

**Terms and Conditions of 'DBS Hong Kong SME Sustainable Finance Programme Reward' (the "Promotion")**

1. The Promotion is available from 17 November 2025 to 15 May 2026 (both dates inclusive) (the "**Promotion Period**") unless otherwise extended or otherwise terminated in accordance with these terms and conditions. By participating in this Promotion, you agree to be bound by these terms and conditions.
2. The Promotion is only applicable to corporate entities of DBS Bank (Hong Kong) Limited (the "**Bank**", which expression shall include its successors and assigns) (each a "**Participant**").
3. In order to be eligible for the Reward (as defined below), each Participant must fulfil all of the following requirements (any Participant who has fulfilled all of the following requirement is an "**Eligible Participant**"):
  - 3.1. Successfully submit the credit application under the DBS Hong Kong SME Sustainable Finance Programme (the "**Facility**") during the Promotion Period; and
    - 3.1.1. For term loan facility, at least 12 months loan tenure is required.
  - 3.2. Successfully receive the Facility approved by the Bank and complete the Facility drawdown/ limit utilization from 17 November 2025 to 15 July 2026 (the "**Drawdown Period**"); and
  - 3.3. Maintain the DBS Business Account (the "**Business Account**") until the time the Rewards (as defined below) are granted; and
  - 3.4. Maintain no overdue record during the first 6 months of repayment of the Facility drawdown/ limit utilization of the Facility made within the Drawdown Period.

The Bank may determine if the Participant is an Eligible Participant and if the Eligible Participant is entitled to any Reward in its sole and absolute discretion and the Bank's decision is final, binding and conclusive.
4. Please refer to the latest Bank Charges Schedule (Corporate Customers) for details on standard fees and charges, which are applicable to a Business Account, and will be updated from time to time: - <https://www.dbs.com.hk/corporate/ratesfees.page>
5. The rewards to be provided by the Bank in the Promotion during the Promotion Period (the "**Rewards**") are as follows:
  - 5.1. Each Eligible Participant will be rewarded for a maximum of one (1) Reward 1 and one (1) Reward 2 during the Promotion Period.
  - 5.2. Eligible Participant shall be rewarded with up to HK\$1,000 cash rebate for every HK\$500,000 Facility drawdown/ limit utilization ("**Reward 1**"). For revolving facilities, average utilization within the Drawdown Period would be used for the calculation. The reward value shall be capped at HK\$5,000. Reward 1 will be credited into any of the Eligible Participant's Business Account on or

before 31 March 2027.

5.3. Eligible Participant shall be rewarded with HK\$1,000 supermarket vouchers for every HK\$500,000 Facility drawdown/ limit utilization (“**Reward 2**”). For revolving facilities, average utilization within the Drawdown Period would be used for the calculation. The reward value shall be capped at HK\$5,000.

5.3.1. Participant will be notified on the redemption procedure of Reward 2 by email from the Bank on or before 31 March 2027.

5.3.2. The Bank is not the supplier of any supermarket vouchers issued by the merchant. The Bank shall not be responsible or liable for any consequence in respect of the quality, supply and use of the supermarket vouchers. The use of the supermarket vouchers is subject to the terms and conditions imposed thereon by the merchant. Any enquiry or complaint must be made to the merchant directly.

5.4. The Rewards are limited and available on first-come-first-served basis. Only first 40 Eligible Participants according to the Bank’s record will be entitled to the Rewards and the Bank’s decision on whether any Eligible Participant is one of the first 40 Eligible Participants is final, binding and conclusive.

5.5. In the event that the Participant is also entitled to other prevailing promotion / rewards provided by the Bank, the Bank reserves the right to provide only one or some of the reward(s) and/or privilege(s) at its sole and absolute discretion and without any liability on the part of the Bank to any person.

5.6. If the Eligible Participant has early redeemed/settled the Facility during the full loan tenure, the Bank reserves its rights at its sole and absolute discretion to debit an amount equivalent to such interest fee privilege together with any cost incurred by the Bank as a result of such early redemption from the relevant repayment account of the Eligible Participant on the early redemption date of the Facility without any prior notice to the relevant Eligible Participant and any liability on the part of the Bank to any person.

6. Each Eligible Participant can only be entitled to the Rewards once during the Promotion Period.
7. The Promotion is not applicable for banks, non-bank financial institutions, investment holding companies, personal investment companies and listed companies subject to the Bank’s sole and absolute discretion and the Bank’s decision.
8. This Promotion is only applicable to Participant whose loan accounts are in good standing and not in default (as determined by the Bank at its sole and absolute discretion). If the Participant’s credit standing is unsatisfactory (as determined by the Bank at its sole and absolute discretion) or the Participant early repays any part of the Facility, the Bank reserves the rights in its sole and absolute discretion to claw back any Reward to the Participants without prior notice or liability to any person.
9. Any fraud and/or abuse of the Promotion by a Participant (as determined by the Bank at its sole and absolute discretion) will result in forfeiture of the Participant’s eligibility to participate in the Promotion and/or cancellation of all or part of the Participant’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 rewards granted inappropriately to a Participant directly from the Participant's bank account(s) with the Bank without prior notice and/or take legal action in such instances to recover any outstanding amounts.

10. The Bank reserves the rights in its sole and absolute discretion to determine whether any Participant is entitled to or eligible for the Reward.
11. 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 the Reward 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.
12. In case of any disputes relating to or arising out of these terms and conditions, the Promotion and/or the Reward, the Bank's decision shall be final, conclusive and binding. No correspondence or claims will be entertained.
13. These terms and conditions are governed by, and shall be construed in accordance with, the laws of Hong Kong Special Administrative Region.
14. In the event of any inconsistency between these terms and conditions and any brochures, marketing or promotional materials relating to the Promotion, these terms and conditions shall prevail.
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.
16. The English version shall prevail if there is any inconsistency between the English and Chinese versions.