DBS Current & Saving Account Transaction Loyalty Reward Promotion (January 2020 – September 2020) (“Promotion”) - Terms and Conditions:

1. The Promotion is applicable to DBS Account and DBS Treasures customers (“Customers”) of DBS Bank (Hong Kong) Limited (the “Bank”).

2. “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.

3. The Bank will send to Customers an email or SMS for the Promotion (“Invitation”) which contain their eStamp reference number.

4. The Promotion runs from 1 January 2020 to 30 September 2020 (the “Promotion Period”).

5. Customer can only enjoy the Promotion once.

6. Only primary account holder is eligible to the Promotion.

7. “Eligible Digital Transaction” means any of the following transactions (being an immediate payment or a scheduled payment if applicable) completed during any of the Reward Periods (as set out in clause 13):
   7.1 Settle a bill payment of HK$100 or above via DBS iBanking, DBS digibank or DBS iWealth® app or Faster Payment System from any HKD Current or HKD Savings Account under the Eligible Account; or
   7.2 Conduct fund transfer of HK$50 or above (or equivalent in foreign currency) via DBS iBanking, DBS digibank or DBS iWealth® app or Faster Payment System from any Current or Savings Account under the Eligible Account; or
   7.3 Set up time deposit via DBS iBanking, DBS digibank or DBS iWealth® app with specified promotion code, please refer to the online time deposit interest rate table posted by the Bank for details: https://www.dbs.com.hk/personal/promotion/OnlineTD-promo; or
   7.4 Make remittance via DBS Online Remit on DBS iBanking; or
   7.5 Subscribe to eStatement until at least the end of the Cash Reward Fulfilment Period (as set out in Clause 13); or
   7.6 Reload HK$500 to DBS Octopus ATM Card via Automatic Add Value Service (AAVS); or
   7.7 Conduct autopay service via any HKD Current / HKD Savings Account; or
   7.8 Complete the First-Time FPS Usage. Such First-Time FPS Usage shall mean instant FPS transfer of HK$50 or above (or equivalent in foreign currency) from Eligible Account through mobile numbers/email addresses via PayFast in DBS iWealth® app, DBS digibank or DBS iBanking or QR code payment at merchants via the DBS FPS Scan & Pay function in DBS iWealth® app, DBS digibank or DBS iBanking.

8. Customer will be eligible to one eStamp for each Eligible Digital Transaction set out in clause 7.1 to 7.7 completed within any Reward Period, and two eStamps for completing the Eligible Digital Transaction set out in clause 7.8 within any Reward Period (“Digital Transaction Reward”).
9. In addition to Clause 7, Customer is entitled to one lucky draw chance to win bonus eStamps in each Reward Period ("Lucky Draw Reward") if she/he has successfully fulfilled the following requirements:
   9.1 Complete any Eligible Digital Transaction within Reward Period I and/or Reward Period II and/or Reward Period III; and
   9.2 Visit the Promotion website go.dbs.com/hk-estamp2020-en and input the reference number quoted on the Invitation to participate in the lucky draw; and
   9.3 Submit the lucky draw result and confirm the result on the dedicated confirmation page.

10. Each Customer is eligible to one lucky draw chance in each of the Reward Periods.

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-estamp2020-en.

12. Every 3 eStamps are equivalent to HK$50 cash reward ("Cash Reward"). Each Customer will be eligible to relevant Cash Reward by reference to the number of eStamps as set out in the table below:

<table>
<thead>
<tr>
<th>Number of eStamps</th>
<th>Cash Reward (HK$)</th>
</tr>
</thead>
<tbody>
<tr>
<td>3 – 5 eStamps</td>
<td>$50</td>
</tr>
<tr>
<td>6 – 8 eStamps</td>
<td>$100</td>
</tr>
<tr>
<td>9 eStamps or above</td>
<td>$150</td>
</tr>
</tbody>
</table>

13. Each Customer is eligible to Cash Reward of a maximum of HK$150 during each Reward Period, such that the maximum total Cash Reward for the entire Promotion Period is HK$450. The Cash Reward will be credited to Customer’s HKD current account with the Bank in the Cash Reward Fulfilment Period as set out in the table below:

<table>
<thead>
<tr>
<th>Reward Period</th>
<th>Cash Reward Fulfilment Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reward Period I</td>
<td>1 January 2020 - 31 March 2020</td>
</tr>
<tr>
<td>Reward Period II</td>
<td>1 April 2020 – 30 June 2020</td>
</tr>
<tr>
<td>Reward Period III</td>
<td>1 July 2020 – 30 September 2020</td>
</tr>
</tbody>
</table>

14. Customer can check the eStamp balance, including both Digital Transaction Reward and/or Lucky Draw Reward via the Promotion website go.dbs.com/hk-estamp2020-en by inputting the reference number which has been quoted in the Invitation. The eStamp balance will be updated on the Promotion website on a bi-weekly basis.
15. Limited Time eStamp offer for Cash Payout Scheme ("Limited Offer"): Cash Payout Scheme refers to the HKSAR Government’s HK$10,000 cash payout scheme. Details of Cash Payout Scheme can be found via go.dbs.com/hk-cashpayoutscheme-en. Customer will be eligible to one eStamp for completing each of the action mentioned in Clause 15.1 – 15.3. A Customer can enjoy a maximum of three eStamps under the Limited Offer. Eligible applicants are considered as applicants who received confirmation on HK$10,000 credit transaction.

15.1 Customer will be eligible to 1 eStamp if the Customer successfully registered through DBS iBanking or digibank or iWealth® app or online form at DBS website or paper form on or before 30 September 2020 and confirmed as eligible applicants for Cash Payout Scheme; and

15.2 Early Bird Offer: Customer will be eligible for one extra eStamp by successfully registered through DBS iBanking or digibank or iWealth® app or online form at DBS website or paper form from 21 June to 31 July 2020 and confirmed as eligible applicants for Cash Payout Scheme; and

15.3 Customer will be eligible for 1 eStamp if the Customer successfully received HK$10,000 in any Current or Savings Account under the Eligible Account from Cash Payout Scheme.

16. Limited Offer will be credited to Customer’s current or saving account with the Bank in the Cash Reward Fulfilment Period as set out in the table in Clause 13 within Reward Counting Period III.

17. Customer shall maintain a valid HKD Current Account under the Eligible Account at the time the Bank credits the Cash Reward.

18. All Eligible Digital Transactions relevant 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.