

DBS Foreign Exchange & 1-week Time Deposit Offer Terms & Conditions – October 2024 (the “Promotion”)

Offer

Preferential Interest Rate for a 1-week Time Deposit

Table 1:

Currency	1-week Time Deposit Rate (p.a.)	MP Code
AUD	15.00%	FXTD
GBP	15.00%	
NZD	15.00%	
CAD	7.00%	
RMB	5.50%	
USD	7.00%	

Terms & Conditions

- The Promotion runs from 1 October – 31 October 2024 (the “**Promotion Period**”).
- The Promotion is only applicable to selected individual customers (the “**Customer**”) who
 - maintain an account with DBS Treasures or DBS Account (the “**Eligible Account**”) of DBS Bank (Hong Kong) Limited (the “**Bank**”); and
 - to whom the relevant invitation from the Bank is addressed.
- “**DBS Account**” and “**DBS Treasures**” are Customer Segments of the Bank. “**Customer Segment**” means DBS Account, DBS Treasures, DBS Treasures Private Client, DBS Private Bank and any other segment made available by the Bank from time to time. In Hong Kong, DBS Private Bank is the private banking division of the Bank.
- “**Wealth Management Connect customer**” means individual DBS Treasures customers who maintain Southbound Wealth Management Connect account with the Bank during the Promotion Period.
- The calculation of “**Deposit Balance**” is the total of saving deposits of Hong Kong dollar and/or foreign currencies that the Customer maintains with the Bank in his/her Current and Savings Accounts including Time Deposits, regardless of whether it is solely or jointly owned by the Customer. For the avoidance of doubt, the saving deposits in Wealth Management Accounts shall not count towards the calculation of Deposit Balance.
- Customer who fulfills the following requirements (“**Requirements**”) during the Promotion Period is eligible for the preferential interest rate for a 1-week Time Deposit as listed in Table 1 above (“**Offer**”):-
 - successfully completes eligible foreign currency exchange transaction (“**Eligible FX**”) with a single transaction of HK\$300,000 to HK\$7,500,000 (or equivalent in foreign currency) through any branch of the Bank. (Eligible FX means from HKD or any foreign currency to AUD, NZD, GBP, RMB or CAD; or from any foreign currency (HKD is not included) to USD); and
 - sets up a 1-week time deposit with corresponding currency AUD, NZD, GBP, RMB, CAD or USD with the same amount of the Eligible FX via any branch of the Bank (with specified promotion code “FXTD”) at the same time.
 - A Customer who has conducted any foreign currency exchange transaction from 1 April to 30 September 2024 are required to use Eligible New Funds for conducting any Eligible FX in HKD or USD, in order to be eligible for the Offer. “**Eligible New Funds**” refers to the incremental balance when comparing the Customer’s Deposit Balance at the time of Time Deposit placement to his/her corresponding Deposit Balance as of 30 calendar days ago. Wealth Management Connect customer who has conducted any foreign currency exchange transaction

from 1 April to 30 September 2024 is not eligible for the Promotion.

7. The Bank's decision on whether a Customer has fulfilled the Requirements is final.
8. Only primary account holder is eligible for the Promotion.
9. Eligible Customer cannot enjoy the Promotion together with any other savings accounts promotional offers and/or any time deposit offers.
10. Participation in the Promotion is subject to there being no abuse/non-compliance by the Customer, failing which the Customer cannot enjoy the Offer or where the Offer has been credited, the Bank may debit the value of the Offer from the Customer's account without notice and/or take such action to recover any outstanding amounts.
11. **Customer cannot enjoy the Promotion together with any other Foreign Exchange offers.**
12. Bank staff cannot participate in the Promotion.
13. The Bank may change the terms and conditions and/or modify/terminate the Promotion without giving notice. The Bank's decision is final.
14. Promotion information will remain accessible up to one week after the end of the Promotion.
15. The English version shall prevail if there is any inconsistency between the English and Chinese versions.

Disclaimer: Foreign exchange involves risks. Customers should note that foreign exchange may incur loss due to the fluctuation of exchange rate. If you choose to convert your HKD or foreign currency to other currencies at an exchange rate that is less favourable than your original exchange rate, you may suffer loss in principal. This information does not constitute any offer, recommendation, invitation or solicitation of any transaction. RMB currently may not be freely convertible and is subject to exchange controls and restrictions. There is no guarantee that RMB will not depreciate. If you convert Hong Kong Dollar or any other currency into RMB so as to invest in a RMB product and subsequently convert the RMB sale proceeds back into Hong Kong Dollar or any other currency, you may suffer a loss if RMB depreciates against Hong Kong Dollar or other currency.