

Terms and Conditions of DBS Online Account Opening for Business – Welcome Reward for HKBN Enterprise Solutions Customers (August to October 2026) (“Promotion”)

1. The Promotion is available from 10 August 2026 to 31 October 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, Participant (as defined below) agrees to be bound by these terms and conditions.
2. In order to be eligible for the Reward (as defined below), each participant (“Participant”) must fulfil all of the following requirements (any Participant who has fulfilled all of the following requirement is an “Eligible Participant”).
 - a. is an existing customer of HKBN Enterprise Solutions Limited (“HKBNES”);
 - b. has purchased a designated HKBNES Cybersecurity Package for SMEs (valued at HK\$1,200).
 - c. is a Hong Kong registered company (“Local Company”); or company not registered in Hong Kong, Hong Kong registered companies with major corporate shareholder(s) that are overseas incorporated, Hong Kong registered companies with any corporate director(s) that are overseas incorporated, non Hong Kong companies registered under Companies Ordinance of Hong Kong (Cap. 622) (“Overseas Company”); or company in special industry including but not limited to money services, jewellery, company with complex structure, company’s ultimate beneficial owners are non-permanent Hong Kong residents or Trust account (“Special Company”).
 - d. submitted DBS Business Account (“Business Account”) application online during the Promotion Period;
 - e. has opened Business Account(s) on or before 31 December 2026; and
 - f. has neither held any Business Account(s) nor maintained any credit facility with the Bank any time before 10 August 2026, and has not closed a Business Account within 12 months prior to the first date of the Promotion.

The Bank may determine the eligibility of any Participant at the Bank’s sole and absolute discretion and the Bank’s decision on whether any new customer is eligible to be a participant is final, binding and conclusive.
3. Eligible Participant will be entitled to a rebate of HK\$1,200 (the “Reward”). The Bank reserves its rights, at its sole and absolute discretion, to determine whether any Eligible Participant is entitled to or eligible for the Reward.
4. The Reward will be credited to the Eligible Participant’s Business Account within 6 months from the date the Business Account is opened.

5. Each Eligible Participant can only participate in the Reward once during the Promotion Period.
6. Bank staff or corporate entities controlled by Bank staff cannot participate in the Promotion.
7. Any Reward is not transferable or exchangeable in part or in kind for any cash, credit or other goods or services.
8. The Bank reserves the right to replace the Reward with alternative items without prior notice or liability to any person and at the Bank's sole and absolute discretion.
9. The Bank's decision on all matters relating to Reward 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 the Reward 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.
10. In case of any dispute relating to or arising out of these Terms and Conditions and/or the Reward and/or the Promotion, the Bank's decision shall be final and conclusive. No correspondence or claims will be entertained.
11. Any account, service or product of the Bank is subject to all relevant terms and conditions governing such account, service or product.
12. Any fraud and/or abuse of any the Reward and/or the Promotion by an Eligible Participant (as determined by the Bank at its sole and absolute discretion) will result in: (a) forfeiture of the Eligible Participant's entitlement to such Reward(s) and/or eligibility to participate in such Promotion; and/or (b) cancellation of all or part of the Eligible 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 reward awarded inappropriately to an Eligible Participant directly from the Eligible Participant's bank account(s) with the Bank without prior notice and/or take legal action in such instances to recover any outstanding amounts.
13. 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.

14. If there is any inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.
15. These Terms and Conditions are governed by, and shall be construed in accordance with, the laws of Hong Kong.
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 of Third Parties) Ordinance.