

Cash Reward for Online FX (the “Promotion”) – Terms and Conditions

1. The Promotion runs from 1 April 2019 to 30 June 2019 (the “**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 completed the Eligible Foreign Currency Exchange (defined in Clause 3) (the “**Eligible Customers**”).
3. “**Eligible Foreign Currency Exchange**” means any successful foreign currency exchange other than HKD to USD exchange or vice versa performed via Wealth Management Accounts (“**WMA Account**”) through DBS iBanking or DBS iWealth® app.
4. Subject to clause 5 below, Eligible Customers who during the Promotion Period, complete any Eligible Foreign Currency Exchange with a single transaction amount equivalent to HK\$50,000 or above is eligible for HK\$100 reward (the “**Reward**”).

5. For TPC customers:

Eligible Customer should either be an existing principal cardholder of any of the following credit cards issued by the Bank (“**Card**”) or applies for any of the Cards as the principal cardholder during the Promotion Period and maintains a valid Card at the time when the Reward is credited:

- DBS Eminent Card
- DBS Black World Mastercard®
- DBS Black American Express® Card
- DBS COMPASS VISA

Eligible Customer who has multiple valid Cards can only enjoy the Reward once. The Reward will be credited to the valid Card account as card spending by 31 August 2019 (“**Fulfillment Date**”) according to below order:

- DBS Eminent Card
- DBS Black World Mastercard®
- DBS Black American Express® Card
- DBS COMPASS VISA

Where the relevant Card cannot be approved by the Bank before the Fulfillment Date, the Reward will be credited to the WMA Account of the Eligible Customer.

For Treasures customers:

Reward will be credited to the Eligible Customer’s HKD current account with the Bank by 31 August 2019. Eligible Customer must maintain a valid HKD current account with the Bank at the time the Reward is given.

6. Only primary account holder who is a TPC or Treasures customer of the Bank is eligible for the Promotion.
7. All transactions value relevant under the Promotion is subject to the Bank's records.
8. 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.
9. Each Eligible Customer can only enjoy the Promotion once. For the avoidance of doubt, each Eligible Customer can only enjoy a maximum of HK\$100 reward during the Promotion Period.

10. Participation in the Promotion is subject to there being no abuse/non-compliance by the Eligible Customer, failing which the Bank will not credit the Reward or where the Reward has been credited, the Bank may debit the value of the Reward from the Eligible Customer's account without notice and/or take such action to recover any outstanding amounts.
11. 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.
12. The English version shall prevail if there is any inconsistency between the English and Chinese versions.

Risk Disclosure and Important Notice:

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

網上外幣兌換現金獎賞 (「推廣」) - 條款及細則

1. 此推廣由 2019 年 04 月 01 日起至 2019 年 06 月 30 日(「推廣期」)。
2. 此推廣適用於已進行合資格外幣兌換交易(定義見以下條款 3)的星展銀行(香港)有限公司(「本行」)的豐盛私人客戶及豐盛理財客戶(「合資格客戶」)。
3. 「合資格外幣兌換交易」是指經星展 DBS iBanking 網上理財或星展 DBS iWealth® app 於財富管理戶口進行任何的外幣兌換交易，港幣兌美元及美元兌港幣除外。
4. 在條款 5 之規限下，於推廣期內合資格客戶完成合資格外幣兌換單筆交易達港幣 50,000 元或以上(或其等值)可享港幣 100 元現金獎賞(「獎賞」)。

5. 豐盛私人客戶：

合資格客戶為本行發出的任何信用卡之主要持卡人(「信用卡」)或於送出相關獎賞前申請本行發出的任何信用卡並在送出相關獎賞時仍然持有有效的信用卡：

- DBS Eminent Card
- DBS Black World Mastercard®
- DBS Black American Express® Card
- DBS COMPASS VISA

即使合資格客戶持有多於一張有效的信用卡，亦只可享用相關獎賞一次並根據以下信用卡之排列次序以信用卡簽賬額形式於 2019 年 8 月 31 日(「獎賞存入日期」)存入信用卡戶口：

- DBS Eminent Card
- DBS Black World Mastercard®
- DBS Black American Express® Card
- DBS COMPASS VISA

在任何情況下，若信用卡申請於獎賞存入日期前不被本行接納，獎賞將會存入合資格客戶之財富管理戶口。

豐盛理財客戶：

獎賞將於 2019 年 8 月 31 日或之前存入合資格客戶於本行的港幣往來戶口。合資格客戶必須於獎賞存入時持本行有效的港幣往來戶口。

6. 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。
7. 所有有關推廣的交易概以本行紀錄為準。
8. 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。
9. 每位合資格客戶只可享用一次推廣獎賞。為免生疑問，合資格客戶只會在優惠期內收到最高港幣 100 元之獎賞。

10. 參與推廣將受制於合資格客戶並無欺詐 / 違規成份。如發現欺詐 / 違規成份，本行將不存入獎賞。

如獎賞已存入合資格客戶的戶口，本行仍可從合資格客戶的戶口扣除獎賞而不作另行通知及/或採取行動追討任何未償付金額。

11. 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。

12. 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。