

DBS Treasures - DBS Octopus ATM Card Promotion November 2022 ("Promotion") Terms and Conditions

1. The Promotion shall run from 1 November 2022 to 31 January 2023 ("**Promotion Period**").
2. "**New Customer**" means a DBS Treasures customer with DBS Bank (Hong Kong) Limited (the "**Bank**") who have not owned DBS Octopus ATM Card on or before 31 October 2022. The Bank's decision on whether a customer is a 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 applicable to New Customers only.
5. Only the primary account holder is eligible for the Promotion.
6. Each New Customer can only enjoy the Promotion **once**.
7. New Customer who, during the Promotion Period, successfully:
 - a) applies for a DBS Octopus ATM Card;
 - b) designates the HKD current account under the New Customer as the Octopus Automatic Add Value Service ("AAVS") account; and
 - c) completes at least one AAVS transactionwill be entitled to HK\$400 cash reward (the "**Transaction Reward**").
8. 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.
9. Transaction Reward under the Promotion will be credited to the eligible New Customers' HKD current account linked to their DBS Octopus ATM Card on or before 31 March 2023 ("**Designated Fulfilment Period**").
10. New Customers must be a DBS Treasures customer, and maintain their designated HKD current account linked for AAVS and the DBS Octopus ATM Card on or before the Designated Fulfilment Period.
11. If New Customer's DBS Octopus ATM Card is cancelled or if there is abuse/non-compliance by the New Customer before the end of the Designated Fulfilment Period, the New Customer cannot enjoy the Promotion. The Bank will not credit the Transaction Reward or where the Transaction Reward has been credited, the Bank may debit the value of the reward from the New Customer's account(s) without prior notice and/or take action to recover any outstanding amounts.
12. New Customer cannot enjoy the Promotion together with the following promotions:
 - a) Transaction Reward under the "DBS Treasures Welcome Offers – June 2022";
 - b) "DBS Treasures - DBS Octopus ATM Card Promotion June 2022";
 - c) "DBS Account - DBS Octopus ATM Card Promotion July 2022"; or
 - d) "DBS Account - DBS Octopus ATM Card Promotion November 2022".
13. The Promotion is not applicable to Bank staff.
14. The Bank may modify/terminate the Promotion without notice. The Bank's decision is final.
15. The English version shall prevail if there is any inconsistency between the English and Chinese versions.