

[請按此閱覽中文版本的 2024 年 10 月至 12 月星展提款卡獎賞（「本推廣」）條款及細則](#)

DBS ATM Card Promotion 2024 October - December("Promotion") Terms and Conditions

General Terms and Conditions

1. The Promotion shall run from 1 October to 31 December 2024, both dates inclusive ("**Promotion Period**").
2. "**DBS Treasures**" and "**DBS Account**" are Customer Segments of DBS Bank (Hong Kong) Limited (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.
3. "**New Cardholder**" means a DBS Treasures customer or DBS Account customer who has not owned DBS ATM Card or DBS Octopus ATM Card during 1 January 2024 to 30 September 2024, both dates inclusive, AND successfully applies for DBS ATM Card or DBS Octopus ATM Card during the Promotion Period. The Bank's decision on whether a customer is a New Cardholder is final.
4. "**Registered Customer**" means a DBS Treasures customer or DBS Account customer who have successfully registered once for the Spending Rebate (as defined in Clause 20) of the Promotion via designated link from 1 October 2024 to 16 December 2024, both dates inclusive ("**Registration**"). The Bank's decision on whether a customer is a Registered Customer is final.

Registration link: go.dbs.com/hk-atmcard-24Q4-reg-en
5. The Promotion is applicable to New Cardholders and/or Registered Customers only.
6. Only the primary account holder is eligible for the Promotion.
7. Each New Cardholder and/or Registered Customer can only enjoy the Promotion **once**.
8. The Promotion cannot be enjoyed together with the ATM Card Reward of DBS Treasures Welcome Offers of the Bank.
9. "**Eligible ATM Card Transaction**" means a local or overseas retail spending transaction completed by a New Cardholder or Registered Customer via the China UnionPay (CUP) or the Electronic Payment Services (EPS) in HKD or any foreign currency with DBS ATM Card or DBS Octopus ATM Card, or reload amount by Octopus Automatic Add Value Service ("**AAVS**") with DBS Octopus ATM Card.
10. Eligibility of any transaction for the purpose of this Promotion shall be determined based on the Bank's record. If there is any discrepancy between the Bank's record and the Customer's record, the Bank's record shall prevail.

11. Participation in the Promotion is subject to there being no abuse/non-compliance by the New Cardholder and/or Registered Customer, failing which the Bank will not credit the reward/rebate or where it has been credited, the Bank may debit the value of the reward/rebate under this Promotion from the account without notice and/or take such action to recover any outstanding amounts.
12. All reward/rebate under this Promotion will be credited directly to the eligible New Cardholder or Registered Customers' HKD Current Account or Savings Account on or before 28 February 2025 ("**Fulfilment Period**").
13. The reward/rebate under this Promotion is non-exchangeable. The Bank can replace the All reward/rebate under this Promotion with alternative rewards without prior notice.
14. New Cardholders or Registered Customers must maintain their HKD account, and the DBS Octopus ATM Card or the DBS ATM Card at the time the reward/rebate under this Promotion are credited.
15. If New Cardholder's or Registered Customer's DBS ATM Card or DBS Octopus ATM Card is cancelled or if there is abuse/non-compliance by the New Cardholder or Registered Customer before the end of the Fulfilment Period, the New Cardholder or Registered Customer cannot enjoy the Promotion. The Bank will not credit the reward/rebate under this Promotion or where the reward/rebate under this Promotion has been credited, the Bank may debit the value of the reward/rebate from the New Cardholder's or Registered Customer's account(s) without prior notice and/or take action to recover any outstanding amounts.
16. The Bank may change the terms and conditions and/or modify/extend/terminate the Promotion without notice. The Bank's decision is final.
17. Promotion information will remain accessible up to one week after the end of the promotion.
18. The English version shall prevail if there is any inconsistency between the English and Chinese versions.

Welcome Reward

19. New Cardholder who:
 - a) successfully applies for DBS ATM Card or DBS Octopus ATM Card during the Promotion Period; and
 - b) completes any Eligible ATM Card Transaction on or before 7 January 2025, will be entitled to HK\$300 cash reward ("**Welcome Reward**").

Spending Rebate

20. "Average Total Relationship Balance" in a month is calculated based on the aggregated value of daily Total Relationship Balance (e.g., October 2024) divided by the total number of calendar days (e.g., 31 days in October 2024). The calculation of "Total Relationship Balance" is the total assets

that a Registered Customer maintains with the Bank, whether solely or jointly. The assets include Hong Kong dollar, Renminbi and foreign currency deposits (including time deposits), Currency Linked Investment, market value of local and overseas securities, investment funds, bonds, paper gold and other linked or structured investment products.

21. Registered Customers will be entitled to a Spending Rebate (the “**Spending Rebate**”) on the Eligible ATM Card Transaction after Registration and during Promotion Period upon fulfilment of the following requirement:

- a) have maintained Average Total Relationship Balance of designated amount or above as shown in the table below from the 7th day after Registration to 31 December 2024, both days inclusive (“**Fund Counting Period**”).

Segment	Designated Average Total Relationship Balance	Spending Rebate % on the Eligible ATM Card Transaction	Maximum Spending Rebate throughout Promotion Period
DBS Treasures	HK\$1,000,000 or equivalent	10%	HK\$1,000
DBS Account	HK\$200,000 or equivalent	6%	HK\$600

[Please click here for English version of DBS ATM Card Promotion 2024 October - December \("Promotion"\) Terms and Conditions](#)

2024 年 10 月至 12 月星展提款卡推廣（「本推廣」）條款及細則

一般條款及細則

1. 本推廣由 2024 年 10 月 1 日至 2024 年 12 月 31 日止(包括首尾兩天)（「推廣期」）。
2. 「星展豐盛理財」及「DBS Account」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增設的任何其他客戶層。在香港，星展私人銀行為本行的私人銀行部門。
3. 「新持卡人」指於 2024 年 1 月 1 日至 2024 年 9 月 30 日（包括首尾兩天）期間尚未持有星展提款卡或星展八達通提款卡及於推廣期內成功申請星展提款卡或星展八達通提款卡的星展豐盛理財或 DBS Account 客戶。本行對客戶是否為新持卡人的決定為最終定論。
4. 「已登記客戶」指於 2024 年 10 月 1 日至 2024 年 12 月 16 日（包括首尾兩天）期間經指定連結成功登記本推廣的消費回贈一次（「登記」）的星展豐盛理財客戶或 DBS Account 客戶。本行對於任何客戶是否已登記客戶的決定為最終定論。
登記連結：go.dbs.com/hk-atmcard-24Q4-reg-zh
5. 本推廣只適用於新持卡人及／或已登記客戶。
6. 只有主要戶口持有人合資格參與本推廣。
7. 每位新持卡人及／或已登記客戶只可獲享本推廣的優惠一次。
8. 客戶不可同時獲享本推廣的獎賞及星展豐盛理財迎新獎賞的提款卡交易獎賞。
9. 「合資格提款卡交易」指新持卡人或已登記客戶憑星展提款卡或星展八達通提款卡透過銀聯或易辦事以港幣或任何外幣作本地或海外零售簽賬或憑星展八達通提款卡使用八達通自動增值服務。
10. 本行將根據其紀錄決定客戶完成的任何交易是否合資格享有本推廣的優惠。如客戶的紀錄與本行紀錄不符，將以本行紀錄為依歸及最終定論。
11. 新持卡人及／或已登記客戶在此推廣中必須不涉及任何濫用/違規，方可參加此推廣，否則本行會在新持卡人及／或已登記客戶的戶口內扣除獎賞的等值金額而不事先通知及/或採取行動追討任何未償付金額。
12. 所有本推廣的獎賞或回贈將於 2025 年 2 月 28 日或之前（「回贈期」）存入新持卡人或已登記客戶的往來戶口。
13. 所有獎賞或回贈均不設退換。本行可以其他獎賞或獎品代替而無須事先通知。
14. 於本行存入獎賞/獎品時，新持卡人或已登記客戶必須仍然持有港幣戶口，及星展八達通提款卡或星展提款卡。
15. 若新持卡人及／或已登記客戶的星展八達通提款卡或星展提款卡被取消或涉及任何濫用/違規，新持卡人及／或已登記客戶將不合資格參加本推廣。本行將不會存入本推廣的獎賞或從新持卡人及／或已登記客戶的戶口扣除已存入的獎賞或其他禮品的等值金額而無須另行預先通知及/或採取行動以追討任何未償付金額。
16. 本行可更改/終止本推廣而無須另行通知。本行的決定為最終定論。
17. 客戶仍可於本推廣完結後最多一星期閱覽推廣內容。
18. 本條款及細則的中英文版本如有任何不一致之處，概以英文版本為準。

迎新獎賞

19. 新持卡人如
 - a. 於推廣期內成功申請星展提款卡或星展八達通提款卡；及
 - b. 於 2025 年 1 月 7 日或之前成功完成「合資格提款卡交易」，
 可獲 HK\$300 現金獎賞（「迎新獎賞」）。

消費回贈

20. 「平均個人理財總值」指為該公曆月(例如：2024 年 10 月) 內每日個人理財總值的總結餘，除以該公曆月的總日數(例如：2024 年 10 月之總日數為 31 日) 所得的平均結餘。「個人理財總值」指合資格客戶不論以個人或聯名方式於本行持有的總資產，包括港幣、人民幣及外幣存款（包括定期存款）、外幣掛鈎投資、本地及海外證券、基金、債券、紙黃金及其他掛鈎或結構性投資產品的市場價值。
21. 已登記客戶於推廣期期間成功完成的以下要求可就登記後並於推廣期期間的合資格提款卡交易獲消費回贈（「消費回贈」）。
- a. 由登記後第 7 日至 2024 年 12 月 31 日，包括首尾兩天（「資金計算期」），維持下表指定平均個人理財總值或以上。

客戶層	指定平均個人理財總值	合資格提款卡交易額外回贈之百分比	推廣期內最高額外回贈
星展豐盛理財	HK\$1,000,000 或其等值	10%	HK\$1,000
DBS Account	HK\$200,000 或其等值	6%	HK\$600