

DBS Payroll Offers – July - September 2024 (“Promotion”) Terms and Conditions

1. The Promotion runs from 1 July 2024 to 30 September 2024, both days 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 Payroll Customer**” means a DBS Treasures customer or DBS Account customer who has not received payroll new funds in his/her HKD Current & Savings Account through auto-payroll services during 1 January 2024 – 30 June 2024, both days inclusive. The Bank’s decision on whether a customer is New Payroll Customer is final.
4. “**Designated HKD Current & Savings Payroll Accounts**” means the Hong Kong Dollar Current & Savings accounts held by the New Payroll Customer with Eligible Payroll Fund (as defined in Clause 5 below).
5. “**Eligible Payroll Fund**” means monthly payroll deposit of at least HK\$10,000 received in the Designated HKD Current & Savings Payroll Account through auto-payroll services. The Bank has final decision on whether a deposit transaction is an Eligible Payroll Fund or not.
6. New Payroll Customer who receives Eligible Payroll Fund in his/her Designated HKD Current & Savings Payroll Account on or before 7 October 2024 is eligible to receive HK\$800 cash reward (“**Payroll Reward**”).
7. 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 New Payroll Customer’s record, the Bank’s record shall prevail.
8. All amounts relevant under the Promotion are to be determined in accordance with the Bank’s records. The Bank’s records and calculations are final.
9. The reward(s) under the Promotion will be credited to the New Payroll Customer’s current account by 30 November 2024 (the “**Fulfilment Period**”).
10. Only the primary account holder is eligible for the Promotion.
11. If the New Payroll Customer does not have any current account with the Bank during the Fulfilment Period, the cash reward will be credited to the New Payroll Customer’s savings account.
12. Each New Payroll Customer can only enjoy the Promotion once.
13. All rewards/gifts are non-exchangeable. The Bank can replace the rewards/gifts with other rewards/gifts without prior notice.
14. This Promotion is not applicable to Bank staff.
15. The Promotion cannot be enjoyed together with
 - a. the Payroll Reward of DBS Treasures Welcome Offers of the Bank; and/or
 - b. the Payroll Reward of DBS Payroll & ATM Card Offers for Selected Customers of the Bank.
16. If there is abuse/noncompliance by the New Payroll Customer during the Promotion Period, the New Payroll Customer cannot enjoy the Promotion. The Bank will not credit the reward or where

the reward has been credited, the Bank may debit the value of any reward or other gifts from the New Payroll Customer's account(s) without prior notice and/or take action to recover any outstanding amounts.

17. The Bank may modify/terminate the Promotion without notice. The Bank's decision is final.
18. Promotion information will remain accessible up to one week after the end of the promotion.
19. The English version shall prevail if there is any inconsistency between the English and Chinese versions.

2024 年 7 月至 9 月星展出糧戶口獎賞（「本推廣」）條款及細則

1. 本推廣由 2024 年 7 月 1 日至 2024 年 9 月 30 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. 「新出糧客戶」指於 2024 年 1 月 1 日至 2024 年 6 月 30 日（包括首尾兩天）期間未曾透過自動轉賬出糧服務，於其港元往來及儲蓄戶口收到出糧新資金的星展豐盛理財或 DBS Account 客戶。本行對客戶是否為新出糧客戶的決定為最終定論。
4. 「指定港元往來及儲蓄出糧戶口」指新出糧客戶持有收到合資格出糧資金(定義見以下第 5 條)的港元往來及儲蓄戶口。
5. 「合資格出糧資金」指透過自動轉賬出糧服務，於指定港元往來及儲蓄出糧戶口收到的每月不少於港幣 10,000 元的存款。本行對存款交易是否為合資格出糧資金的決定為最終定論。
6. 新出糧客戶於 2024 年 10 月 7 日或之前於其指定港元往來及儲蓄出糧戶口收到合資格出糧資金，可獲得 HK\$800 現金獎賞（「出糧獎賞」）。
7. 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。
8. 本推廣中的所有交易金額概以本行紀錄為準。本行紀錄及計算為最終定論。
9. 所有本推廣的獎賞將於 2024 年 11 月 30 日或之前（「回贈期」）存入新出糧客戶的往來戶口。
10. 只有主要戶口持有人合資格參與本推廣。
11. 若新出糧客戶在適用的回贈期內未持有任何本行的往來戶口，現金獎賞將存入新出糧客戶名下的儲蓄戶口。
12. 每位新出糧客戶只可獲享本推廣的優惠一次。
13. 所有獎賞/獎品均不設退換。本行可以其他獎賞/獎品代替而無須事先通知。
14. 本行員工不可參與本推廣。
15. 客戶不可同時獲享本推廣的獎賞及
 - a. 星展豐盛理財迎新獎賞的出糧獎賞；及 / 或
 - b. 星展出糧戶口及提款卡獎賞（適用於特選個人客戶）的出糧獎賞。
16. 若新出糧客戶在推廣期內涉及任何濫用/違規，新出糧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出糧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。
17. 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。
18. 客戶仍可於本推廣完結後最多一星期閱覽推廣內容。
19. 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。