

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

1. The Promotion is only applicable to customers invited or selected by DBS Bank (Hong Kong) Limited (the “Bank”) to participate as a referrer (“Referrer”). The Bank’s decision on whether any entity/person is a Referrer/ Referee is final, binding and conclusive.
2. The **Promotion period** is from 20 June 2022 to 31 August 2022 (both dates inclusive), unless early terminated or extended (“**Promotion Period**”).
3. The Referrer may refer up to 5 referees (each a “**Referee**”) and both the Referrer and the relevant Referee shall be entitled to supermarket coupons in accordance with clause 5 below (“**Reward**”) if a “**Successful Referral**” is achieved in accordance with clause 4 below. Rewards are limited and on a first-come, first-served basis.
4. In order to qualify as a “Successful Referral” and therefore be eligible for the Reward as stated in clause 5, 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:
 - (a) the Referrer shall forward the Promotion email including the unique referral code to the Referee(s); and
 - (b) a Referee must have inserted the unique referral code as indicated in the Referrer’s Promotion email during its account opening application and has successfully submitted its account opening application through the Online Account Opening for Business website.
5. Subject to clause 4:
 - 5.1. Referrer will be awarded HK\$500 supermarket coupons and relevant Referee will be awarded HK\$1,000 supermarket coupons for EACH Successful Referral within the Promotion Period. Each Referrer can make up to 5 Successful Referrals only (which means a total of up to HK\$2,500 supermarket coupons) and each Referee can be (a) referred by one Referrer and (b) regarded as a Referee in this Promotion once only (regardless of whether the relevant Referee’s account opening application is successful or not).
 - 5.2. Referrer and Referee will be further notified through email of their final eligible Reward amount (if any) and collection process on or before 31 October 2022.
6. Each Referrer or Referee can only participate in this Promotion once only.
7. 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.
8. Any Reward cannot be exchanged/redeemed for cash, 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 Reward or the relevant services or products. The Bank shall assume no liability thereof.
9. Any account, service or product of the Bank is subject to all relevant terms and conditions governing such account, service or product.
10. The Bank reserves the rights in its sole and absolute discretion to determine whether any Referrer/ Referee is entitled to or eligible for any Reward.
11. 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.
12. The Bank’s decision on all matters relating to 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 the Promotion and to vary or modify any of these Terms and Conditions at any time without notice. In case of any dispute relating to or arising out of these Terms and Conditions and/or the Promotion, the Bank's decision shall be final and conclusive. The Bank accepts no liability for any such change or termination. No correspondence or claims will be entertained.

13. If there is any inconsistency between the English and Chinese versions, the English version shall prevail.
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.

If you do not want to receive any direct marketing material regarding products or special promotions from the DBS Group (to which DBS Bank (Hong Kong) Limited belongs), please [click here](#) to download the Opt-out Processing Request Form for Customers of DBS Bank (Hong Kong) Limited and send it by mail to notify us in writing to "Account Processing – Opt Out", DBS Bank, GPO Box 400 Hong Kong. No fee will be charged for this arrangement.