com.hk/personal/promotion/online-transfer
d.	Successfully complete a single BUY or SELL Online Equity Trade. Details: https://www.dbs.com.hk/treasures/investments/equities/securities-trading
e.	Set up an online time deposit through DBS iBanking (with specified promotion code), or DBS digibank HK from the Eligible Account. (please refer to the online time deposit interest rate table posted by the Bank) Details: https://www.dbs.com.hk/personal/promotion/OnlineTD-promo

4. Customer will be eligible for one Lucky Draw chance from conducting Eligible Transaction via DBS iBanking and two Lucky Draw chances if the Eligible Transaction is completed via DBS digibank HK app (the “Lucky Draw”) during the Promotion Period. Each Customer is only entitled to a maximum of 2 Lucky Draw entries within the Promotion Period.
5. Customer can only enjoy the Promotion once.
6. Only primary account holder is eligible to the Promotion.
7. Winners will be drawn randomly by the computer. (“Winner”). A Winner will receive one of the rewards listed in below table (“Rewards”) according to the Lucky Draw results.

	Rewards	Quantity
First Prize	HK\$10,000 Cash Reward	1 winner
Second Prize	HK\$3,800 Cash Reward	10 winners
Third Prize	HK\$500 Haagen Dazs Cash eCoupon	40 winners
Fourth Prize	Coffee eCoupon	50 winners

8. Winners must maintain a valid HKD current or savings account with the Bank when the Reward is given. The Cash Reward will be credited directly to the Winners' HKD current account on or before 30 November 2021. Winners of the eCoupon will receive the eCoupon on or before 30 November 2021 and can redeem the eCoupon by logging in to DBS digibank HK app then selecting 'View My Offers' to redeem the eCoupon. Notification letters will be sent to the Winner's email address registered with the Bank on or before 30 November 2021.
9. The Bank is not the supplier of the eCoupon and assumes no responsibility or liability for these rewards. Any enquiry or complaint must be made to the supplier directly. All Rewards are non-exchangeable.
10. The Bank's record as to whether the Eligible Transactions are valid (in accordance with the terms and conditions of this Promotion) and results in a Customer becoming a Winner, is final and conclusive.
11. The Bank reserves the right to replace any winner(s) subsequently found to be disqualified.
12. Bank staff cannot participate in the Promotion.
13. In case of dispute, the Bank has the final decision on the date and time when a Customer performs an Eligible Transaction and the transaction amount of an Eligible Transaction under the Promotion.
14. 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.
15. The Bank may change the terms and conditions, including any of the Rewards, and/or modify or terminate the Promotion without notice. The Bank's decision is final.
16. The English version shall prevail if there is any inconsistency between the English and Chinese versions.

Risks Disclosures and Important Notices:

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

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. Investment involves risks. 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. Securities trading is an investment which involves risks. The prices of stocks fluctuate, sometimes dramatically. The price of a stock may move up or down and may become valueless. It is as likely that losses will be incurred rather than profits made as a result of trading stocks. You should also be aware that investing in foreign securities market involves foreign exchange risk, you may incur loss due to the fluctuation of exchange rate. The investment decision is yours but you should not invest in any stock unless you have taken into account that the relevant stock is suitable for you having regard to your financial situation, investment experience and investment objectives. Customers should be aware that the prices of the Callable Bull / Bear Contracts and Warrants may fall in value as rapidly as they may rise and holders may sustain a total loss of their investment. The Bank does not

provide securities advisory service. Any person considering an investment should seek independent advice on the investment suitability when considered necessary.

星展網上及手機理財幸運大抽獎 (「本推廣」) 條款及細則 一般條款及細則:

1. 本推廣由 2021 年 9 月 1 日起至 2021 年 9 月 30 日(「推廣期」)。
2. 本推廣只適用於以下星展銀行(香港)有限公司(「本行」)之特選個人客戶(「客戶」):
 - i. 已持有星展豐盛理財戶口或 DBS Account (「合資格戶口」); 及
 - ii. 登入 DBS iBanking 或 DBS digibank HK app 流動應用程式; 及
 - iii. 於推廣期內完成以下第 3 條所界定的任何合資格項目(在適用情況下指即時或預設的繳付賬項交易)(「合資格交易」)。
3. 合資格項目定義如下:

	合資格交易
a.	從合資格戶口內的往來戶口或儲蓄戶口轉賬至其他星展銀行戶口(戶口持有人姓名不同)、其他銀行戶口或電子錢包, 或從其他星展銀行戶口(戶口持有人姓名不同)、其他銀行戶口或電子錢包轉賬至合資格戶口內的往來戶口或儲蓄戶口, 金額達 HK\$100 或以上 (或其外幣等值)。 詳情: https://www.dbs.com.hk/personal-zh/deposits/payments-transfers/FPS/PayFast
b.	成功完成網上外幣兌換單筆交易達 HK\$500 或以上 (或其等值)。 詳情: https://www.dbs.com.hk/treasures-zh/investments/foreign-currencies/trading-services
c.	於合資格戶口透過星展特快海外轉賬或匯款進行網上匯款。(以美元轉賬至香港本地銀行的交易除外) 詳情: https://www.dbs.com.hk/personal-zh/promotion/online-transfer
d.	成功完成單筆網上證券買賣交易。 詳情: https://www.dbs.com.hk/treasures-zh/investments/equities/securities-trading
e.	透過星展 iBanking 網上理財使用指定優惠編號、或 DBS digibank HK 流動應用程式於合資格戶口開立網上定期存款。(可參閱本行的網上定期存款特惠年利率表) 詳情: https://www.dbs.com.hk/personal-zh/promotion/OnlineTD-promo

4. 客戶於推廣期內透過 DBS iBanking 完成任何一項合資格交易即可獲得一次抽獎機會(「抽獎」)或透過 DBS digibank HK app 完成任何一項合資格交易即可獲得兩次抽獎機會。客戶在推廣期內最多可獲兩次抽獎機會。
5. 每位客戶只可獲享本推廣的獎賞一次。
6. 只有第一戶口持有人合資格參與本推廣。
7. 得獎者(「得獎者」)將由電腦隨機抽出。得獎者將根據抽獎結果獲得以下所列的其中一份獎賞(「獎賞」)。

	獎賞	數量
頭獎	HK\$10,000 現金獎賞	1 名得獎者
二獎	HK\$3,800 現金獎賞	10 名得獎者
三獎	Haagen Dazs HK\$500 電子禮券	40 名得獎者
四獎	咖啡電子禮券	50 名得獎者

8. 得獎者必須於本行發放獎賞時持有本行有效的港元往來或儲蓄戶口。現金獎賞將於 2021 年 11 月 30 日或之前存入客戶的港元往來戶口。電子禮券之得獎者可於 2021 年 11 月 30

日或之前(「回贈期」)在 DBS digibank HK 應用程式內獲取及兌換獎賞 (登入 DBS digibank HK 應用程式 > 更多 > 查閱我的優惠)。抽獎獎賞之通知書將於 2021 年 11 月 30 日或之前電郵至得獎者在本行登記之電子郵件地址。

9. 本行並非電子禮券的供應商，及對其任何事宜概不承擔任何法律或其他責任。如有任何查詢或投訴，請直接與有關供應商聯絡。所有優惠不得兌換現金。
10. 所有合資格交易（根據本推廣的條款及細則）及客戶的得獎者資格均以本行的紀錄為準及最終定論。
11. 如得獎者違規，本行保留重選得獎者或取消獎品之權利。
12. 本推廣不適用於本行職員。
13. 如有爭議，本行對客戶在本推廣中進行合資格交易的日期及時間有最終決定權。
14. 客戶參加本推廣必須不涉及濫用或違規，否則本行不會發放獎賞或會在發放獎賞後從客戶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。
15. 本行可修訂以上條款及細則（包括任何獎賞）及/或更改/終止本推廣而無須另行通知。本行的決定為最終定論。
16. 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。

風險聲明:

外匯涉及風險，客戶應注意外幣兌換會因匯率波動而導致虧損。

本行並非閣下的投資顧問或以閣下的受託人身份行事。以上資料並非亦不應被視為投資建議，亦不構成任何認購、交易或贖回任何投資產品的要約或要約招攬。投資涉及風險，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。證券買賣是一項投資。證券價格可升可跌，有時可能會非常波動，在某些情況下更可能變成毫無價值。買賣證券未必一定能夠賺取利潤，反而可能會招致損失。投資決定是由閣下自行作出的，除非閣下經考慮自己的財務狀況、投資經驗及目標後，認為某股票是適合閣下的，否則閣下不應作出投資。閣下亦應注意，投資海外市場證券涉及貨幣風險，匯率波動可令閣下蒙受損失。客戶須注意，牛熊證及認股證價格可急升亦可急跌，投資者或會虧蝕所有投資資金。本行不設證券投資顧問服務。任何人士作出投資前，應在需要時諮詢獨立意見，考慮有關投資是否適合自己。