

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 ("Promotion") for Online Account Opening Terms and Conditions

General Terms and Conditions

1. Unless stated otherwise, the Promotion runs from 1 January 2020 to 31 March 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 submits the account opening application online at the designated website link go.dbs.com/hk-daotc-en or via DBS iWealth® app, and successfully becomes a new DBS Treasures customer within 14 days from the submission of account opening application during the Promotion Period. The Bank's decision on whether a customer is New Customer is final.
3. The Promotion is not available to existing DBS Treasures customers or customers who have been DBS Treasures customer at any time during the 12 months preceding the date the customer becomes a New Customer ("**Joining Date**").
4. 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.
5. Only the primary account holder is eligible for the Promotion.
6. New Customer must be a DBS Treasures customer at the time any reward under this Promotion is given.
7. 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.
8. 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.
9. 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.
10. This Promotion is not applicable to Bank staff.
11. 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.
12. Each New Customer can only enjoy the Promotion once.
13. The Bank has final decision on all account opening.
14. All rewards/gifts are non-exchangeable. The Bank can replace the rewards/gifts with other rewards/gifts without prior notice.
15. New Customer cannot enjoy the Promotion together with any current and/or savings accounts offers and/or DBS Treasures Welcome Offers and/or DBS Treasures Funds Retention Reward.
16. The Bank may modify/terminate the Promotion without notice. The Bank's decision is final.
17. The English version shall prevail if there is any inconsistency between the English and Chinese versions.

Specific Terms and Conditions

Meet Up Reward

18. New Customer who meets his/her designated Financial Planning Manager during the Promotion Period shall be eligible for a HK\$100 Gift Coupon ("**Meet Up Reward**"). The Meet Up Reward will be distributed to the New Customer by his/her Financial Planning Manager at the meeting.
19. The Meet Up Reward is subject to availability and it is given out on a first come first served basis.

Early Bird Reward

20. New Customer who
- successfully becomes a new DBS Treasures customer on or before 15th of each month during the Promotion Period; and
 - 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\$500 cash reward ("**Early Bird Reward**").

Joining Date	Funds Counting Period	Designated Fulfilment Period
1 – 15 January 2020	14 th day of Joining Date – 31 March 2020	1 – 31 May 2020
1 – 15 February 2020	14 th day of Joining Date – 30 April 2020	1 – 30 June 2020
1 – 15 March 2020	14 th day of Joining Date – 31 May 2020	1 – 31 July 2020

21. The Early Bird 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 20).

Special Funds Reward

22. 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** (as set out in Table 1). The Special Funds Reward will be credited directly to the current account of New Customer according to the applicable 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 (HK\$)
5,000,000 or above	\$28,000
3,000,000 - < 5,000,000	\$16,000
1,000,000 - < 3,000,000	\$5,000

Table 2

Joining Date	Special Funds Reward Counting Period	Designated Fulfilment Period
1 – 31 January 2020	14 th day of Joining Date – 31 March 2020	1 – 31 May 2020
1 – 29 February 2020	14 th day of Joining Date – 30 April 2020	1 – 30 June 2020
1 – 31 March 2020	14 th day of Joining Date – 31 May 2020	1 – 31 July 2020

Transaction Reward

23. "**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 24 below):
- Successfully complete registration for Faster Payment System ("**FPS**") via DBS iBanking, DBS digibank or DBS iWealth® app, sets any DBS account as the default fund receiving account for FPS, and maintains such DBS account as the default fund receiving account until at least the end of the applicable Designated Fulfilment Period and conduct 1 transfer-in of any amount via FPS to a DBS account with same name transfer; or
 - Settle a bill via DBS iBanking, DBS digibank/DBS iWealth® app or Scan & Pay from any HKD current or savings Account; or
 - Make deposit into the HKD current / HKD savings Account via standing instruction / auto-payroll with deposit amount of HK\$50,000 or above per transaction; or
 - 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:
 - (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
 - (For New Octopus Card and New ATM Card) Complete at least one cash withdrawal of HK\$500 or above from the ATM machine.

24. 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 23 during the applicable Transaction Reward Counting Period as set out below is eligible to receive HK\$1,500 cash reward ("**Transaction Reward**").

Joining Date	Transaction Reward Counting Period	Designated Fulfilment Period
1 – 31 January 2020	1 January 2020 – 31 March 2020	1 – 31 May 2020
1 – 29 February 2020	1 February 2020 – 30 April 2020	1 – 30 June 2020
1 – 31 March 2020	1 March 2020 – 31 May 2020	1 – 31 July 2020

25. 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.
26. 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 23(d)).
27. The Transaction Reward will be credited to the New Customer's current account during the applicable Designated Fulfilment Period (as set out in Clause 24).

Wealth Management Account Opening Reward

28. New Customer who
- 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); and
 - submits the "Application Form for Opening Accounts under Wealth Management Investment Portfolio (Wealth Management Accounts)" to apply for Wealth Management Account and successfully sets up such account during the Promotion Period; and
 - logs into DBS iBanking or DBS iWealth® app successfully during the Promotion Period, will be entitled to HK\$200 cash reward ("**Wealth Management Account Opening Reward**").
29. The Wealth Management 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 below).

Joining Date	Funds Counting Period	Designated Fulfilment Period
1 – 31 January 2020	14 th day of Joining Date – 31 March 2020	1 – 31 May 2020
1 – 29 February 2020	14 th day of Joining Date – 30 April 2020	1 – 30 June 2020
1 – 31 March 2020	14 th day of Joining Date – 31 May 2020	1 – 31 July 2020

Bonus Reward

30. New Customer who maintains monthly Total Relationship Balance in the amount of HK\$1,000,000 or above (or equivalent) during the applicable Bonus Reward Counting Period (as set out in the table in Clause 33) will be entitled to HK\$800 cash reward ("**Bonus Reward I**").
31. New Customer who
- is eligible for Bonus Reward I; and
 - maintains HK\$100,000 or above (or equivalent) Investment Balance (as set out in Clause 32) with the Bank during the applicable Bonus Reward Counting Period (as set out in the table in Clause 33), will be entitled to HK\$800 cash reward ("**Bonus Reward II**", "**Bonus Reward I**" together with "**Bonus Reward**").
32. The calculation of "**Investment Balance**" is the total investment assets that a New Customer maintains with the Bank, whether solely or jointly. The assets include Currency Linked Investment, market value of local and overseas securities, investment funds, bonds and other linked or structured investment products.
33. The Bonus Reward will be credited to the New Customer's current account during the applicable Designated Bonus Reward Fulfilment Period (as set out in the table below).

Joining Date	Bonus Reward Counting Period	Designated Bonus Reward Fulfilment Period
1 – 31 January 2020	1 April 2020 – 30 June 2020	1 - 31 August 2020
1 – 29 February 2020	1 May 2020 – 31 July 2020	1 - 30 September 2020
1 – 31 March 2020	1 June 2020 – 31 August 2020	1 – 31 October 2020

Investment Privileges

34. For details of Investment Transaction Rewards, please refer to go.dbs.com/hk-itco-20201-en.
 35. For details of Digital Investment Rewards including Online Equity Trading, Online Foreign Currency Exchange and Online Fund Investment Trading, please refer to go.dbs.com/hk-iwealth-promo-en.

DBS Online Remittance

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

Current & Saving Account Transaction Loyalty Reward

37. For details of Current & Saving Account Transaction Loyalty Reward, please refer to go.dbs.com/hk-estamp2020-en.

Online Account Opening Exclusive Reward

38. New Customer who 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) and logs into DBS iWealth® app successfully within the first 90 days after successful account opening, will be eligible to receive an additional **HK\$500 Cash Reward** (“**Online Account Opening Exclusive Reward**”).
 39. The Online Account Opening Exclusive Reward will be credited to the New Customer’s current account during the applicable Designated Fulfilment Period (as set out in the table below).

Joining Date	Funds Counting Period	Designated Fulfilment Period
1 – 31 January 2020	14 th day of Joining Date – 31 March 2020	1 – 31 May 2020
1 – 29 February 2020	14 th day of Joining Date – 30 April 2020	1 – 30 June 2020
1 – 31 March 2020	14 th day of Joining Date – 31 May 2020	1 – 31 July 2020

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.