Investment Funds and Bonds are investment products and some of them may involve derivatives. Currency Linked Investment, Equity Linked Products and Structured Investment Products are structured products involving derivatives (all the above-mentioned products are altogether "**the Products**"). The investment decision is yours but you should not invest in the Products unless DBS Bank (Hong Kong) Limited（星展銀行（香港）有限公司）who sells them to you has explained to you that the Products are suitable for you having regard to your financial situation, investment experience and investment objectives.

DBS Treasures Welcome Offers for Staff/Members of selected company/organization ("Promotion") Terms and Conditions

General Terms and Conditions

1. Unless stated otherwise, the Promotion runs from 1 December 2020 to 31 December 2020 ("**Promotion Period**").
2. "**New Customer"** means an individual customer with DBS Bank (Hong Kong) Limited 星展銀行（香港）有限公司 (the "**Bank**") who is a **Staff/Member of selected company/organization** and fulfils below requirements during the Promotion Period:
   i. enters the dedicated promotion code in the account opening application on DBS iWealth® app; AND
   ii. successfully submits the account opening application via DBS iWealth® app; AND
   iii. successfully becomes a new DBS Treasures customer within 14 days from the submission of such account opening application.

   The Bank's decision on whether a customer is New Customer is final.
3. "DBS Treasures" is a Customer Segment 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.
4. The Promotion is not available to any customers who have held any product or service except for DBS credit card (whether in single name or joint names) with the Bank at any time during the 12 months preceding the date the customer becomes a New Customer ("**Joining Date**").
5. If the New Customer becomes a non-DBS Treasures customer or if there is abuse/non-compliance by the New Customer during the Promotion Period, the New Customer cannot enjoy the Promotion. The Bank will not credit the reward or where the reward has been credited, the Bank may debit the value of any reward or other gifts from the New Customer's account(s) without prior notice and/or take action to recover any outstanding amounts.
6. Only the primary account holder is eligible for the Promotion.
7. New Customer must be a DBS Treasures customer at the time any reward under this Promotion is given.
8. If the New Customer does not have any current account with the Bank during the applicable fulfilment period, cash reward will be credited to the New Customer's savings account.
9. The calculation of "**Total Relationship Balance**" is the total assets that a New Customer maintains with the Bank, whether solely or jointly. The assets include Hong Kong dollar, Renminbi and foreign currency deposits, Currency Linked Investment, market value of local and overseas securities, investment funds, bonds and other linked or structured investment products.
10. A HK$200 monthly service fee is chargeable if the Average Total Relationship Balance over 3 consecutive months falls below HK$1,000,000 (or its equivalent in foreign currency(ies)). "**Average Total Relationship Balance over 3 consecutive months**" is calculated based on the aggregated value of daily Total Relationship Balance in the period of consecutive 3 months divided by the total number of calendar days in that 3 months. For new-to-bank customers who join within 3 months, the first month would constitute the number of day(s) since the Joining Date till the last calendar day of that month.
11. This Promotion is not applicable to Bank staff.
12. A HK$200 handling charge and the value of any reward given will be debited from the New Customer's account without notice if the New Customer's accounts is/are closed within 3 months from the Joining Date.
13. Each New Customer can only enjoy the Promotion **once**.
14. The Bank has final decision on all account opening.
15. All rewards/gifts are non-exchangeable. The Bank can replace the rewards/gifts with other rewards/gifts without prior notice.
16. New Customer cannot enjoy the Promotion together with any current and/or savings accounts offers **and/or any other DBS Treasures Welcome Offers and/or DBS Treasures Welcome Offers for Online Account Opening and/or DBS Treasures Member-Get-Member Program** and/or DBS Treasures Funds Retention Reward.
17. The Bank may modify/terminate the Promotion without notice. The Bank's decision is final.
18. The English version shall prevail if there is any inconsistency between the English and Chinese versions.

Specific Terms and Conditions

Meet Up Reward

19. New Customer who meets his/her designated Financial Planning Manager during the Promotion Period shall be eligible for HK$300 cash reward ("Meet Up Reward"). The Meet Up Reward will be credited to New Customer's account within 14 days from the date of meeting.

Special Funds Reward

20. New Customer who maintains monthly Total Relationship Balance **EXCLUDING any Time Deposits** set up in the amount set out in Table 1 during the applicable Special Funds Reward Counting Period (as set out in Table 2) is eligible to receive the corresponding amount of **Special Funds Reward I** (as set out in Table 1). The Special Funds Reward I will be credited directly to the New Customer's current account according to the Designated Fulfilment Period (as set out in Table 2):

Table 1

Monthly Total Relationship Balance (EXCLUDING any TIME DEPOSITS) (in HK$ or equivalent)	Special Funds Reward I (HK$)
$5,000,000 or above	$12,000
$2,000,000 -< $5,000,000	$4,000
$1,000,000 -< $2,000,000	$500

Table 2

Special Funds Reward Counting Period	Designated Fulfilment Period
14th day of Joining Date – 28 February 2021	1 – 30 April 2021

21. New Customer who fulfils the requirements of **Special Funds Reward I** (as set out in Clause 20) and completes any Eligible Designated Investment Transactions (as set out in Clause 22) during the applicable Special Funds Reward Counting Period (Table 2 in Clause 20) is eligible to receive the corresponding amount of **Special Funds Reward II** (as set out in Table 3).

Table 3

Monthly Total Relationship Balance (EXCLUDING any TIME DEPOSITS) (in Hong Kong Dollars or equivalent)	Special Funds Reward II
$5,000,000 or above	$13,000
$2,000,000 -< $5,000,000	$5,000
$1,000,000 -< $2,000,000	$1,500

22. **"Eligible Designated Investment Transaction"** means any of the following transactions completed during the Special Funds Reward Counting Period (as set out in Table 2 in Clause 20).

    a) Transfers in Investment Funds or eligible Securities or eligible Bonds with single amount equivalent to HK$ 50,000 or above; or
    b) Subscribes Investment Funds or trade eligible Securities or eligible Bonds with single transaction amount equivalent to HK$50,000 or above; or
    c) Conduct any foreign exchange including HKD to USD exchange or vice versa with single transaction amount equivalent to HK$50,000 or above.

23. The Special Funds Reward I or the Special Funds Reward II will be credited directly to the current account of the New Customer according to the applicable Designated Fulfilment Period as set out in Clause 20.
24. Each New Customer can only enjoy either the Special Funds Reward I OR the Special Funds Reward II.
25. Eligible Securities refer to securities excluding Initial public offerings (IPO) subscriptions.
26. Eligible Bonds refer to bonds excluding retail bonds, i.e. bonds which could be traded on the Hong Kong Stock Exchange, such as Hong Kong Government iBonds.

27. Eligible Securities and eligible Bonds are determined by the Bank. The Bank's decision is final.
28. The Bank's decision on whether to accept a transfer-in product is final.
29. To calculate the amount of Investment Funds and eligible Bonds and Securities transferred into the Bank, the Bank will convert all transactions to Hong Kong Dollars at the Bank's determined exchange rate. The transfer-in amount of Investment Funds will be calculated based on the net asset value at closing on the last trade day of the month in which the transaction is executed. The net asset value is based on data obtained from sources believed to be reliable by the Bank, subject to the availability of data in the market. The transfer-in amount of eligible Bonds will be calculated based on the face value of the eligible Bonds. The transfer-in amount of eligible Securities will be calculated based on the marked-to-market value on the last trade day of the month in which the transaction is executed. The calculation decision of the Bank is final.
30. If New Customer transfers out any Investment Funds, eligible Bonds or eligible Securities to any other financial institution(s) from the Bank on or before 30 April 2021, the New Customer will forfeit the cash reward under the Investment Funds Transfer-in Offer or Bonds or Securities Transfer-in Offer.

Transaction Reward

31. "**Eligible Designated Transaction**" means any of the following transactions (being an immediate payment or a scheduled payment if applicable) completed during the applicable Transaction Reward Counting Period (as set out in Clause 32 below):
    a) Successfully complete registration for Faster Payment System ("**FPS**") via DBS iBanking, DBS digibank or DBS iWealth® app, set any DBS bank account as the default fund receiving account for FPS, and maintain such DBS bank account as the default fund receiving account until at least the end of the Designated Fulfilment Period and conduct 1 transfer-in of any amount via FPS to a DBS account; or
    b) Settle a bill via DBS iBanking, DBS digibank / DBS iWealth® app or Scan & Pay from any HKD current or savings account; or
    c) Make deposit into the HKD current or savings account via standing instruction / auto-payroll with deposit amount of HK$50,000 or above per transaction; or
    d) Apply for a DBS Octopus ATM Card ("**New Octopus Card**") or DBS ATM Card ("**New ATM Card**") and perform at least one of the following transactions:
        1) (For New Octopus Card only) Designate the HKD current account under New Customer as the Octopus Automatic Add Value Service ("AAVS") account and complete at least one AAVS transaction of HK$500 each; or
        2) (For New Octopus Card and New ATM Card) Complete at least one cash withdrawal of HK$500 or above from the ATM machine
32. New Customer who maintains monthly Total Relationship Balance in the amount of HK$1,000,000 or above (or equivalent) and completes at least two Eligible Designated Transactions set out in Clause 31 (a) to (d) during the applicable Transaction Reward Counting Period below is eligible to receive HK$500 cash reward ("**Transaction Reward**").

Transaction Reward Counting Period	Designated Fulfilment Period
1 December 2020 – 28 February 2021	1 – 30 April 2021

33. The AAVS transaction date and time recorded by the Bank shall be used to determine whether the transaction is eligible for the Transaction Reward. Any AAVS transaction subsequently found to be un-posted/ cancelled/ refunded will not be counted.
34. New Customer must maintain the designated HKD current account linked for AAVS and the New Octopus Card or New ATM Card at the time the Transaction Reward is given (in case of Clause 31(d)).
35. The Transaction Reward will be credited to the New Customer's current account during the Designated Fulfilment Period (as set out in Clause 32).

Wealth Management Accounts Opening Reward

36. New Customer who
    a) maintains monthly Total Relationship Balance in the amount of HK$1,000,000 or above (or equivalent) during the applicable Funds Counting Period (as set out in the table below);
    b) submits the "Application Form for Opening Accounts under Wealth Management Investment Portfolio (Wealth Management Accounts)" to apply for Wealth Management Accounts and successfully sets up such account during the Promotion Period; and
    c) downloads and logs into DBS iBanking / DBS iWealth® app successfully during the Promotion Period,

    will be entitled to HK$200 cash reward ("**Wealth Management Accounts Opening Reward**").
37. The Wealth Management Accounts Opening Reward will be credited to the New Customer's current account during the Designated Fulfilment Period (as set out in the table below).

Funds Counting Period	Designated Fulfilment Period
14th day of Joining Date – 28 February 2021	1 – 30 April 2021

Products Balance Reward

38. New Customer who
    a) maintains the total asset in the Bank (excluding Deposits in any currency and in any account) with amount of HK$300,000 or above (or equivalent) on 31 May 2021; and
    b) maintains monthly Total Relationship Balance in the amount of HK$1,000,000 or above (or equivalent) during the applicable Funds Counting Period (as set out in the table below),

    will be entitled to HK$2,000 cash reward ("**Products Balance Reward**").
39. The Products Balance Reward will be credited to the New Customer's current account during the Designated Fulfilment Period (as set out in the table below).

Funds Counting Period	Designated Fulfilment Period
14th day of Joining Date – 31 May 2021	1 – 31 July 2021

Online Account Opening Reward

40. New Customer who
    a) successfully becomes a new DBS Treasures customer during the Promotion Period; and
    b) maintains monthly Total Relationship Balance in the amount of HK$1,000,000 or above (or equivalent) during the applicable Funds Counting Period (as set out in the table below),

    will be entitled to HK$1,000 cash reward ("**Online Account Opening Reward**").

Funds Counting Period	Designated Fulfilment Period
14th day of Joining Date – 28 February 2021	1 – 30 April 2021

41. The Online Account Opening Reward will be credited to the New Customer's current account during the applicable Designated Fulfilment Period (as set out in the table in Clause 40).

Investment Privileges

42. For details of Investment Transaction Reward, please refer to go.dbs.com/hk-itco-20204-en.
43. For details of Digital Investment Reward, please refer to go.dbs.com/hk-iwealth-q4-offer-en.

DBS Remit & Overseas Transfer

44. For details of Online Remittance Rewards, please refer to go.dbs.com/hk-remit-en.

DBS eStamp Promotion

45. For details of DBS eStamp Promotion, please refer to go.dbs.com/hk-estamp-en.

One-year Free Mobile Protection

46. For details of One-year Free Mobile Protection, please refer to go.dbs.com/hk-freemobileprotection-en.

DBS Treasures Member-Get-Member for Online Account Opening

47. For details of DBS Treasures Member-Get-Member for Online Account Opening, please refer to go.dbs.com/hk-vaomgm-en.

Risk Disclosures & Disclaimer
Investment involves risks. The above information is not and shall not be considered as investment advice. It does not constitute any offer or solicitation of offer to subscribe, transact or redeem any investment product. Past performances are not indicative of future performances. You should carefully read the product offering documentation, the account terms and conditions and the product terms and conditions for detailed product information and risk factors prior to making any investment. If you have any doubt on this material or any product offering documentation, you should seek independent professional advice.

Important Notes

1. The One-year Free Mobile Protection insurance plan is underwritten by Chubb Insurance Hong Kong Limited ("Chubb"). Chubb reserves the right of final approval. The Bank is an insurance agent authorised by Chubb.
2. DBS Chubb Insurance Service Hotline is a dedicated enquiry hotline for DBS customers serviced by Chubb.
3. In the event of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre) arising between the Bank and the customer out of the selling process or processing of the related transaction, the Bank will enter into a Financial Dispute Resolution Scheme process with the customer; however any disputes over the contractual terms of the policy should be resolved directly between Chubb and the customer.