

\$200 Insurance Reward for Online FX (the “Promotion”) – Terms and Conditions

1. The Promotion runs from 25 January 2019 to 24 February 2019 (“**Promotion Period**”).
2. The Promotion is applicable to Treasures Private Client (“**TPC**”) and Treasures customers of DBS Bank (Hong Kong) Limited (the “**Bank**”) who have not completed any foreign currency exchange via DBS iBanking or DBS iWealth® app from 25 July 2018 to 21 January 2019 (“**New Customers**”).
3. “**Eligible Foreign Currency Exchange**” means any successful foreign currency exchange other than HKD to USD exchange or vice versa performed within Wealth Management Accounts via DBS iBanking or DBS iWealth® app.
4. New Customers who complete Eligible Foreign Currency Exchange with a minimum single transaction amount equivalent to HK\$10,000 or more are eligible for a HK\$200 Insurance cash discount issued by Chubb Insurance Hong Kong Limited (“**Reward**”).
5. The Reward will be sent by way of a promo code (“**Promo Code**”) to the New Customer’s registered phone number with the Bank via SMS by 30 April 2019. New Customers must maintain a registered phone number with the Bank at the time the Reward is given in order to receive the Promo Code.
6. The Reward shall only be used for purchasing TravellerShield Single/ Annual Travel Insurance which is underwritten by Chubb Insurance Hong Kong Limited through the Bank.
7. The Reward will expire on 31 December 2019.
8. The Reward shall not be refunded nor redeemed for cash.
9. The Promo Code must be inputted before purchasing TravellerShield Single/ Annual Travel Insurance via the Bank.
10. The Reward shall not be re-issued and/ or shall become invalid if it is lost, damaged or defaced.
11. The Reward, once expired, shall forthwith become invalid, and shall not be re-issued nor extended.
12. In the event of any disputes, the Bank shall reserve the right of final decision.
13. For enquiry about the Reward, please call DBS Chubb Insurance Service Hotline at (852) 3191 6618.
14. Only primary account holder who is a TPC or Treasures customer of the Bank is eligible for the Promotion.
15. The date and time the New Customers perform the Eligible Foreign Currency Exchange and all transaction values relevant under the Promotion are determined based on the Bank’s records. The Bank’s records are final.
16. To calculate the aggregate transaction amount of Eligible Foreign Currency Exchange, the Bank will convert all transactions to Hong Kong Dollars at the Bank determined exchange rate on the relevant transaction date.
17. Each New Customer can only enjoy the Promotion once.
18. Participation in the Promotion is subject to there being no abuse/non-compliance by the New Customer failing which the Bank will not credit the Reward to the New Customer or where the

Reward has been credited, the Bank may debit the value of the Reward from the New Customer's account without notice and/or take such action to recover any outstanding amounts.

19. The Bank may change the terms and conditions and/or modify/terminate the Promotion without notice. In the event of dispute, the decision of the Bank shall be final.
20. The English version shall prevail if there is any inconsistency between the English and Chinese versions.

Risk Disclosure and Important Notice:

Foreign exchange involves risks. Customers should note that foreign exchange may incur loss due to the fluctuation of exchange rate.

條款及細則 – 網上外幣兌換 \$200 旅遊保險禮卷獎賞 (「推廣」)

1. 此推廣由2019年01月25日起至2019年02月24日(「**推廣期**」)。
2. 此推廣適用於星展銀行(香港)有限公司(「**本行**」)的豐盛私人客戶及豐盛理財客戶(「**新客戶**」)。而該客戶於2018年07月25日至2019年01月21日未曾透過星展 iBanking 網上理財或星展iWealth®進行外幣兌換交易(定義見以下條款3)。
3. 「**合資格外幣兌換交易**」是指任何除港幣轉至美元及其反之，並於財富管理戶口內及經星展 iBanking網上理財或iWealth App®進行的外幣兌換交易。
4. 於推廣期內的新客戶完成合資格外幣兌換單筆交易達港幣 1 萬元或以上(或其等值)可享 \$200 安達保險香港有限公司旅遊保險獎賞(「**獎賞**」)。
5. 獎賞會以促銷代碼形式於 2019 年 4 月 30 日或之前通過短信發送至新客戶的註冊電話號碼，新客戶必須在獎賞發送時維持有效的註冊電話號碼。
6. 獎賞只適用於透過星展銀行投保由安達保險香港有限公司承保之 TravellerShield 單次/ 全年旅遊保障。
7. 獎賞將於 2019 年 12 月 31 日後到期。
8. 本獎賞不可作退款或兌換現金，並不設找贖。
9. 必須於付款前輸入獎賞推廣碼。
10. 每個獎賞推廣碼只可使用一次。
11. 本獎賞如有遺失、損毀、遭塗改或模糊不清，即告無效，亦不會獲補發。
12. 本獎賞若逾期，即告無效並不能使用，亦不會獲補發或延期。
13. 如有任何爭議，星展銀行(香港)有限公司及安達保險香港有限公司將保留最終決定權。
14. 如有查詢，請致電 DBS 安達保險熱線 (852) 3191 6618。
15. 只有豐盛私人客戶或豐盛理財客戶的基本戶口持有人合資格參與此推廣。
16. 新客戶進行合資格網上外幣兌換交易的日期及時間概以本行紀錄為準。
17. 所有有關推廣的交易概以本行紀錄為準。
18. 本行會以本行於相關交易日釐定的外匯匯率以轉換所有交易至港幣等值以計算累積交易金額。

19. 每位新客戶只可享用一次推廣。
20. 本行可修訂本條款及細則及 / 或更改 / 終止此推廣而無須另行通知。若有任何爭議，本行保留最終決定權。
21. 本條款及細則之中英文版本如有任何歧義，一概以英文版本為準。

風險披露及重要通知：

外匯涉及風險，客戶應注意外幣兌換會因匯率波動而導致虧損。