

App2App Campaign (“Promotion”) – Terms and Conditions

1. The Promotion is only applicable to customers who hold a DBS Treasures account or DBS Account (“**Eligible Account**”) on 7 March 2022 with DBS Bank (Hong Kong) Limited (the “**Bank**”) and maintain the Eligible Account until 30 September 2022 (“**Customer**”).
2. “**DBS Treasures**” and “**DBS Account**” 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.
3. The Promotion shall run from 7 March 2022 to 31 July 2022 (“**Promotion Period**”).
4. “**Eligible Transaction**” means completing any of the following transactions from any Current or Savings Account under the Eligible Account via DBS digibank HK app or DBS iBanking during the Promotion Period:
 - a) Settle a Hong Kong Broadband Network Limited bill payment (being an immediate payment or a scheduled payment) of HK\$200 or above (or equivalent in foreign currency) with Eligible Accounts; or
 - b) Perform a fund transfer of HK\$200 or above (or equivalent in foreign currency) from the Eligible Account to any Octopus card.
5. During the promotion period, customers who complete the Eligible Transaction(s) will be eligible for **either** of the following offer:
 - i. Cash Rebate of **HK\$25 (“Local Transfer Reward”)** for Customers who conducted the Eligible Transaction mentioned in clause 4; or
 - ii. Cash rebate of **HK\$50 (“FPS in-app Payment Reward”)** for Customers who conducted the Eligible Transaction mentioned in clause 4 via the Hong Kong Broadband Network Limited mobile application (“**My HKBN**”) or Octopus Cards Limited mobile application (“**Octopus**”) and is subsequently redirected to the DBS digibank HK app.
 - iii. For the avoidance of doubt, a Customer will only be eligible to either Local Transfer Reward or FPS in-app Payment Reward. For instance, if a Customer has performed two bill payments during the Promotion Period and is an FPS in-app payment with one of the bill payments, he/she will be eligible for FPS in-app Payment Reward.

6. The Local Transfer Reward or FPS in-app Payment Reward (collectively, the “Cash Rebates”) will be credited directly to eligible Customers’ HKD Current Account under the Eligible Account on or before 30 September 2022 (“Fulfilment Period”).
7. Customers must maintain a valid HKD Current Account under the Eligible Account at the time the Bank credits the Cash Rebates.
8. Each Customer can only enjoy the Promotion once.
9. Only primary account holder is eligible to the Promotion.
10. Eligibility of any transaction for the purpose of this Promotion shall be determined based on the Bank’s record. If there is any discrepancy between the Bank’s record and the Customer’s record, the Bank’s record shall prevail.
11. Participation in the Promotion is subject to there being no abuse/non compliance by the Customer, failing which the Bank will not credit the rewards or where it has been credited, the Bank may debit the value of the Cash Rebates from the account without notice and/or take such action to recover any outstanding amounts.
12. The Bank may change the terms and conditions and/or modify/terminate the Promotion without notice. The Bank’s decision is final.
13. The English version shall prevail if there is any inconsistency between the English and Chinese versions.