

**DBS eStamp Promotion (October - December 2021) (“Promotion”) - Terms and Conditions:**

1. The Promotion runs from 1 October 2021 to 31 December 2021 (the “**Promotion Period**”).
2. The Promotion is applicable to individual customers (“**Customers**”) who have maintained DBS Account or DBS Treasures account during the Promotion Period (“**Eligible Account**”) with DBS Bank (Hong Kong) Limited (the “**Bank**”).
3. “**DBS Account**” 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.
4. Customer can only enjoy the Promotion once.
5. Only primary account holder is eligible to the Promotion.
6. “**Eligible Digital Transaction**” means any of the following transactions (being an immediate payment or a scheduled payment if applicable) completed during the **Promotion Period** via DBS iBanking, or DBS digibank HK app:
  - 6.1 Settle a bill payment of HK\$200 or above (or equivalent in foreign currency) via Scan and Pay or online bill payment from any Current or Savings Account under the Eligible Account; or
  - 6.2 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; or
  - 6.3 Set up an online time deposit through DBS iBanking (with specified promotion code), or DBS digibank HK app from the Eligible Account (please refer to the online time deposit interest rate table posted by the Bank for details: [go.dbs.com/hk-otden](http://go.dbs.com/hk-otden)); or
  - 6.4 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); or
  - 6.5 Receive monthly deposit of HK\$30,000 or above via online standing instruction or auto-payroll in any HKD Current or HKD Savings Account under the Eligible Account; or
  - 6.6 Register HKID number for Faster Payment System (“**FPS**”) for the first time since 6 December 2020 and maintain the settings until the end of the Cash Reward Fulfilment Period (as set out in clause 15); or
  - 6.7 Perform Automatic Add Value Service reload(s) to DBS Octopus ATM Card; or
  - 6.8 Use Scan & Pay for the first time since 30 September 2018 and settle one bill for electricity, town gas or residential services provided by Hong Kong Broadband Network Limited; or
  - 6.9 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) for first time since 1 January 2020; or
  - 6.10 Register mobile phone number or email address and set any DBS bank account as the default fund receiving account for FPS for the first time since 1 January 2020 and maintain the settings until the end of the Cash Reward Fulfilment Period (as set out in clause 15), and conduct a fund transfer of HK\$300 or above (or equivalent in foreign currency) from other banks or e-wallets to any Current or Savings Account under the Eligible Account via FPS; or
  - 6.11 Login to DBS digibank HK App for the first time since 1 October 2020.

7. Customer will be eligible to one Digital Transaction eStamp for each Eligible Digital Transaction set out in clauses 6.1 to 6.7. Customer will be eligible to two Digital Transaction eStamps for each Eligible Digital Transaction set out in clause 6.8 to 6.11. Customers who have maintained a mortgage with the Bank and have completed Eligible Digital Transaction as set out in Clause 6.11 will be eligible to one additional Digital Transaction eStamp.
8. Each Customer is eligible to a maximum of 9 Digital Transaction eStamps under the Promotion (“**Digital Transaction Reward**”).
9. Subject to clause 14, Customer is entitled to one lucky draw chance to win bonus Digital Transaction eStamps during the Promotion Period (“**Lucky Draw Reward**”) if she/he has successfully fulfilled the following requirements:
  - 9.1. Completes any Eligible Digital Transaction within the Promotion Period; and
  - 9.2. Visits the Promotion website [go.dbs.com/hk-estamp-e-en](http://go.dbs.com/hk-estamp-e-en) and inputs his/her eStamp reference number to participate in the lucky draw; and
  - 9.3. Submits the lucky draw result and confirms the result on the confirmation page.
10. Each Customer is eligible to one lucky draw chance during the Promotion Period.
11. The Lucky Draw Reward will be drawn randomly by the Bank’s computer system and the results will be announced instantly on the Promotion website [go.dbs.com/hk-estamp-e-en](http://go.dbs.com/hk-estamp-e-en).
12. “**Eligible Investment Transaction**” means any of the following transactions complete during the Promotion Period:
  - 12.1. Successfully complete a foreign currency exchange with a single transaction amount equivalent to HK\$200,000 or above via DBS iBanking or DBS digibank HK app; or
  - 12.2. Successfully complete a single Fund subscription with subscription amount of HK\$200,000 or above via DBS iBanking or DBS digibank HK app; or
  - 12.3. Successfully complete a single Securities BUY or SELL transaction with an amount equivalent to HK\$200,000 or above via DBS iBanking or DBS digibank HK app; or
  - 12.4. Successfully complete a foreign currency exchange for the first time since 1 April 2019 via DBS iBanking or DBS digibank HK app; or
  - 12.5. Successfully complete a single Fund subscription for the first time since 1 April 2019 via DBS iBanking or DBS digibank HK app; or
  - 12.6. Successfully complete a single Securities BUY or SELL for the first time since 1 April 2019 via DBS iBanking or DBS digibank HK app
13. Customer will be eligible to 1 Investment Transaction eStamp for each **Eligible Investment Transaction** set out in clauses 12.1 to 12.6 (“**Investment Transaction Reward**”). Each Customer will be eligible for a maximum of 3 Investment Transaction eStamps under clause 12.3, whilst each Customer will be eligible for 1 Investment Transaction eStamp for clause 12.4 to 12.6 once only. Each Customer will be eligible for a maximum of 9 Investment Transaction eStamps under clause 12 under the Promotion.

14. Each Customer will be eligible to cash reward by reference to the number of eStamps as set out in the table below (“**Cash Reward**”):

**Digital Transaction Reward**

Number of Digital Transaction eStamps	Cash Reward (HK\$)
3-5 eStamps	\$30
6-8 eStamps	\$60
9 eStamps or above	\$100

**Investment Transaction Reward**

Number of Investment Transaction eStamps	Cash Reward (HK\$)
3-5 eStamps	\$30
6-8 eStamps	\$60
9 eStamps or above	\$100

15. Each Customer is eligible to a maximum of HK\$200 Cash Reward (inclusive of **Lucky Draw Reward**) during the Promotion Period. The Cash Reward will be credited to Customer’s HKD Current Account with the Bank during the Cash Reward Fulfilment Period as set out in the table below:

Cash Reward Fulfilment Period
1 – 28 February 2022

16. Customer can check the eStamp balance, including Digital Transaction Reward, Investment Transaction Reward and/or Lucky Draw Reward via the Promotion website [go.dbs.com/hk-estamp-e-en](http://go.dbs.com/hk-estamp-e-en) by inputting his/her eStamp reference number. The eStamp balance will be updated on the Promotion website on a bi-weekly basis.
17. Customer shall maintain a valid HKD Current and Saving Account under the Eligible Account at the time the Bank credits the Cash Reward.
18. All Eligible Digital Transactions and Eligible Investment Transactions under the Promotion are determined according to the Bank’s records. The Bank’s record is final.
19. Participation in the Promotion is subject to there being no abuse/non-compliance by the Customer, failing which the Bank will not credit the Cash Reward, or where the Cash Reward has been credited, the Bank may debit the value of the Cash Reward from the Eligible Account without notice and/or take such action to recover any outstanding amounts.
20. The Bank may change the terms and conditions and/or 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.