

DBS Remit & Overseas Transfer 2021 Q4 Promotion (the “Promotion”) Terms and Conditions

General Terms and Conditions

1. The Promotion runs from 1 October 2021 to 31 December 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 31 March 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.

Exchange Reward

10. If a Customer successfully completes both of the followings at the same time via DBS iBanking or DBS digibank HK during the Promotion Period, the Customer shall be eligible for the cash reward as set out in the table in Clause 11 (the “**Exchange Reward**”):
 - a. conducting foreign currency exchange transaction to any Designated Currency (as defined in Clause 12); 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. The amount of Exchange Reward shall be determined by the accumulative transaction amount during the Promotion Period in accordance with the table below:

Accumulative Foreign Currency Exchange Transaction Amount	Exchange Reward
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HK\$100,000- < HK\$200,000 (or its equivalent)	HK\$100
HK\$200,000- < HK\$300,000 (or its equivalent)	HK\$200
HK\$300,000- < HK\$400,000 (or its equivalent)	HK\$300
HK\$400,000- < HK\$500,000 (or its equivalent)	HK\$400
HK\$500,000 or above (or its equivalent)	HK\$500

12. Designated Currency are Canadian Dollar, Great British Pound, United States Dollar and Australian Dollar.

13. 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 Lucky Draw

14. Customer shall be eligible for one entry in Lucky Draw ("**Welcome Reward Lucky Draw**") if ALL of the following conditions are fulfilled:

- a. the Customer has never conducted any Online DBS Remit or online overseas fund transfer transaction via DBS iBanking or DBS digibank HK prior to the Promotion Period (including any transfer of USD to a Hong Kong local bank); and
- b. the Customer will be eligible to one entry in Lucky Draw if the Customer successfully completes one online remittance transaction via DBS iBanking or DBS digibank HK with amount no less than HKD10,000 (or equivalent) during the Promotion Period (the "**Eligible Transaction**").

15. Customer who completes foreign currency exchange transaction at the same time when conducting Eligible Transaction will be entitled for one extra entry in the Lucky Draw.

16. There is no limit to the number of entries in the Lucky Draw.

17. A total of 100 winners will be drawn by the Bank randomly using a computer system in each phase (the "**Winners**"). Each Winner will be entitled to HK\$500 cash reward (the "**Prize**"). Results of the Winners will be announced on or before 31 March 2022 in go.dbs.com/hk-remit-en

Treasures Welcome Reward

18. If a Customer becomes a new DBS Treasures customer during the Promotion Period (the "**New Customer**") and ALL of the following conditions are fulfilled, the New Customer will be eligible for HK\$300 cash reward (the "**Treasures Welcome Reward**"):-

- a. the Customer has never conducted any Online DBS Remit or online overseas fund transfer transaction via DBS iBanking or DBS digibank HK prior to the Promotion Period (including any transfer of USD to a Hong Kong local bank); and
- b. the Customer successfully completes one online remittance transaction via DBS iBanking or DBS digibank HK with amount no less than HKD10,000 (or equivalent) during the Promotion Period.

19. Each New Customer will be eligible for the Treasures Welcome Reward only once.

Risks 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 年第四季獎賞 (「本推廣」) 條款及細則

一般條款及細則

1. 本推廣由 2021 年 10 月 1 日起至 2021 年 12 月 31 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港幣往來或儲蓄戶口。有關獎賞會於 2022 年 3 月 31 日或之前存進相關的港幣往來或儲蓄戶口。
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 網上理財或 DBS digibank HK 同時進行以下交易並累積達第 11 條所指的累積外幣交易金額 (或其等值)，方合資格獲得相應兌換獎賞金額。(「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. 客戶所得的兌換獎賞金額會根據其累積外幣交易金額而計算。

累積外幣交易金額	兌換獎賞
HK\$100,000- < HK\$200,000（或其等值）	HK\$100
HK\$200,000- < HK\$300,000（或其等值）	HK\$200
HK\$300,000- < HK\$400,000（或其等值）	HK\$300
HK\$400,000- < HK\$500,000（或其等值）	HK\$400
HK\$500,000 或以上（或其等值）	HK\$500

12. 指定貨幣包括加元、英鎊、美元及澳元。

13. 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。

迎新抽獎

14. 如客戶符合以下全部要求，方合資格獲得迎新抽獎機會（「迎新抽獎」）：

a. 客戶於推廣期前從未透過星展 iBanking 網上理財或 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. 客戶經星展 iBanking 網上理財或 DBS digibank HK 完成至少一次並且不少於港幣一萬元（或其等值）的網上星展海外轉賬交易（「合資格海外轉賬」），即可獲得 1 次迎新抽獎機會。

15. 如客戶進行該合資格海外轉賬時同時兌換外幣，可獲得額外迎新抽獎機會 1 次。

16. 客戶參與抽獎次數不限。

17. 本行將以電腦系統隨機抽出一百位得獎者，有關得獎者可獲得 HK\$500 現金獎賞（「獎品」）。得獎名單將於 2022 年 3 月 31 日或之前於 go.dbs.com/hk-remit 內公佈。

豐盛理財迎新獎賞

18. 如客戶晉身為星展豐盛理財客戶的個人客戶（「新客戶」）並於推廣期內符合以下全部要求，可獲得 HK\$300 現金獎賞（「豐盛理財迎新獎賞」）：

a. 客戶於推廣期前從未透過星展 iBanking 網上理財或 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. 客戶於推廣期內經星展 iBanking 網上理財或 DBS digibank HK 完成至少一次並且不少於港幣一萬元(或其等值)的網上星展海外轉賬交易。

19. 每位合資格新客戶只可獲得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。