

## Terms and Conditions of DBS SME Banking – 2025 Year of the Snake Fortune Double Rewards (the "Promotion")

1. The Promotion period is from 13 January 2025 to 28 February 2025 (both dates inclusive), unless early terminated or extended ("**Promotion Period**"). By participating in this Promotion, Participant (as defined below) agrees to be bound by these terms and conditions.
2. The Promotion is only applicable to corporate entities of DBS Bank (Hong Kong) Limited and/or DBS Bank Ltd., Hong Kong Branch (collectively the "**Bank**", which expression shall include their respective successor and assign) (each a "**Participant**").
3. In order to be eligible for the Rewards (as defined below), each Participant must fulfil all of the following requirements (any Participant who has fulfilled all of the following requirement is an "**Eligible Participant**"):
  - 3.1 Maintained the DBS Business Account until the time the Rewards (as defined below) are granted.
  - 3.2 Registered for the Promotion by successfully submitting the online registration form of the Promotion during the Promotion Period.  
The Bank may determine if the Participant is eligible for the Promotion at its sole and absolute discretion and the Bank's decision is final, binding and conclusive.
4. The Rewards (as defined below) to be provided in the Promotion:
  - 4.1 Cash Reward Lucky Bag ("**Reward 1**")
    - 4.1.1 An Eligible Participant will be entitled to cash rewards once if such Eligible Participant has met the deposit requirements set out below.

Deposit Requirement	Amount of New Funds for Reward 1	Cash Reward
Deposit new funds (" <b>New Funds for Reward 1</b> ") into any of the Eligible Participant's Current Account(s)/ Savings Account(s) maintained with the Bank (" <b>Participating Account for Reward 1</b> ") during the Promotion Period and has maintained the New Funds for 30 consecutive business days (excluding Sundays and public holidays) since the deposit date of such New Funds for Reward 1.  New Funds for Reward 1 must be incremental to the existing balance in an Eligible Participant's Participating Account for Reward 1 as of 11 January 2025.  For the avoidance of doubt, any balances in Time Deposit Account(s); and/or transfer of	HK\$100,000 to HK\$199,999 (or equivalent)	HK\$128 cash rewards
	HK\$200,000 to HK\$499,999 (or equivalent)	HK\$288 cash rewards
	HK\$500,000 to HK\$999,999 (or equivalent)	HK\$668 cash rewards
	HK\$1,000,000 and above (or equivalent)	HK\$1,288 cash rewards

funds from any same name account of the Eligible Participant within the Bank are excluded.		
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4.1.2 Each Eligible Participant will be entitled to cash rewards once only and the value of Reward 1 is capped at HK\$1,288.

4.1.3 The cash rewards will be credited into the Eligible Participant's HKD Current Account(s)/ Savings Account(s) on or before 31 July 2025 (or such other date as may be determined by the Bank at the Bank's sole and absolute discretion), provided that Eligible Participant has not suspended or closed any account maintained with the Bank on or before the date the cash reward is credited to such Eligible Participant's account.

#### 4.2 Prosperity Lucky Draw ("**Reward 2**")

4.2.1 An Eligible Participant will be entitled to receive entry(ies) to the lucky draw chance(s) by completing any of the designated activity(s) set out below.

Product	Activity	No. of Lucky Draw Chance
Deposit	<p>Deposit new funds ("<b>New Funds for Reward 2</b>") into any of the Eligible Participant's Current Account(s) or Savings Account(s) maintained with the Bank ("<b>Participating Account for Reward 2</b>") and maintain the funds throughout the Promotion Period.</p> <p>New Funds for Reward 2 refers to the incremental balance when comparing the aggregated deposit balance of the Eligible Participant's Participating Account for Reward 2 as of 28 February 2025 with the aggregated balance as of 11 January 2025.</p> <p>For the avoidance of doubt, any balances in Time Deposit Account(s); and/or transfer of funds from any same name account of the Eligible Participant within the Bank are excluded.</p>	1 chance for every HK\$50,000 (or equivalent) in New Funds for Reward 2
Outward payment	<p>Complete Online Outward Payment Transactions during the Promotion Period.</p> <p>"<b>Online Outward Payment Transaction</b>" includes outward real-time and batch FPS payment, online outward telegraphic transfer, online outward CHATS payment; and does not include any rejected transactions and transfer of funds from any same name account of the</p>	1 chance for every 5 Online Outward Payment Transactions

	Eligible Participant within the Bank.	
Foreign exchange ("FX")	Complete eligible FX transaction(s) (including buying or selling a foreign currency) reaching the relevant cumulative amount during the Promotion Period	1 chance for every cumulative amount of HK\$50,000 (or equivalent) in eligible FX transaction(s)
Loan/ Credit Facilities (Term Loan, Revolving Term Loan, Overdraft and Trade Finance)	<p>New Borrower: Apply and activate the loan/credit facilities limit during the Promotion Period</p> <p><b>"New Borrower"</b> refers to Eligible Participant (corporate entity) who has not maintained any loan/credit facilities with the Bank during 13 October 2024 to 12 January 2025.</p>	<p>1 chance for every HK\$200,000 (or equivalent) limit activated</p> <p>The limit activated is calculated based on the aggregated total of all eligible loan/credit facilities maintained with the Bank during the promotion period.</p>
	<p>Existing Borrower: Increase the loan/ credit facility balance during the Promotion Period</p> <p><b>"Existing Borrower"</b> refers to Eligible Participant (corporate entity) who has maintained any loan/credit facilities with the Bank anytime on 12 January 2025.</p>	<p>1 chance for every HK\$200,000 (or equivalent) increment in total outstanding balance of loan/credit facilities</p> <p>The increment refers to the incremental balance when comparing the maximum outstanding balance of loan/credit facilities during the Promotion Period with the outstanding balance of loan/credit facilities as of 12 January 2025 and is calculated based on the aggregated total of all eligible loan/credit facilities maintained with the Bank.</p>

4.2.2 The winner will be drawn randomly by the computer. The prizes (the “Prize”) details are listed below. The winners of the lucky draw will be informed about Prize redemption details via a direct email from the Bank on or before 10 April 2025.

Item	Prize	Quota
1	HK\$88,888 Travel voucher – flight, hotel and packages	1
2	HK\$13,888 Travel voucher – flight, hotel and packages	1
3	HK\$8,888 Travel voucher – flight, hotel and packages	3
4	HK\$3,888 Travel voucher – flight, hotel and packages	5
5	DBS Gold figurine	10
6	HK\$1,000 Dining voucher	88

4.2.3 The travel vouchers listed in items 1-4 under Clause 4.2.2 in these terms and conditions are supplied by Hutchison Travel Limited (“Hutchgo”) and is subject to Hutchgo relevant terms and conditions. Please refer to Hutchgo’s relevant [terms and conditions](#) for further information.

4.2.4 The dining vouchers listed in item 6 under Clause 4.2.2 in these terms and conditions are supplied by specific supplier and is subject to supplier’s relevant terms and conditions. Please refer to the relevant terms and conditions in the subsequent Prize redemption email for further information.

4.2.5 The Bank is not the supplier of the Prize and the description or photos in relation to the Prize, which are not provided by the Bank and intended to be for reference only. Any enquiry, claim or complaint in relation to the quality or availability of the Prize or the accuracy of any of the aforementioned information contained in this marketing material shall be directed to the supplier. The Bank shall assume no liability in respect thereof.

5. The Bank reserves the right to replace any Reward with alternative items without prior notice, reason, or liability to any person and at the Bank’s sole and absolute discretion
6. Any Reward under the Promotion cannot be exchanged, in whole or in part, into any cash, credit, other good or services and is not transferable.
7. All transaction values relevant under the Promotion are determined according to the Bank’s records. The Bank’s record is final.
8. The Promotion does not apply to any FX transactions that are entered into in connection with a structured investment product, or any FX conversion that occurs when a Participant deposits money in a currency that is different from the currency of their bank account.

9. All FX transaction values are determined according to the Bank's records. The Bank's record is final. The actual exchange rates for the eligible FX transactions, and the eligibility of a FX transaction, will be determined by the Bank at the Bank's sole and absolute discretion. The Bank has no obligation to provide the calculation nor disclose the relevant exchange rates used in the calculation of this Promotion.
10. The Bank has the final decision on all matters relating to the Promotion. The Bank may, in its sole and absolute discretion, change these terms and conditions and or modify, extend, terminate the Promotion without notice and without reason without liability. In case of any dispute relating to or arising out of these Terms and Conditions and/or any Reward and/or the Promotion, the Bank's decision shall be final, conclusive, and binding. No correspondence or claims will be entertained.
11. Any fraud and/or abuse of the Promotion by a Participant (as determined by the Bank at its sole and absolute discretion) will result in (a) forfeiture of the Participant's (i) entitlement to the Promotion and/or (ii) eligibility to participate in the Promotion and/or (b) cancellation of all or part of the Participant'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 discount and/or benefit inappropriately obtained by a Participant directly from the Participant's bank account(s) with the Bank without prior notice and/or take legal action in such instances to recover any outstanding amounts. The Bank also reserves the right to disqualify the winner from participating in the Promotion and/or enjoying the Reward.
12. Any account, service or product of the Bank is subject to all relevant terms and conditions governing such account, service, or product.
13. In the event of any inconsistency between these Terms and Conditions and any brochures, marketing or promotional materials relating to any of the Promotions, these Terms and Conditions shall prevail.
14. 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 (Chapter 623 of the Laws of Hong Kong).
15. These Terms and Conditions are governed by, and shall be construed in accordance with, the laws of Hong Kong Special Administrative Region.
16. If there is any inconsistency between the English and Chinese versions of these terms and conditions, the English version shall prevail.

This Promotion is intended for corporate entities of DBS Bank (Hong Kong) Limited and/or DBS Bank Ltd., Hong Kong Branch and it does not constitute an offer or a recommendation to enter into any transaction. The promotional materials have not been reviewed by any regulatory authority in Hong Kong. Foreign exchange transactions involve risk. Changes in exchange rates can be unpredictable, sudden and large. Any investment decision is yours and before making any investment decision, you should assess your own financial situation, investment experience,

investment objectives, willingness and ability to bear risks, and understand the nature and risks of any transactions. If in doubt, you should seek advice from independent professional advisers.