

Terms and Conditions of DBS Best Bank Support Schemes Promotion

1. **The DBS Best Bank Support Schemes Promotion** (the “Promotion”) is applicable to DBS Bank (Hong Kong) Limited’s Association partners’ members who are new customers and have neither held any Business Account(s) nor maintained any credit facility with DBS Bank (Hong Kong) Limited (the “Bank”, which expression shall include its successors and assigns) any time before 14 November 2022 (the “Eligible Customers”).
 The Bank may determine the eligibility of any Eligible Customer at the Bank’s sole and absolute discretion and the Bank’s decision on whether any new customer is eligible to be an Eligible Customer is final, binding and conclusive.
2. The Promotion period is from 1 May 2023 to 31 December 2023 (both dates inclusive), unless early terminated or extended (“Promotion Period”).
3. Please refer to the latest Bank Charges Schedule (Corporate Customers) for details on standard fees & charges <https://www.dbs.com.hk/personal/ratesfees.page>
4. Subject to these Terms and Conditions, in particular the conditions set out in clause 5 below, the Eligible Customers will be entitled to Offer 1 to Offer 4 and Rewards set out in clause 6. The Bank reserves the rights in its sole and absolute discretion to determine whether any Eligible Customer is entitled to or eligible for any Offer or Reward.
5. Offers (each an “Offer”, and collectively, the “Offers”) to be provided in the Promotion:
 - a) DBS Online Business Account Opening for Business Scheme: (“**Offer 1**”)
 - i) Account Setup Fee waiver capped at HK\$1,200. Available to the first 150 Customers, on a first-come-first-served basis.
 - ii) Minimum Deposit Balance service fee waiver for the first 12 months from the date when the first DBS Business Account is opened. Offer valued to be capped at HK\$3,000 and available to the first 150 Customers, on a first-come-first-served basis.
 - iii) DBS IDEAL Online Banking Platform Monthly Service Fee Waiver for the first 12 months. Offer value to be capped at HK\$1,800 and available to the first 150 Customers, on a first-come-first-served basis.
 - iv) FPS Payment Fee Waiver for up to 50 transactions per month for the first 12 months. Offer value to be capped at HK\$3,000 per annum. Applicable to FPS payments in HKD only and under HK\$1,000,000 or below. Available to the first 20 Customers, on a first-come-first-served basis.
 - v) DBS IDEAL Online Banking Platform Outward Telegraphic Transfer Handling Fee Waiver for the first 12 months, subject to a maximum of 5 transactions per calendar month. Offer value to be capped at HK\$6,900. Available to the first 20 Customers, on a first-come-first-served basis.
 - vi) DBS IDEAL Online Banking Platform Inward Telegraphic Transfer Handling Fee Waiver for the first 12 months, subject to a maximum of 5 transactions per calendar month. Offer value to be capped at HK\$3,900. Available to the first 20 Customers, on a first-come-first-served basis.
 - vii) DBS IDEAL Online Banking Platform Outward Clearing House Automated Transfer System Handling Fee Waiver for the first 12 months, subject to a maximum of 5 transactions per calendar month. Offer value to be capped at HK\$3,300. Available to the first 20 Customers, on a first-come-first-served basis.
 - viii) DBS IDEAL Online Banking Platform Inward Clearing House Automated Transfer System Handling Fee Waiver for the first 12 months, subject to a maximum of 5 transactions per calendar month. Offer value to be capped at HK\$900. Available to the first 20 Customers, on a first-come-first-served basis.
 - ix) DBS IDEAL Online Banking Platform Autopay/Payroll Transaction Fee Waiver for the first 12 months, offer valued to be capped at HK\$1,000. Offer Value is calculated based on the assumption of 100 Autopay/ Payroll transactions per calendar month. The Bank reserves the right to levy charges where Autopay/ Payroll volume exceeds 100 transactions per calendar month. Available to the first 20 Customers, on a first-come-first-served basis.
 - x) Inward Merchant Payments via FPS and DBS MAX Transaction Fee Discount for the first 12 months. Offer valued at HK\$8,000 . Each merchant payment collected via FPS and each payment received via DBS MAX will be charged half price of 0.4% of payment amount with a minimum charge of HK\$0.5/

- RMB 0.5. Offer Value is calculated based on the assumption of a total of HK\$2 million payments received per month. Available to the first 20 Customers, on a first-come-first-served basis.
- b) Manulife MPF Benefits Scheme (“**Offer 2**”)
 - i) Selected new Manulife MPF Employer Customers who use Manulife HR software or Digital means for MPF contribution data submissions within specific period, the MPF members in the first digital submission can be entitled to receive HK\$100 One-Off Bonus Units Rebates per active member. (Offer is limited and on first-come-first-served basis)
 - ii) Selected new Manulife MPF Employer Customers’ MPF members who download and register and login to the “Manulife HK Mobile App” & Opt for “MPF e-Statement/Notice” within specific period can be entitled to receive HK\$100 One-Off Bonus Unit Rebates per active member. (Offer is limited and on first-come-first-served basis)
 - iii) Selected new Manulife MPF Employer Customers’ MPF members who apply between 1 May 2023 and 31 December 2023, and successfully transfer their MPF accrued benefits from any other MPF service provider(s) to their contribution account of your company’s MPF sub-scheme under Manulife Global Select (MPF) Scheme by 31 January 2024 can enjoy up to HK\$500 One-Off Bonus Units Rebates.
 - iv) For full terms and conditions and latest details of Offer 2, please refer to <https://go.dbs.com/3hnCxKy>
 - c) DBS Payroll Service Scheme (“**Offer 3**”)
 - i) Customers who successfully become Eligible Payroll Customer (“New Customer”) can enjoy monthly service fee waiver commencing from the month of his/her first Eligible Payroll New Fund until 2 consecutive months after he/she stops receiving any Payroll New Fund.
 - ii) New Customers who receive Eligible Payroll New Fund in his/her designated HKD Current & Savings Account within two months from the Joining Date can enjoy a one-off HK\$1,000 cash reward.
 - iii) New Customers can enjoy HKD bonus Savings Interest Rate of up to 1% p.a. capped at HK\$1,000,000.
 - iv) New Customers who successfully open a DBS Treasure account online with HK\$1,000,000 deposit or above can enjoy up to HK\$43,300 cash reward.
 - v) For full terms and conditions and latest details of Offer 3, please refer to <https://www.dbs.com.hk/treasures/dco/corporate-offer-tnc-csa2.html>
 - d) DBS Financing Support Scheme (“**Offer 4**”)
 - i) Customers who apply and successfully drawdown under DBS ec-Loan Programme under SME Financing guarantee Scheme (excluding SME Financing Guarantee Scheme 100%) can enjoy one of the rewards as stated in clause 6.
6. Subject to clause 5, Rewards (“**Reward**”) to be provided in the Promotion:
- a) Customers will be awarded with HK\$1,000 supermarket coupons if they are eligible for Offer 1 and Offer 4.
 - b) Customers will be awarded with HK\$3,000 supermarket coupons if they are eligible for Offer 1, Offer 2 and Offer 4.
 - c) Customers will be awarded with HK\$2,000 supermarket coupons if they are eligible for Offer 1, Offer 3, and Offer 4.
 - d) Customers will be awarded with HK\$5,000 supermarket coupons if they are eligible for Offer 1, Offer 2, Offer 3, and Offer 4.
 - e) Eligible Customers will be further notified through email of their final eligible reward amount and collection process on or before 31 May 2023.
 - f) The Reward is available to the first 30 Customers, on a first-come-first-served basis.
7. Each Eligible Customer can only participate in each of the Offers and Reward once during the Promotion Period.
8. The Bank reserves the right to replace any of the Offers with alternative items without prior notice or liability to any person and at the Bank’s sole and absolute discretion.
9. The Bank’s decision on all matters relating to any of the Offers and/or the Promotion will be final, conclusive and binding on all parties. The Bank reserves the right, at its sole and absolute discretion and without any liability on the part of the Bank to any person, to vary, terminate or extend any of the Offers and/or the Promotion and to vary or modify any of these Terms and Conditions at any time without notice. The Bank accepts no liability for any such change or termination.

10. In case of any dispute relating to or arising out of these Terms and Conditions and/or any of the Offers and/or the Promotion, the Bank's decision shall be final and conclusive. No correspondence or claims will be entertained.
11. Any account, service or product of the Bank is subject to all relevant terms and conditions governing such account, service or product.
12. Any fraud and/or abuse of any of the Offers and/or the Promotion by an Eligible Customer (as determined by the Bank at its sole and absolute discretion) will result in: (a) forfeiture of the Eligible Customer's entitlement to such Offer(s) and/or eligibility to participate in such Promotion; and/or (b) cancellation of all or part of the Eligible Customer's account(s) with the Bank. The Bank reserves the right at any time, at its sole and absolute discretion and without any liability on the part of the Bank to any person, to deduct the equivalent value of any offer and/or rebate awarded inappropriately to an Eligible Customer directly from the Eligible Customer's bank account(s) with the Bank without prior notice and/or take legal action in such instances to recover any outstanding amounts.
13. In the event of any inconsistency between these Terms and Conditions and any brochures, marketing or promotional materials relating to any of the Promotion, these Terms and Conditions shall prevail.
14. If there is any inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.
15. These Terms and Conditions are governed by, and shall be construed in accordance with, the laws of Hong Kong.
16. Unless expressly provided to the contrary in these Terms and Conditions, a person who is not a party to these Terms and Conditions shall not be entitled to enforce any provision of these Terms and Conditions under the Contracts (Rights of Third Parties) Ordinance.