

## **DBS Wealth Plus Reward (Oct – Dec 2022) (“Promotion”) - Terms and Conditions**

1. The Promotion runs from 1 September 2022 to 31 December 2022 (“**Promotion Period**”).
2. Registration period of the Promotion runs from 1 September 2022 (00:00am) to 31 December 2022 (11:59pm) (“**Registration Period**”).
3. The Promotion is applicable to individual customers (“**Eligible Customers**”) who
  - a. have maintained a DBS Treasures account (“**Eligible Account**”) on or before 31 March 2022 with DBS Bank (Hong Kong) Limited (the “**Bank**”); and
  - b. have successfully registered once for the Promotion via [go.dbs.com/hk-wealthplus2022q4-en-reg](https://go.dbs.com/hk-wealthplus2022q4-en-reg) during the Registration Period (the “**Registration**”).
4. Customers who maintain Southbound Wealth Management Connect account with the Bank are excluded from the Promotion.
5. “**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.
6. “**Designated Deposit Account**” means Hong Kong Dollar (“**HKD**”), Renminbi (“**RMB**”) and/or United States Dollar (“**USD**”) Current Accounts, HKD and/or RMB and/or Multi-Currency Savings Accounts of the Eligible Account of the Eligible Customer.
7. “**Total Assets Balance**” is the total assets that Eligible 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, other linked or structured investment products and premium paid for life insurance and general insurance policies excluded Refundable Daily Hospital Cash Plan, ManuShine Healthcare Series and ManuMaster Healthcare Series.
8. “**Total Balance**” refers to the Total Assets Balance EXCLUDING any Time Deposits.
9. “**Eligible New Funds**” refers to the incremental funds transferred into the Designated Deposit Account, which is the incremental balance comparing the Total Balance on the relevant benchmark date with the last calendar day of the Fund-in month. For example, the Total Balance on 31 October 2022 is used to compare against the Total Balance on 30 September 2022. The Bank will use the exchange rate prevailing on 30 September 2022 to calculate the HKD equivalent for the purpose of determining Total Balance. To check the Total Balance as of the Benchmark Date, Eligible Customer can contact his/her Relationship Manager.

Illustration:

	<b>Benchmark Date</b>	<b>Fund-in month</b>	<b>Saving Reward Counting</b>
1	30 September 2022	1-31 October 2022	1 November 2022 – 31 January 2023
2	31 October 2022	1-30 November 2022	1 December 2022 – 28 February 2023
3	30 November 2022	1-31 December 2022	1 January 2023 – 31 March 2023

10. Eligible Customer who transfers in Eligible New Funds during the Fund-in month and continuously maintain the Total Balance on the last calendar day of the relevant Fund-in month throughout the

Saving Reward Counting Period (as referred in clause 9 is eligible to receive the “**Saving Reward**” as set out in Table 1 below.

Table 1 -

<b>Eligible New Funds (in Hong Kong Dollars or equivalent)</b>	<b>Saving Reward</b>
Every HKD500,000	HKD1,500

11. Each Eligible Customer can enjoy a maximum of HKD15,000 Cash Reward under this Promotion.
12. The Cash Reward will be credited directly to the Eligible Customers’ HKD Saving or Current Account under the Eligible Account in the relevant Cash Reward Fulfillment Period as set out in the table below:
 

<b>Fund-in month</b>	<b>Saving Reward Counting Period</b>	<b>Saving Reward Fulfillment Period</b>
1-31 October 2022	1 November 2022 – 31 January 2023	On or before 31 March 2023
1-30 November 2022	1 December 2022 – 28 February 2023	On or before 30 April 2023
1-31 December 2022	1 January 2023 – 31 March 2023	On or before 31 May 2023
13. Eligible Customers must maintain a valid Eligible Account at the time when the Cash Reward is credited. Otherwise, the Cash Reward will be forfeited.
14. Eligible Customers cannot enjoy the Promotion together with any other savings accounts promotional offers and/or DBS Treasures Retention Program Reward (October 2022 – March 2023) of the Bank.
15. Eligibility of any Registration/transaction and any balance amount 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 Eligible Customer’s record, the Bank’s record shall prevail and be deemed final and conclusive.
16. If the Designated Deposit Account is opened in joint names with another person, only the primary account holder is eligible to register for the Promotion.
17. Bank staff cannot participate in the Promotion.
18. Participation in the Promotion is subject to there being no abuse/non-compliance by the Eligible Customer, failing which the Bank will not credit the Cash Reward or where the Cash Reward have been credited, the Bank may debit the value of the Cash Reward from the Eligible Customer’s account without notice and/or take such action to recover any outstanding amounts.
19. The Bank may change the terms and/or modify/terminate the Promotion without prior notice. The Bank’s decision is final and conclusive.
20. The English version shall prevail if there is any inconsistency between the English and Chinese versions.