

**優惠 Offer**

**1星期定期存款特惠年利率**

**Preferential Interest Rate for a 1-week Time Deposit**

表一 Table 1:

貨幣 Currency	一星期定期存款年利率 1-week Time Deposit Rate (p.a.)	優惠編號 MP Code
美元 USD	10.0%	FXTD
人民幣 RMB	10.0%	
澳元 AUD	16.0%	
紐元 NZD	16.0%	
加元 CAD	16.0%	
英鎊 GBP	16.0%	
歐元 EUR	10.0%	

**條款及細則:**

- 本推廣由2025年11月1日至11月30日止 (「推廣期」)。
- 本推廣只適用於以下特選個人客戶(「客戶」):
  - 在星展銀行(香港)有限公司 (「本行」) 持有星展豐盛理財戶口或DBS Account (「合資格戶口」); 及
  - 收到本行有關邀請。
- 「DBS Account」及「星展豐盛理財」是本行的客戶層。「客戶層」指 DBS Account、星展豐盛理財、星展豐盛私人客戶、星展私人銀行及本行不時增設的任何其他客戶層。在香港, 星展私人銀行為星展銀行(香港)有限公司的私人銀行部門。
- 「跨境理財通客戶」是指於推廣期內在本行持有跨境理財通—南向通戶口的星展豐盛理財個人客戶。
- 「存款結存」指合資格客戶不論以個人或聯名方式, 於本行往來及儲蓄戶口的港幣及/或外幣存款 (包括定期存款) 總和。為免生疑問, 財富管理戶口的存款並不計算在內。
- 客戶於推廣期內完成以下條件 (「所需條件」), 可享以上表一列 1 星期定期存款特惠年利率 (「優惠」):
  - 經本行任何分行完成單筆港幣300,000元至港幣8,000,000元 (或外幣等值) 的合資格外幣兌換交易 (「合資格外幣兌換」) (合資格外幣兌換指由港幣或任何外幣兌換為人民幣、澳元、紐元、加元、英鎊或歐元的交易; 或由任何外幣 (不包括港幣) 兌換為美元的交易); 及
  - 同時經本行任何分行以合資格外幣兌換的相同金額, 並使用指定優惠編號「FXTD」開立1星期美元、人民幣、澳元、紐元、加元、英鎊或歐元定期存款。
  - 如客戶在2025年4月1日至2025年9月30日期間曾經於本行進行任何外幣兌換, 當進行的合資格外幣兌換涉及港幣或美元, 需以合資格新資金進行兌換。(「合資格新資金」) 是指客戶開立定期存款時與過去30個曆日的存款結存比較的淨增長。跨境理財通客戶如在2025年4月1日至2025年9月30日期間曾經於本行進行任何外幣兌換, 不可參加本推廣。
- 本行對客戶是否已完成所需條件的決定為最終定論。
- 只有基本戶口持有人合資格享有此優惠。
- 客戶不可同時參加本推廣及享有本行任何其他儲蓄戶口推廣獎賞及/或任何定期存款的推廣優惠。
- 客戶參加此優惠不可涉及濫用/違規, 否則客戶不能享有優惠, 或本行可於提供優惠後從客戶的戶口扣除優惠的等值金額而無須另行通知, 及/或採取行動以追討任何未償付金額。

11. 客戶不能同時享有任何其他外匯優惠。
12. 本行員工不可享用此優惠。
13. 本行可修訂本條款及細則及/或更改/終止此優惠而無須另行通知。本行的決定為最終定論。
14. 客戶仍可於本推廣完結後的一星期內閱覽推廣內容。
15. 中英文版本如有任何不一致之處，概以英文版本為準。

**聲明：**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。若您將港幣或外幣兌換成其他貨幣時，選擇了遜於原本的匯率作出兌換，您的本金可能蒙受損失。資料不構成任何交易的要約、建議、邀請或招攬。人民幣現時不可自由兌換，並受到外匯管制及限制。人民幣也存在貶值風險。倘若閣下以港幣或任何其他貨幣兌換成人民幣用作投資人民幣產品，一旦人民幣貶值，閣下其後將出售所得之人民幣款項兌換為港幣或其他貨幣時可能會承受損失。

## Terms & Conditions

1. The Promotion runs from 1 November – 30 November 2025 (the “**Promotion Period**”).
2. The Promotion is only applicable to selected individual customers (the “**Customer**”) who
  - (a) maintain an account with DBS Treasures or DBS Account (the “**Eligible Account**”) of DBS Bank (Hong Kong) Limited (the “**Bank**”); and
  - (b) to whom the relevant invitation from the Bank is addressed.
3. “**DBS Account**” and “**DBS Treasures**” are Customer Segments of the Bank. “**Customer Segment**” means DBS Account, DBS Treasures, DBS Treasures Private Client, DBS Private Bank and any other segment made available by the Bank from time to time. In Hong Kong, DBS Private Bank is the private banking division of the Bank.
4. “**Wealth Management Connect customer**” means individual DBS Treasures customers who maintain Southbound Wealth Management Connect account with the Bank during the Promotion Period.
5. The calculation of “**Deposit Balance**” is the total of saving deposits of Hong Kong dollar and/or foreign currencies that the Customer maintains with the Bank in his/her Current and Savings Accounts including Time Deposits, regardless of whether it is solely or jointly owned by the Customer. For the avoidance of doubt, the saving deposits in Wealth Management Accounts shall not count towards the calculation of Deposit Balance.
6. Customer who fulfills the following requirements ( “**Requirements**”) during the Promotion Period is eligible for the preferential interest rate for a 1-week Time Deposit as listed in Table 1 above ( “**Offer**”):-
  - (i) successfully completes eligible foreign currency exchange transaction (“**Eligible FX**”) with a single transaction of HK\$300,000 to HK\$8,000,000 (or equivalent in foreign currency) through any branch of the Bank. (Eligible FX means from HKD or any foreign currency to RMB, AUD, NZD, CAD, GBP or EUR; or from any foreign currency (HKD is not included) to USD); and
  - (ii) sets up a 1-week time deposit with corresponding currency USD, RMB , AUD, NZD, CAD, GBP or EUR with the same amount of the Eligible FX via any branch of the Bank (with specified promotion code “FXTD”) at the same time.
  - (iii) A Customer who has conducted any foreign currency exchange transaction from 1 April 2025 to 30 September 2025 are required to use Eligible New Funds for conducting any Eligible FX which involves HKD or USD, in order to be eligible for the Offer. “**Eligible New Funds**” refers to the incremental balance when comparing the Customer’s Deposit Balance at the time of Time Deposit placement to his/her corresponding Deposit Balance as of 30 calendar days ago. Wealth Management Connect customer who has conducted foreign currency exchange transaction from 1 April 2025 to 30 September 2025 is not eligible for the Promotion.
7. The Bank’s decision on whether a Customer has fulfilled the Requirements is final.
8. Only primary account holder is eligible for the Promotion.
9. Eligible Customer cannot enjoy the Promotion together with any other savings accounts promotional offers and/or any time deposit offers.
10. Participation in the Promotion is subject to there being no abuse/non-compliance by the Customer, failing which the Customer cannot enjoy the Offer or where the Offer has been credited, the Bank may debit the value of the

Offer from the Customer's account without notice and/or take such action to recover any outstanding amounts.

11. **Customer cannot enjoy the Promotion together with any other Foreign Exchange offers.**
12. Bank staff cannot participate in the Promotion.
13. The Bank may change the terms and conditions and/or modify/terminate the Promotion without giving notice. The Bank's decision is final.
14. Promotion information will remain accessible up to one week after the end of the Promotion.
15. The English version shall prevail if there is any inconsistency between the English and Chinese versions.

**Disclaimer:** Foreign exchange involves risks. Customers should note that foreign exchange may incur loss due to the fluctuation of exchange rate. If you choose to convert your HKD or foreign currency to other currencies at an exchange rate that is less favourable than your original exchange rate, you may suffer loss in principal. This information does not constitute any offer, recommendation, invitation or solicitation of any transaction. RMB currently may not be freely convertible and is subject to exchange controls and restrictions. There is no guarantee that RMB will not depreciate. If you convert Hong Kong Dollar or any other currency into RMB so as to invest in a RMB product and subsequently convert the RMB sale proceeds back into Hong Kong Dollar or any other currency, you may suffer a loss if RMB depreciates against Hong Kong Dollar or other currency.