

DBS Remit & Overseas Transfer Q2 2021 Promotion (the “Promotion”) Terms and Conditions

General Terms and Conditions

1. The Promotion runs from 1 April 2021 to 30 June 2021 (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 September 2021.
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. Customer will be eligible for HK\$200 cash reward (“**Exchange Reward**”) by successfully completing both the following at the same time in an aggregate amount of HK\$200,000 or above (or equivalent) via DBS iBanking, DBS digibank, DBS iWealth® app or DBS digibank HK during the Promotion Period:
 - a. conducting foreign currency exchange transaction to any Designated Currency; 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. Designated Currency are Canadian Dollar, Great British Pound, Euro, Australian Dollar, Thai Baht and Japanese Yen.
12. To calculate the transaction amount of the Exchange Reward, the Bank will convert the transaction amount into HKD at the Bank’s prevailing exchange rate as at the relevant transaction date and time in the Bank’s record.
13. Each Customer can only enjoy the Exchange Reward once during the Promotion Period.

Welcome Reward

14. Customers will 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, DBS digibank, DBS iWealth® app 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 aggregated amount of HK\$50,000 (or equivalent) via DBS iBanking, DBS digibank, DBS iWealth® app or DBS digibank HK within the Promotion Period. Transfer of USD to a Hong Kong local bank is excluded.
15. If a Customer becomes a new DBS Treasures customer during the Promotion Period (the “**New Customer**”) and fulfilled the conditions in clause 14, the New Customer will be eligible for extra HK\$500 cash reward, and they will be entitled to HK\$600 cash reward in total (the “**Treasures Welcome Reward**”).
16. Each Customer will be eligible for either the Welcome Reward or Treasures Welcome Reward only once.

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

星展特快海外轉賬及匯款 2021 年第二季獎賞 (「本推廣」) 條款及細則

一般條款及細則

1. 本推廣由 2021 年 4 月 1 日起至 2021 年 6 月 30 日止(「推廣期」)。
2. 本推廣只適用於星展銀行(香港)有限公司(「本行」)的客戶(「客戶」)。
3. 客戶於推廣期內進行網上海外轉賬或匯款交易的日期及時間概以本行紀錄為準。
4. 本推廣中的所有交易金額概以本行紀錄為準。
5. 只有第一戶口持有人合資格登記參與本推廣。
6. 客戶必須於發放獎賞時持有本行有效的往來或儲蓄戶口。有關獎賞會於 2021 年 9 月 30 日或之前存進相關的往來或儲蓄戶口。
7. 客戶參加本推廣中必須不涉及任何濫用/違規，否則本行不會存入獎賞或會從已存入獎賞的新客戶戶口扣除獎賞而無須另行通知及/或採取行動以追討任何未償付金額。
8. 本行可修訂以上條款及細則及/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。
9. 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。

兌換獎賞

10. 如客戶於推廣期內透過星展 iBanking 網上理財、星展 digibank、DBS iWealth® app 或 DBS digibank HK 同時進行以下交易並累積達 HK\$200,000 或以上 (或其等值)，方合資格獲得 HK\$200 現金獎賞(「兌換獎賞」):
 - a. 進行兌換外幣交易至指定貨幣；

b. 以從 10a 條兌換所得的指定貨幣進行網上海外轉賬交易（並不計算以美元轉賬至本地的交易）；

11. 指定貨幣包括加元、英鎊、歐羅、澳元、泰銖及日元。

12. 本行會以本行之相關交易日及時間釐定的匯率轉換所有交易金額至港幣等值，以計算累積外幣交易金額作推廣之用。

13. 每位客戶在推廣期內只可獲得兌換獎賞一次。

迎新獎賞

14. 如客戶於推廣期內符合以下全部要求，方合資格獲得HK\$100現金獎賞(「迎新獎賞」)：

a. 客戶於推廣期前從未透過星展 iBanking 網上理財、星展 digibank、DBSiWealth® app 或 DBS digibank HK 使用網上星展特快海外轉賬或匯款服務（包括以美元轉賬至本地的交易）；

b. 客戶於推廣期內於星展 iBanking 網上理財、星展 digibank、DBSiWealth® app 或 DBS digibank HK 完成網上海外轉賬交易並累積達到 HK\$50,000 或以上（或其等值），以美元轉賬至本地的交易並不計算在內。

15. 如客戶於推廣期內晉身為星展豐盛理財客戶的個人客戶(「新客戶」)並完成第 14 條所指的要求，可額外獲得HK\$500現金獎賞，合共HK\$600現金獎賞(「豐盛理財迎新獎賞」)。

16. 每位合資格客戶只可獲得迎新獎賞或豐盛理財迎新獎賞一次。

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。