

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

1. The Promotion runs from 1 October 2020 to 31 December 2020, both dates inclusive (the “**Promotion Period**”).
2. The Promotion is applicable to DBS Treasures customers of DBS Bank (Hong Kong) Limited (the “**Bank**”) who have completed the Eligible Foreign Exchange (defined in Clause 4) (the “**Eligible Customers**”).
3. “DBS Treasures” is a Customer Segment 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. “**Eligible Foreign Exchange**” means any successful foreign exchange including HKD to USD exchange or vice versa performed via Wealth Management Accounts (“**WM Account**”) through DBS iBanking or DBS iWealth® app.
5. Subject to clause 6 below, Eligible Customers who during the Promotion Period, complete any Eligible Foreign Exchange with aggregate transaction amount equivalent to HK\$300,000 or above are eligible for HK\$300 cash reward (the “**Reward**”). Customer will not be eligible for the Promotion if he/she had between 1 October 2018 to 30 September 2020 (both dates inclusive), successfully completed a foreign exchange transaction using Online Foreign Exchange service with the WM Account via DBS iBanking and/or DBS iWealth® app.
6. Reward will be credited to the Eligible Customer’s HKD current account with the Bank by 28 February 2021. Eligible Customer must maintain a valid HKD current account with the Bank at the time the Reward is given.
7. Only primary account holder who is a DBS Treasures customer is eligible for the Reward.
8. All transactions values relevant under the Promotion are determined according to the Bank’s record. The Bank’s record and calculation is final.
9. To calculate the single transaction amount of Eligible Foreign Exchange, the Bank will convert all transactions to Hong Kong Dollars at the exchange rate determined by the Bank on the relevant transaction date.
10. Each Eligible Customer can only enjoy the Promotion once. For the avoidance of doubt, each Eligible Customer can only enjoy a maximum of HK\$300 reward during the Promotion Period.
11. The Reward is non-exchangeable and non-transferable.
12. 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.
13. The Promotion shall not be applicable to any staff of the Bank.
14. 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.
15. 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.

The information above is not and does not constitute or form part of any offer, recommendation, invitation or solicitation to subscribe to or to enter into any transaction.

網上外幣兌換現金獎賞(「推廣」) - 條款及細則

1. 此推廣由 2020 年 10 月 01 日起至 2020 年 12 月 31 日，包括首尾兩天(「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 4)的星展銀行(香港)有限公司(「本行」)的豐盛理財客戶(「合資格客戶」)。
3. 「星展豐盛理財」是本行的客戶層之一。「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提供的任何其他客戶層。在香港，星展私人銀行為本行的私人銀行部門。
4. 「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，包括港幣兌美元及美元兌港幣。
5. 在條款 6 之規限下，於推廣期內合資格客戶完成合資格外幣兌換交易金額合累計達港幣 300,000 元或以上(或其等值)可享港幣 300 元現金獎賞(「獎賞」)。如客戶曾在 2018 年 10 月 1 日至 2020 年 9 月 30 日(包括首尾兩天)期間成功通過 DBS iBanking 或 DBS iWealth® app 使用財富官理戶口進行網上外幣兌換服務，客戶將無資格獲得此獎賞。
6. 獎賞將於 2021 年 2 月 28 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。
7. 只有豐盛理財客戶的基本戶口持有人合資格參與此推廣。
8. 所有有關推廣的交易概以本行紀錄為準。本行紀錄為最終紀錄。
9. 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。
10. 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 300 元之獎賞。
11. 獎賞將不可交換且不可轉讓。
12. 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。
13. 本推廣不適用於本行的任何員工。
14. 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。
15. 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。

以上內容並非亦不構成任何投資產品之要約、建議、邀請或招攬認購或進行任何交易。