

Terms and Conditions – Better Green Mortgage Promotion (the “**Promotion**”)

1. The Promotion is valid from 1 July 2025 to 31 December 2025, both dates inclusive (“**Promotion Period**”).
2. The Promotion is only applicable to DBS Account or DBS Treasures customers of DBS Bank (Hong Kong) Limited (the “**Bank**”) and who fulfil the requirements of an Eligible Customer as defined in Clause 4 below.
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. “**Eligible Customer**” means a customer who applies for a mortgage loan with the Bank (the “**Mortgage Loan**”) via the Bank’s website (www.dbs.com.hk) for a designated residential property that has received the BEAM Plus Platinum or Gold Rating issued by the Hong Kong Green Building Council, and has successfully drawn down the Mortgage Loan on or before 31 March 2026.
5. Under the Promotion, an Eligible Customer will enjoy an extra cash rebate (“**Extra Cash Rebate**”) as follows:
 - a. DBS Treasures customer will enjoy an extra 0.1% cash rebate of the total Mortgage Loan amount.
 - b. DBS Account customer will enjoy an extra 0.05% cash rebate of the total Mortgage Loan amount.
6. The Extra Cash Rebate amount is subject to the Eligible Customer’s financial situation, repayment ability and loan amount. The Extra Cash Rebate will be credited to Eligible Customer’s designated mortgage repayment account after the loan drawdown.
7. Whether a customer is an Eligible Customer under this Promotion shall be determined according to the Bank’s records. The Bank’s record is final and conclusive.
8. Only primary account holder is eligible for the Promotion.
9. The Promotion is not applicable to Bank staff.
10. All transaction values relevant under the Promotion are determined according to the Bank’s records. The Bank’s record is final and conclusive.
11. The Extra Cash Rebate is non-exchangeable. The Bank can replace the Extra Cash Rebate with other rewards without prior notice.
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 Extra Cash Rebate or where it has been credited, the Bank may debit the value of the Extra Cash Rebate from the Eligible Customer’s account without notice and/or take such action to recover any outstanding amounts.

13. The Bank reserves the right to change or terminate the Promotion or modify these terms and conditions without prior notice. In case of any dispute, the decision of the Bank shall be final and conclusive.
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.

Reminder: To borrow or not to borrow? Borrow only if you can repay!