

DBS Online Account Opening for Business “Refer-a-friend” promotion (“Promotion”): Terms and Conditions

1. The Promotion is only applicable to selected company customers of DBS Bank (Hong Kong) Limited (the “**Bank**”, which expression shall include their respective successor and assign) which have received this direct mailer to participate as a referrer (“**Referrer**”). The Bank may determine if a Referrer is eligible for any Reward(s) (as defined below) in its sole and absolute discretion and the Bank’s decision on whether any entity/person is a Referrer/Referee (as defined below) is final, binding and conclusive.
2. The Promotion period is from 28 September 2023 to 15 November 2023 (both dates inclusive), unless early terminated or extended (“**Promotion Period**”).
3. The Referrer may refer unlimited referees (each a “**Referee**”) and both the Referrer and the relevant Referee shall be entitled to the Reward(s) (as defined below) if a Successful Referral (as defined below) is achieved. Reward(s) (as defined below) are limited and on a first-come-first-served basis.
4. In order to qualify as a successful referral (“**Successful Referral**”) and therefore be eligible for the Reward(s) (as defined below), all of the following requirements must be fulfilled within the Promotion Period and the Bank’s decision on whether all of the following requirements have been fulfilled is final, binding and conclusive:

For Referrer

- 4.1. The Referrer shall provide a name, valid personal or company email address and a telephone number of the Referee(s) to the Bank via the designated referral form on the Promotion website.
  - 4.1.1. The Referrer must obtain consent from the Referee(s) to disclose his/her name, personal or company email address and telephone number to the Bank and declare such consent upon the submission of the referral form; and
- 4.2. The indicated Referee(s) have successfully submitted their DBS Business Account online application through DBS Online Account Opening for Business with the unique referral code as indicated in the Promotion email in the campaign code field of the application form during the Promotion Period.

For Referee

- 4.3. The Referee who receives the Promotion email must have inserted the unique referral code as indicated in the Promotion email in the campaign code field of the application form and has successfully submitted his/her account opening application through DBS Online Account Opening for Business website during the Promotion Period.
- 4.4. The Referee’s DBS Business Account must be successfully applied for and opened on or before 31 December 2023.
5. Subject to clause 4 of these terms and conditions, the rewards to be provided by the Bank in the Promotion during the Promotion Period (each a “**Reward**”, collectively the “**Rewards**”) are as followed:
  - 5.1. Referrer will be awarded HK\$500 supermarket vouchers for each Successful Referral. Each Referrer will be awarded for up to 5 Successful Referrals only (which means a total of up to HK\$2,500 supermarket vouchers).
  - 5.2. Each Referee will be awarded HK\$1,000 supermarket vouchers upon each Referee’s respective Successful Referral. Each Referee can only be (a) referred by one Referrer and (b) regarded as a Referee in this Promotion once only.
  - 5.3. Referrer and Referee will be further notified by the Bank via email of their respective final eligible Reward amount (if any) and collection process on or before 31 December 2023 and 31 January 2024 respectively.

6. The Bank may determine if a referral from each Referrer and Referee is a Successful Referral and if Referrer and/or Referee is/are entitled for any Rewards in its sole and absolute discretion and the Bank's decision is final, binding and conclusive.
7. Each Referrers and Referees can only participate in this Promotion once only.
8. The Reward is subject to availability. The Bank reserves the right to replace the Reward with alternative items without prior notice and at the Bank's sole and absolute discretion.
9. The Promotion is not available to customers which have closed DBS Business Account 12 months prior to the first date of the Promotion. Bank staff or corporate entities controlled by Bank staff cannot participate in the Promotion.
10. Any Rewards cannot be exchanged/redeemed, in whole or in part, into any cash, credit, other goods or services and is not transferable, and its use is subject to the terms and conditions imposed by the relevant suppliers. Referrer/Referee should contact the relevant suppliers directly for any enquiries or complaints in relation to any Rewards or the relevant services or products. The Bank shall assume no liability thereof.
11. The Bank has the final decision on all matters relating to the Promotion. The Bank may, in its sole and absolute discretion, change this terms and conditions 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 Rewards and/or the Promotion, the Bank's decision shall be final, conclusive and binding. No correspondence or claims will be entertained.
12. Any account, service or product of the Bank is subject to all relevant terms and conditions governing such account, service or product.
13. Any fraud and/or abuse of the Promotion by any Referrer/Referee (as determined by the Bank at its sole and absolute discretion) will result in forfeiture of such Referrer/Referee's eligibility to participate in the Promotion and/or cancellation of all or part of such Referrer/Referee'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 Reward awarded inappropriately to any Referrer/Referee directly from such Referrer/Referee's account(s) with the Bank without prior notice and/or take legal action in such instances to recover any outstanding amounts.
14. In the event of any inconsistency between these terms and conditions and any brochures, marketing or promotional materials relating to the Promotion, these Terms and Conditions shall prevail.
15. 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.
16. These terms and conditions are governed by, and shall be construed in accordance with, the laws of Hong Kong.
17. If there is any inconsistency between the English and Chinese versions of these terms and conditions, the English version shall prevail.