

Online Time Deposit Offer (the “Promotion”) – Terms and Conditions



General Terms and Conditions

1. The Promotion is only applicable to DBS Account or DBS Treasures customers (“**Customers**”) of DBS Bank (Hong Kong) Limited (the “**Bank**”).
2. Unless stated otherwise, the Promotion runs from 3 October 2019 to 3 January 2020 (the “**Promotion Period**”).
3. Only primary account holder is eligible for the Promotion.
4. Online Time Deposit First Time Placement Cash Reward Offer, Faster Payment System Fund-in Cash Reward, Online Foreign Currency Exchange Reward and Special Cash Reward (collectively “**Rewards**”) will be credited directly to the Customer’s HKD Savings Account or Current Account on or before 31 March 2020.
5. To receive the Rewards, the Customer must not have terminated or withdrawn the relevant time deposit prematurely and must maintain a valid HKD Savings Account or Current Account with the Bank at the time any reward is given.
6. 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(s) or where the reward(s) has been credited, the Bank may debit the value of the reward(s) from the Customer’s account without notice and/or take such action to recover any outstanding amounts.
7. **Customers cannot enjoy the Promotion together with any other time deposit offers.**
8. The Bank may change the terms and/or modify/terminate the Promotion without further notice. The Bank reserves the right for final decision.
9. All transaction values relevant under the Promotion are determined according to the Bank’s records. The Bank’s record is final.
10. The English version shall prevail if there is any inconsistency between the English and Chinese versions.

Specific Terms and Conditions

11. Existing Funds Time Deposit Promotional Offer

- a. Customers can enjoy preferential rate (“**Preferential Interest Rate**”) for setting up a time deposit of at least HK\$50,000 (or equivalent in foreign currency) through DBS iBanking or DBS digibank or DBS iWealth® App during the Promotion Period by using the Bank specified promotion code.
- b. Time deposits set up by existing funds through DBS iBanking or DBS digibank or DBS iWealth® App are subject to different Preferential Interest Rates, please refer to the online time deposit interest rate table posted by the Bank for details: <http://www.dbs.com.hk/personal/promotion/OnlineTD-promo>
- c. The Bank reserves the right to amend or revise the Preferential Interest Rates. The Preferential Interest Rate will be confirmed by the Bank at the time the time deposit is placed.

12. Online Time Deposit First Time Placement Cash Reward Offer

- a. Subject to clause 12(b) below, Customer is eligible for HK\$600 cash reward (the “**Online Time Deposit First Time Placement Cash Reward**”) by setting up a time deposit of at least HK\$100,000 (or equivalent in foreign currency) with specified promotion code through DBS iBanking or DBS digibank or DBS iWealth® App during the Promotion Period.
- b. The Online Time Deposit First Time Placement Cash Reward is not available to Customer who has used any promotion code to set up any time deposit through DBS iBanking or DBS digibank or DBS iWealth® App within the 12 months prior to the date of time deposit placement.
- c. Each Customer can only enjoy the Online Time Deposit First Time Placement Cash Reward **once** during the Promotion Period.

13. Faster Payment System Fund-in Cash Reward

- a. Each Customer is eligible for HK\$200 cash reward (the “**Faster Payment System Fund-in Cash Reward**”) by
 - i. transferring an accumulated total of HK\$100,000 or above (or equivalent in foreign currency) into his/her HKD Savings Account, HKD Current Account, Renminbi Savings Account or Renminbi Current Account via Faster Payment System during the Promotion Period; and
 - ii. setting up a time deposit of at least HK\$100,000 (or equivalent in foreign currency) through DBS iBanking or DBS digibank or DBS iWealth® App during the Promotion Period by using the promotion code specified by the Bank.
- b. Each Customer can only enjoy the Faster Payment System Fund-in Cash Reward **once** during the Promotion Period.

14. Online Foreign Currency Exchange Reward

- a. Online Foreign Currency Exchange Reward runs from 3 October to 31 October 2019.
- b. Customer is eligible for HK\$200 cash reward for every HK\$100,000 (or its equivalent) of the aggregate amount of Eligible FX Transaction if he/she
 - i. successfully completes any foreign currency exchange transaction (excluding conversion between USD and HKD and vice versa) performed through DBS iBanking or DBS digibank or DBS iWealth® App from 3 October 2019 to 31 October 2019 (the “**Eligible FX Transaction**”); and
 - ii. sets up a time deposit of at least HK\$100,000 (or its equivalent) through DBS iBanking or DBS digibank or DBS iWealth® App with specified promotion code through DBS digibank or DBS iWealth® App from 3 October 2019 to 31 October 2019 (the “**Eligible Time Deposit**”).
- c. The maximum amount of cash reward for each Customer is capped at HK\$2,000.
- d. To calculate the transaction amount of Eligible FX Transaction and Eligible Time Deposit, the Bank will convert all transactions into HKD at the Bank’s determined exchange rate on the relevant transaction date.
- e. All transaction values relevant under Online Foreign Currency Exchange Reward are determined according to the Bank’s records. The Bank’s record is final.

15. Special Cash Reward

- a. Special Cash Reward promotion runs from 3 October to 31 October 2019.
- b. Customer who sets up time deposit via DBS iBanking or DBS digibank or DBS iWealth® with specific promotion code during the promotion period set out in clause 15(a) above will be eligible for special cash reward (the “**Special Cash Reward**”), which is calculated at the Bonus Interest Rate set out in the table below.

Transaction Channel	Bonus Interest Rate (p.a.)
DBS digibank/DBS iWealth®/ DBS iBanking	+0.15%

- c. For the purpose of calculating the amount of the Special Cash Reward, the Bank will use the exchange rate prevailing on the time deposit placement date to calculate the HKD equivalent of any time deposit in foreign currencies. Special Cash Reward amount will be rewarded in the form of cash reward in HKD.
- d. Each Customer can only enjoy a maximum of HK\$30,000 Special Cash Reward during the Promotion Period.

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