

2023 App-to-App Octopus Card or Wallet top up Campaign (“Promotion”) – Terms and Conditions

1. The Promotion is only applicable to customers who hold a DBS Treasures account or DBS Account (“**Eligible Account**”) with DBS Bank (Hong Kong) Limited (the “**Bank**”) and maintain the Eligible Account until 31 October 2023 (“**Customer**”).
2. “**DBS Treasures**” and “**DBS Account**” 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.
3. The Promotion shall run from 27 March 2023 to 31 July 2023 (“**Promotion Period**”).
4. “**Eligible Transaction**” means performing a single App-to-App (“**ATA**”) payment of HK\$500 or above (or equivalent in foreign currency) from any Current or Savings Account the Eligible Account to any Octopus Card or Wallet. ATA is a payment function of the Faster Payment System (“**FPS**”). When you access a merchant app or webpage supporting this function via your mobile phone and select FPS when making payment, the DBS digibank HK app in your mobile phone will be invoked automatically for making payment via the FPS. Use of ATA supported by FPS is subject to terms and conditions. Please refer to the terms and conditions relating to Faster Payment System under section M of the Bank Accounts and Services Terms and Conditions.
5. During the Promotion Period, Customers who complete the Eligible Transaction(s) will be eligible for **either** of the following offer:
 - i. Existing User: Cash reward of **HK\$50 (“Existing User Reward”)** for Customers who have conducted a previous Eligible Transaction since 1 January 2022; or
 - ii. New user: Cash reward of **HK\$100 (“New User Reward”)** for Customers who have **NOT** conducted a previous Eligible Transaction since 1 January 2022.

During the Promotion Period, Customers who (i) complete the Eligible Transactions (s) and (ii) successfully link another local bank account to his/her DBS account to set up an Electronic Direct Debit Authorization Transfer In (“eDDA”) instruction on DBS digibank HK app for the first time since 20 March 2023 and (iii) complete a single transaction of HK\$2,000 or above (or its equivalent) via eDDA will be eligible for an extra HK\$20 cash reward.

6. Each Customer is eligible for a maximum of HK\$120 cash reward during the Promotion Period. The cash rewards in Clauses 5 to 6 (collectively, the “**Cash Rewards**”) will be credited directly to eligible Customers’ HKD Current Account or Multi-Currency Savings Account under the Eligible Account on or before 31 October 2023 (“**Fulfilment Period**”).

7. Customers must maintain a valid HKD Current Account or Multi-Currency Savings Account under the Eligible Account at the time the Bank credits the Cash Rewards.
8. Each Customer can only enjoy the Promotion once.
9. Only primary account holder is eligible to the Promotion.
10. Eligibility of any transaction for the purpose of this Promotion shall be determined based on the Bank's record. If there is any discrepancy between the Bank's record and the Customer's record, the Bank's record shall prevail.
11. Participation in the Promotion is subject to there being no abuse/non compliance by the Customer, failing which the Bank will not credit the rewards or where it has been credited, the Bank may debit the value of the Cash Rewards from the account without notice and/or take such action to recover any outstanding amounts.
12. The Bank may change the terms and conditions and/or modify/extend/terminate the Promotion without notice. The Bank's decision is final.
13. Promotion information will remain accessible up to one week after the end of the promotion.
14. The English version shall prevail if there is any inconsistency between the English and Chinese versions.