

Trade Finance Campaign 2022 (“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 its successor and assign) which have received this direct mailer (“Customer”). The Bank’s decision on whether any entity is a Customer is final, binding and conclusive.
2. The Promotion period is from 1 November 2022 to 31 January 2023 (both dates inclusive), unless early terminated or extended (“Promotion Period”).
3. There are two offers (each an “Offer”, and collectively, the “Offers”) to be provided in the Promotion:
 - 3.1 Offer 1 - A customer who has successfully applied the invoice financing via DBS IDEAL online banking platform during the Promotion Period will be offered HK\$ 200 off the handling fee per successful application (The offer of HK\$200 comprises an extra HK\$150 offer on top of the existing HK\$50 offer).
 - 3.2 Offer 2 - A customer who has successfully applied the DBS IDEAL online banking with campaign code “TF22” during the Promotion Period will be rewarded with a permanent service fee waiver on IDEAL online banking.
4. The Promotion cannot be used in conjunction with any other promotion offers.
5. Customers will enjoy the offer mentioned in section 3.1 immediately after the invoice financing application is approved.
6. Any Reward cannot be exchanged/redeemed for cash, and its use is subject to the terms and conditions imposed by the relevant suppliers. Customers 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.
7. The Rewards are subject to availability. The Bank reserves the right to replace the Rewards with alternative items without prior notice or liability to any person and at the Bank’s sole and absolute discretion.
8. Any fraud and/or abuse of any of the Offers and/or the Promotion by a Customer (as determined by the Bank at its sole and absolute discretion) will result in (a) forfeiture of the Customer’s (i) entitlement to such Offer(s) and/or (ii) eligibility to participate in the Promotion and/or (b) cancellation of all or part of the 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 reward/rebate inappropriately obtained by a Customer directly from the Customer’s bank account(s) with the Bank without prior notice and/or take legal action in such instances to recover any outstanding amounts.
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. In case of any dispute relating to or arising out of these terms and conditions, the Promotion and/or any of the Offers, the Bank’s decision shall be final, binding and conclusive. No correspondence or claims will be entertained.

10. Any service or product of the Bank is subject to all relevant terms and conditions governing such service or product.
11. 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.
12. 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.
13. These Terms and Conditions are governed by, and shall be construed in accordance with, the laws of Hong Kong.
14. If there is any inconsistency between the English and Chinese versions of these Term and Conditions, the English version shall prevail.