

Cash Reward for DBS iWealth® app First-Time Log-in (the “Promotion”) – Terms and Conditions

1. The Promotion runs from 18 October 2019 to 31 December 2019 (“**Promotion Period**”), both dates inclusive.
2. The Promotion is only applicable to Treasures Private Clients and Treasures customers of DBS Bank (Hong Kong) Limited (the “**Bank**”).
3. Subject to Clause 4 below, Customers who perform Eligible Actions (as set out in the table below) during the Promotion Period shall be eligible for the Reward (as set out in the table below):-

	Eligible Actions	Reward
a.	Customers who have not previously logged into DBS iWealth® app from 17 April 2019 to 17 October 2019 log into DBS iWealth® app for the first time in October 2019 and subsequently log into DBS iWealth® app again in both November 2019 and December 2019	HK\$50
b.	Customers who have not previously logged into DBS iWealth® app from 1 May 2019 to 31 October 2019 log into DBS iWealth® app for the first time in November 2019 and subsequently log into DBS iWealth® app again in both December 2019 and January 2020.	HK\$50
c.	Customers who have not previously logged into DBS iWealth® app from 1 June 2019 to 30 November 2019 log into DBS iWealth® app for the first time in December 2019 and subsequently log into DBS iWealth® app again in both January 2020 and February 2020.	HK\$50

4. For Treasures Private Clients customers:

For Customers who are Treasures Private Clients, the Customers must 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 and DBS iBanking account 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 by 30 April 2020 (“**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 is not approved by the Bank before the Fulfillment Date, the Reward will be credited to the Wealth Management Account of the Customer and the Customer must maintain a valid Wealth Management Account and DBS iBanking account with the Bank at the time the Reward is given.

For DBS Treasures customers:

For Customers who are DBS Treasures customers, the Reward will be credited to the Customer’s HKD current account with the Bank by 30 April 2020. Customer must maintain both a valid HKD current account and DBS iBanking account with the Bank at the time the Reward is given.

5. Only a primary account holder is eligible for the Promotion.

6. Each Customer can only enjoy the Promotion once. For the avoidance of doubt, the maximum amount of the Reward that a Customer can receive under the Promotion is HK\$50.
7. Participation in the Promotion is subject to there being no abuse/non-compliance by the Customer failing which the Bank will not credit the Reward to the Customer or where the Reward has been credited to the Customer, the Bank may debit the value of the Reward from the Customer's account without notice and/or take such action to recover any outstanding amounts.
8. The Promotion shall not be applicable to any staff of the Bank.
9. The Bank may change the terms and conditions and/or modify/terminate the Promotion without notice. The Bank's decision is final.
10. The English version shall prevail if there is any inconsistency between the English and Chinese versions.

iWealth® app 首次登入獎賞 (此「推廣」) - 條款及細則

1. 此推廣由 2019 年 10 月 18 日起至 2019 年 12 月 31 日(「推廣期」)。
2. 此推廣只適用已進行合資格項目(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. 合資格客戶於推廣期內進行如下的合資格項目即合資格獲得其現金獎賞如下：

	合資格項目	獎賞
a.	客戶於 2019 年 4 月 17 日至 2019 年 10 月 17 日期間從未登入 DBS iWealth® app，於 2019 年 10 月首次登入 DBS iWealth® app 及期後於 2019 年 11 月及 2019 年 12 月分別再次登入 DBS iWealth® app	HK\$50
b.	客戶於 2019 年 5 月 1 日至 2019 年 10 月 31 日期間從未登入 DBS iWealth® app，於 2019 年 11 月首次登入 DBS iWealth® app 及期後於 2019 年 12 月及 2020 年 1 月分別再次登入 DBS iWealth® app	HK\$50
c.	客戶於 2019 年 6 月 1 日至 2019 年 11 月 30 日期間從未登入 DBS iWealth® app，於 2019 年 12 月首次登入 DBS iWealth® app 及期後於 2020 年 1 月及 2020 年 2 月分別再次登入 DBS iWealth® app	HK\$50

4. 豐盛私人客戶：

豐盛私人客戶需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及網上理財戶口：

- 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於 2020 年 4 月 30 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，獎賞將會存入客戶之財富管理戶口。客戶必須於獎賞存入時持本行有效的港幣往來戶口及網上理財戶口。

豐盛理財客戶：

獎賞將於 2020 年 4 月 30 日或之前根據此條款及細則之條文存入客戶的港幣往來戶口。客戶必須於獎賞存入時持有效的星展港幣往來戶口及網上理財戶口。

5. 只有客戶的基本戶口持有人合資格參與此推廣。
6. 每位客戶只可於推廣期內享用一次推廣。為免生疑問，客戶在此推廣中最多可收取 HK\$50 獎賞。
7. 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。
8. 本推廣不適用於本行的任何員工。
9. 本行可修訂此條款及細則及/或更改/終止本推廣而無須另行通知。本行的決定為最終定論。
10. 本條款及細則的中英文版本如有任何歧異，概以英文版本為準。