

“DBS SME Banking – Year of the Dragon Lucky Draw” Terms and Conditions

1. “DBS SME Banking – Year of the Dragon Lucky Draw” (the “Promotion”) is only applicable to selected company customers of DBS Bank (Hong Kong) Limited and/or DBS Bank Ltd., Hong Kong Branch (collectively the “Bank”, which expression shall include their respective successor and assign) which have received a direct email on the Promotion from the Bank (each a “Customer”). The Bank may determine if the Customer is eligible for the Promotion at its sole and absolute discretion and the Bank’s decision is final, binding and conclusive.
2. A Customer who wishes to participate in the Promotion must register for the Promotion by submitting the “DBS SME Banking – Year of the Dragon Lucky Draw” online registration form during the period from 24 January 2024 to 3 March 2024 (both dates inclusive).
3. The Promotion period is from 5 February to 3 March 2024 (both dates inclusive), unless early terminated or extended (“Promotion Period”). By participating in this Promotion, you agree to be bound by these terms and conditions.
4. During the Promotion Period, a Customer will be entitled to receive entry(ies) to the lucky draw chance(s) by completing any of the designated activity(s) set out below.

Activity	No. of Lucky Draw Chance
<p>1. Deposit new funds* of HK\$50,000 (or equivalent) into any of the Customer’s Current Account(s) or Savings Account(s) maintained with the Bank and maintain the funds throughout the Promotion Period.</p> <p>*“New funds” refers to the incremental balance when comparing the aggregated deposit balance of the customer’s current account(s) and savings account(s) as of 3 March 2024 with the aggregated balance as of 3 February 2024.</p> <p>For the avoidance of doubt, any balances in Time Deposit Account(s); and/or transfer of funds from any same name account of the Customer within the Bank are excluded.</p>	<p>2 chances; and 2 additional chances for each HK\$50,000 (or equivalent) new funds</p>
<p>2. Complete at least 2 transactions (either e-Lai See or FPS) each week, from Monday to Sunday.</p>	<p>1 chance each week (maximum of 4 chances); and 1 additional chance if at least 1 of transactions is e-Lai See</p>

	(maximum of 1 chance)
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5. The winner will be drawn randomly by the computer. The prizes (the “Prize”) details are listed below. The winners of the lucky draw will be informed about Prize redemption details via a direct email from the Bank on or before 12 April 2024.

Item	Prize	Quota
1	HK\$8,888 travel voucher – flight, hotel and packages	1
2	HK\$3,888 travel voucher – flight, hotel and packages	2
3	DBS Golden Dragon Figurine	5
4	HK\$1,000 Supermarket voucher	10
5	HK\$500 Supermarket voucher	20

6. The travel vouchers listed in Clause 5 in these terms and conditions are supplied by Hutchison Travel Limited (“hutchgo”) and is subject to hutchgo relevant [terms and conditions](#).
7. The Bank is not the supplier of the Prize and the description or photos in relation to the Prize, which are not provided by the Bank and intended to be for reference only. Any enquiry, claim or complaint in relation to the quality or availability of the Prize or the accuracy of any of the aforementioned information contained in this marketing material shall be directed to the supplier. The Bank shall assume no liability in respect thereof.
8. The Bank reserves the right to replace any Prize with alternative items without prior notice, reason, or liability to any person and at the Bank’s sole and absolute discretion.
9. Any Prize under the Promotion cannot be exchanged, in whole or in part, into any cash, credit, other good or services and is not transferable.
10. Only real-time FPS outward credit transfer will be deemed as a valid FPS transaction under the Promotion. A valid e-Lai See transaction can be triggered with below steps.
- a. IDEAL Internet Banking/Mobile Banking: Select the Purpose Code “e-Lai See” under “Pay Local / Overseas Payee” section; or
 - b. IDEAL / IDEAL Connect UFF file upload: Input “CLAISE” in the UFF D44 field for real-time FPS payment (applicable to Product Type GPP/PPP in the UFF specs); or
 - c. IDEAL Connect ISO file format: Input “CLAISE” in the “PmtInf > CdtTrfTxInf > RgltryRptg > Dtls > Inf” field (applicable to Product Type GPP/PPP in the ISO specs)

11. All transaction values relevant under the Promotion are determined according to the Bank's records. The Bank's record is final.
12. The Bank has the final decision on all matters relating to the Promotion. The Bank may, in its sole and absolute discretion, change these terms and conditions and or modify, extend, terminate the Promotion without notice and without reason without liability. In case of any dispute relating to or arising out of these Terms and Conditions and/or any Offer and/or the Promotion, the Bank's decision shall be final, conclusive and binding. No correspondence or claims will be entertained.
13. Any fraud and/or abuse of the Promotion by a Customer (as determined by the Bank at its sole and absolute discretion) will result in (a) forfeiture of the Customer's (i) entitlement to the Promotion and/or (ii) eligibility to participate in the Promotion and/or (b) cancellation of all or part of the 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 discount and/or benefit inappropriately obtained by a Customer directly from the Customer's bank account(s) with the Bank without prior notice and/or take legal action in such instances to recover any outstanding amounts. The Bank also reserves the right to disqualify the winner from participating in the Promotion and/or enjoying the Prize.
14. Any account, service or product of the Bank is subject to all relevant terms and conditions governing such account, service or product.
15. In the event of any inconsistency between these Terms and Conditions and any brochures, marketing or promotional materials relating to any of the Promotions, these Terms and Conditions shall prevail.
16. 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 (Chapter 623 of the Laws of Hong Kong).
17. These Terms and Conditions are governed by, and shall be construed in accordance with, the laws of Hong Kong Special Administrative Region.
18. If there is any inconsistency between the English and Chinese versions of these terms and conditions, the English version shall prevail.