

**DBS and KPay Business Account Opening Joint Promotion – IBG Bancassurance  
Appointment Gift – Trip.com e-Gift Card (“Appointment Gift Program”)**

**Terms and Conditions**

1. The promotion period of the Appointment Gift Program is from 4 June 2025 to **31 March 2026** (both dates inclusive) (the “**Promotion Period**”).
2. The Promotion is only applicable to the selected DBS Bank (Hong Kong) Limited (the “**Bank**”) company customers (“**IBG customers**”) who during the Promotion Period:
  - a. Entitle to the Rewards of DBS and KPay Business Account Opening Joint Promotion; and
  - b. attends an appointment meeting with Bancassurance Business Specialist (“**BBS**”); and
  - c. has completed and signed the Business Financial Needs Analysis (“**BFNA**”) form with BBS.
3. Details of DBS and KPay Business Account Opening Joint Promotion could be referred to the following webpage:  
<https://www.dbs.com.hk/sme/dbskpayjointpromo>
4. Upon completion of 2(a), 2(b) and 2(c) above, the IBG Customers will be eligible (“**Eligible Customers**”) to receive a HKD2,000 Trip.com e-Gift Card (“**e-Gift Card**”).
5. The Bank’s decision on whether Eligible Customers are eligible to the e-Gift Card is final, binding and conclusive.
6. Eligible Customers can only receive the e-Gift Card once during the Promotion Period.
7. Appointment meetings with IBG customers can be made only after the customers has submitted the DBS Business Insurance Appointment form to IBG Bancassurance Support Team.
8. Eligible Customers are required to sign the Customer Acknowledgement Receipt Form (“**CAR Form**”) at the meeting with BBS in order to receive the e-Gift Card. The redemption number and PIN code of the e-Gift Card will be given to the Customer by BBS at the meeting after signing the CAR form. Eligible Customers must be entitled to DBS and KPay Business Account Opening Joint Promotion at the time the e-Gift Card is given.

9. By signing the CAR Form, Eligible Customers shall be deemed to have read, understood, and agreed to be bounded by these terms and conditions.
10. The e-Gift Card is non-exchangeable, non-transferrable and non-redeemable for cash or other rewards. The bank reserves the right to replace and substitute the e-Gift Card with another gift of a similar value at any time and without prior notice.
11. Bank staff is not eligible for this Promotion.
12. Participation in the Appointment Gift Program is subject to there being no abuse/ non-compliance by the Eligible Customers failing which the Bank will not offer the e-Gift Card to Eligible Customers or where the e-Gift Card have been given to the Customers, the Bank may debit the value of the e-Gift Card from the Eligible Customers' account without notice and/or take such action to recover any outstanding amounts.
13. The Bank may change the terms and conditions and/or modify/ terminate the Appointment Gift Program without notice. The Bank's decision is final in the event of dispute.
14. Promotion information will remain accessible up to one week after the end of the Promotion Period.
15. The Bank shall not be responsible or liable for any consequence in respect of the quality, supply and use of the e-Gift Card. The use of the e-Gift Card is subject to the terms and conditions imposed thereon by the merchant. Any enquiry or complaint must be made to the merchant directly.
16. Should there be any discrepancy between the English and Chinese versions of the contents contained in the term and conditions, the English version shall prevail.
17. For specific terms and condition of the e-Gift Card and more details, please refer to <https://pages.trip.com/giftcard/guideline-en-hk/index.html?locale=en-HK&curr=HKD>