

## Terms and Conditions of DBS Energy-Saving Business Account Opening Offer

1. **DBS Energy-Saving Business Account Opening Offer** (the “**Promotion**”) is applicable to new customer (the “**Eligible Customer**”) who
  - a. successfully submitted the Hong Kong Dollar Business Current/Savings account(s) maintained with DBS Bank (Hong Kong) Limited (the “**Bank**”, which expression shall include its successors and assigns) (“**Business Account(s)**”) Application online during the Promotion Period referred below;
  - b. has successfully opened Business Account(s); and
  - c. has neither held any Business Account(s) nor maintained any credit facility with the Bank any time before 20 Nov 2023.

The Bank may determine the eligibility of any Eligible Customer at the Bank’s sole and absolute discretion and the Bank’s decision on whether any new customer is eligible to be an Eligible Customer is final, binding and conclusive.

2. The Promotion period is from 20 Nov 2023 to 29 February 2024 (both dates inclusive), unless early terminated or extended (“**Promotion Period**”).
3. Please refer to the latest Bank Charges Schedule (Corporate Customers) for details on standard fees & charges.
4. Subject to the Terms and Conditions, the Eligible Customers will be entitled to Business Account Opening Fee Waiver, the Offer value shall be capped at HK\$1,200 (“**Offer**”). In the event where DBS Business Account Opening Fee is above HK\$1,200, Eligible Customer is required to settle the outstanding balance of the said DBS Business Account Opening Fee after deducting HK\$1,200, if any. The Bank reserves its right in its sole and absolute discretion to determine whether any Eligible Customer is entitled to or eligible for any Offers.
5. Each Eligible Customer can only participate in the Offer once during the Promotion Period.
6. The Offer is not transferable or exchangeable in part or in kind for any cash, credit or other goods or services.
7. The Bank reserves the right to replace any of the Offer with alternative items without prior notice or liability to any person and at the Bank’s sole and absolute discretion.
8. The Bank’s decision on all matters relating to any of the Offer and/or the Promotion will be final, conclusive and binding on all parties. The Bank reserves the right, at its sole and absolute discretion and without any liability on the part of the Bank to any person, to vary, terminate or extend any of the Offer and/or the Promotion and to vary or modify any of these Terms and Conditions at any time without notice. The Bank accepts no liability for any such change or termination.
9. In case of any dispute relating to or arising out of these Terms and Conditions and/or any of the Offer and/or the Promotion, the Bank’s decision shall be final and conclusive. No correspondence or claims will be entertained.
10. Any account, service or product of the Bank is subject to all relevant terms and conditions governing such account, service or product.
11. Any fraud and/or abuse of any of the Offer and/or the Promotion by an Eligible Customer (as determined by the Bank at its sole and absolute discretion) will result in: (a) forfeiture of the Eligible Customer’s entitlement to such Offer(s) and/or eligibility to participate in such Promotion; and/or (b) cancellation of all or part of the Eligible Customer’s account(s) with the Bank. The Bank reserves the right at any time, at its sole and absolute discretion and without any liability on the part of the Bank to any person, to deduct the equivalent value of any offer and/or rebate awarded inappropriately to

an Eligible Customer directly from the Eligible Customer's bank account(s) with the Bank without prior notice and/or take legal action in such instances to recover any outstanding amounts.

12. In the event of any inconsistency between these Terms and Conditions and any brochures, marketing or promotional materials relating to any of the Promotion, these Terms and Conditions shall prevail.
13. If there is any inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.
14. These Terms and Conditions are governed by, and shall be construed in accordance with, the laws of Hong Kong.
15. Unless expressly provided to the contrary in these Terms and Conditions, a person who is not a party to these Terms and Conditions shall not be entitled to enforce any provision of these Terms and Conditions under the Contracts (Rights of Third Parties) Ordinance.

This Promotion is intended for selected company customers of DBS Bank (Hong Kong) Limited and it does not constitute an offer or a recommendation to enter into any transaction. The promotional materials have not been reviewed by any regulatory authority in Hong Kong. Foreign exchange transactions involve risk. Changes in exchange rates can be unpredictable, sudden and large. Any investment decision is yours and before making any investment decision, you should assess your own financial situation, investment experience, investment objectives, willingness and ability to bear risks, and understand the nature and risks of any transactions. If in doubt, you should seek advice from independent professional advisers.