

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”) Terms and Conditions

General Terms and Conditions

1. Unless stated otherwise, the Promotion runs from 1 October 2018 to 31 December 2018 (“**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 successfully completes the Personal Account Opening Form and becomes a new DBS Treasures customer 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 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 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. 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.
11. Each New Customer can only enjoy the Promotion **once**.
12. The Bank has final decision on all account opening.
13. All rewards/gifts are non-exchangeable. The Bank can replace the rewards/gifts with other rewards/gifts without prior notice.
14. New Customer cannot enjoy the Promotion together with any current and/or savings accounts offers and/or Online Time Deposit offers.
15. The Bank may modify/terminate the Promotion without notice. The Bank’s decision is final.
16. The English version shall prevail if there is any inconsistency between the English and Chinese versions.

Specific Terms and Conditions

Onboarding Reward

17. New Customer who
 - a) reaches HK\$1,000,000 or above (or equivalent) in Total Relationship Balance within 7 calendar days of the Joining Date; and
 - b) meets his/her designated Financial Planning Manager during the Promotion Period,
 shall be eligible for HK\$100 Gift Coupon (“**Onboarding Reward**”).
18. The Onboarding Reward will be distributed to the New Customer by his/her Financial Planning Manager at the meeting.
19. Each New Customer will be rewarded with the Onboarding Reward once only during the Promotion Period.
20. The Onboarding Reward is subject to availability and it is given out on first come first served basis.

New to Treasures Reward

21. 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) will be entitled to HK\$400 cash reward ("**New to Treasures Reward**").

Joining Date	Funds Counting Period
1 – 31 October 2018	7 th day of Joining Date – 31 December 2018
1 – 30 November 2018	7 th day of Joining Date – 31 January 2019
1 – 31 December 2018	7 th day of Joining Date – 28 February 2019

22. Each New Customer can enjoy the New to Treasures Reward once.
 23. New to Treasures 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	Designated Fulfilment Period
1 – 31 October 2018	1 – 28 February 2019
1 – 30 November 2018	1 – 31 March 2019
1 – 31 December 2018	1 – 30 April 2019

24. New to Treasures Reward is not applicable to Bank staff.

Special Funds Reward

25. New Customer who maintains his/her 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 (see Table 2) is eligible to receive the corresponding amount of Special Funds Reward as set out in Table 1 below. The Special Funds Reward will be credited directly to the current account of New Customer according to the applicable Designated Fulfilment Period (see Table 2):

Table 1

Monthly Total Relationship Balance (EXCLUDING any TIME DEPOSITS) (in Hong Kong Dollars or equivalent)	Special Funds Reward
4,000,000 or above	HK\$22,000
2,000,000 - < 4,000,000	HK\$10,400
1,000,000 - < 2,000,000	HK\$4,700

Table 2

Joining Date	Special Funds Reward Counting Period	Designated Fulfilment Period
1 – 31 October 2018	7 th day of Joining Date – 31 December 2018	1 – 28 February 2019
1 – 30 November 2018	7 th day of Joining Date – 31 January 2019	1 – 31 March 2019
1 – 31 December 2018	7 th day of Joining Date – 28 February 2019	1 – 30 April 2019

26. Special Funds Reward is not applicable to Bank staff.

Transaction Cash Reward

27. "**Eligible Designated Transaction**" means any of the following transactions (being an immediate payment or a scheduled payment if applicable) completed during the applicable Transactions Counting Period (as set out in clause 29 below):
- Apply for a DBS Octopus ATM Card ("**New Octopus Card**") and 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
 - Settle a bill via DBS iBanking, DBS digibank or DBS iWealth® app from any HKD Current / HKD Savings Account; or
 - Conduct autopay service via any HKD Current / HKD Savings Account; or
 - Make deposit into the HKD Current / HKD Savings Account via standing instruction / auto-payroll with deposit amount HK\$50,000 or above per transaction.
28. New Customer who completes one Eligible Designated Transaction set out in clauses 27(a) to (c) per month in any two calendar months within the relevant Transactions Counting Period (as set out in the table in clause 29) will be entitled to HK\$200 cash reward ("**Transaction Cash Reward I**").
29. New Customer who completes one Eligible Designated Transaction set out in clause 27(d) per month in any two calendar months within the relevant Transactions Counting Period will be entitled to HK\$1,200 cash reward. ("**Transaction Cash Reward II**", "**Transaction Cash Reward I**" together with "**Transaction Cash Reward**").

Joining Date	Transactions Counting Period	Designated Fulfilment Period
1 – 31 October 2018	1 October 2018 – 31 December 2018	1 – 28 February 2019
1 – 30 November 2018	1 November 2018 – 31 January 2019	1 – 31 March 2019
1 – 31 December 2018	1 December 2018 – 28 February 2019	1 – 30 April 2019

30. To be eligible for the Transaction Cash Reward I and/or Transaction Cash Reward II, Customer must not:
- have conducted that type of Eligible Designated Transaction from 1 April 2018 to 30 September 2018; and
 - have held a DBS Octopus ATM Card before Joining Date (in case of Clause 27(a)); and
 - have cancelled any DBS Octopus ATM Card within 6 months from New Octopus Card application date (in case of Clause 27(a)).
31. The AAVS transaction date and time recorded by the Bank shall be used to determine whether the transaction is eligible for the Transaction Cash Reward. Any AAVS transaction subsequently found to be un-posted/ cancelled/ refunded will not be counted.
32. The Transaction Cash Reward I and/or Transaction Cash Reward II will be credited to the New Customer's current account during the applicable Designated Fulfilment Period (as set out in the table in Clause 29).
33. New Customer must maintain the designated HKD current account linked for AAVS and the New Octopus Card at the time the Transaction Cash Reward is given (in case of Clause 27(a)).

Preferential Interest Rate for Time Deposit Reward

34. New Customer who sets up selected Time Deposit with funds of HK\$10,000,000 or below (or equivalent) during the Promotion Period will enjoy preferential interest rate for Time Deposit.
35. The preferential interest rate for selected Time Deposit is determined by the Bank and is subject to adjustment without prior notice. Please contact our staff for details.

Investment Account Opening Reward

36. New Customer who
- is eligible for the New to Treasures Reward; 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,
- will be entitled to HK\$200 cash reward ("Investment Account Opening Reward").
37. Investment Account Opening Reward will be credited to the New Customer's current account during the applicable Designated Investment Account Opening Reward Fulfilment Period (as set out in the table below).

Joining Date	Designated Investment Account Opening Reward Fulfilment Period
1 – 31 October 2018	1 – 28 February 2019
1 – 30 November 2018	1 – 31 March 2019
1 – 31 December 2018	1 – 30 April 2019

Bonus Reward

38. New Customer who fulfils all of the following requirements will be eligible for HK\$1,500 cash reward ("Bonus Reward"). New Customer who:
- is eligible for the New to Treasures Reward; and
 - maintains at least HK\$1,000,000 (or equivalent) monthly Total Relationship Balance with the Bank during the applicable Bonus Reward Counting Period (as set out in the table in Clause 39); 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 between the Joining Date and the end of the applicable Bonus Reward Counting Period; and
 - completes the Financial Needs Analysis between the Joining Date and the end of the applicable Bonus Reward Counting Period.
39. 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 October 2018	1 January 2019 – 31 March 2019	1 – 31 May 2019
1 – 30 November 2018	1 February 2019 – 30 April 2019	1 – 30 June 2019
1 – 31 December 2018	1 March 2019 – 31 May 2019	1 – 31 July 2019

Exclusive DBS Eminent Visa Signature Card Reward

40. For "DBS Eminent Card Unlimited Rebate" Program, please refer to go.dbs.com/hk-eminentrebate-en.

DBS Remit \$0 Charge Offer

41. For details of the DBS Remit \$0 Charge Offer, please refer to go.dbs.com/hk-remit-en.

Wealth Management Reward

42. For details of Wealth Management Reward, please refer to go.dbs.com/hk-tr-invest-en.

DBS Treasures Online Account Opening Reward

43. New Customer who

- a) is an individual credit card customer with more than 1-year relationship with the Bank; and
- b) successfully becomes a new DBS Treasures customer via online account opening channel with designated website link go.dbs.com/hk-daotc-en during the Promotion Period; and
- c) is eligible to Special Funds Reward,

will be eligible to receive an additional HK\$700 cash Reward ("**Online Account Opening Reward**").

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

Joining Date	Online Account Opening Reward Fulfilment Period
1 – 31 October 2018	1 – 28 February 2019
1 – 30 November 2018	1 – 31 March 2019
1 – 31 December 2018	1 – 30 April 2019

45. For the avoidance of doubt, online appointment for account opening shall not be regarded as online account opening channel.

46. New Customer cannot enjoy DBS Treasures Online Account Opening Reward in conjunction with DBS Treasures Chinese Customer Member-Get-Member Program.

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.