

General Terms and Conditions:

- All promotional offers contained in the leaflet ("Promotion Offers") shall run from 1 April 2012 to 30 June 2012, both dates inclusive ("Promotion Period").
- To enjoy the Promotion Offers, a customer ("New Customer") must successfully open or upgrade an existing DBS Wealth Account or a deposit account (including current, savings and time deposit accounts) held with DBS Bank (Hong Kong) Limited ("Bank", which expression includes its successors and assigns) to a DBS Treasures account (whether in the customer's sole name or in joint names with another person) ("New Account") during the Promotion Period and deposits New Funds (as defined in Clause 3 below) in the amount of HK\$1,000,000, or its equivalent in foreign currency(ies), ("New Funds Requirement") into the New Account within 7 calendar days upon the New Account opening date.
- "New Funds" means the net increase in value when comparing the New Customer's total account balance (in the form of both deposits and / or investments) held with the Bank after the deposit of funds in the New Account with the average account balance for the 3 months prior to the date of deposit of funds in the New Account. New Funds do not include funds transferred from any existing accounts held with the Bank.
- The Promotion Offers are not available to any customer holding an existing DBS Treasures account (whether in the customer's sole name or in joint names with another person) or had closed such an account within 6 months prior to the New Account opening date.
- If at any time before the end of the New Funds Holding Period, the New Customer (i) closes the New Account, (ii) transfers New Funds out of the New Account such that the New Funds Requirement cannot be met or (iii) converts the New Account from a DBS Treasures account to DBS Wealth Account or a deposit account (including current, savings and time deposit accounts) ("Triggering Event(s)"), the New Customer will forfeit entitlement to any of the Promotion Offers. Upon the occurrence of a Triggering Event, the Bank reserves the right to deduct the equivalent value of any cash reward and/or rebate awarded to the New Customer directly from the New Customer's bank account(s) with the Bank without prior notice and / or take legal action to recover any outstanding amounts.
- Each New Customer can only enjoy each of the Promotional Offers once during the Promotion Period.
- For a DBS Treasures account, a monthly maintenance fee of HK\$200 will be charged if a customer's monthly average account balance (including deposits and / or investments, calculated on a calendar month basis on the last day of the relevant calendar month) in any 3 consecutive months falls below HK\$1,000,000, or its equivalent in foreign currency(ies), as determined by the Bank from time to time.**
- If a customer closes an account within 3 months after its opening, an account opening handling charge of HK\$150 will be levied and the Bank reserves the right to deduct the said handling charge together with the value of any cash reward and / or rebate which awarded by the Bank to the customer at the Bank's sole discretion without notice.**
- All accounts opening are subject to the final approval of the Bank.
- Any fraud and / or abuse of the promotion by a customer (as determined by the Bank at its sole discretion) will result in forfeiture of the customer's eligibility to participate in the promotions and / or cancellation of all or part of the customer's account(s) with the Bank. The Bank reserves the right to deduct the value of any cash reward and / or rebate awarded inappropriately to a customer directly from the customer's bank account(s) with the Bank without prior notice and / or take legal action in such instances to recover any outstanding amounts.
- The Bank reserves the right to change the above terms and conditions and / or modify or discontinue any of the Promotional Offers at any time without prior notice. In the event of disputes, the decision of the Bank shall be final and binding.
- If there is any inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

Terms and Conditions for DBS Treasures Welcome Reward:

- New Account Welcome Reward:
 - A New Customer who opens a New Account during the Promotion Period and fulfills the relevant Requirements (as set out below) will be entitled to the relevant Instant Cash Reward (as set out below) depending on the length of New Funds Holding Period (as set out below) selected by the New Customer at the time of opening the New Account. Once the selection as to New Funds Holding Period is made, it may not be changed subsequently.
- | Requirement(s) | New Funds Holding Period | Instant Cash Reward (HK\$) | Withholding Amount (HK\$) |
|--|---|----------------------------|---------------------------|
| (i) Deposit of New Funds of HK\$1,000,000 or above (or its equivalent in foreign currency(ies)) in the New Account; and
(ii) Applied for iBanking and provided the Bank with a mobile number & an e-mail address upon account opening | 3 months after the date on which the New Account is opened | 300 | 300 |
| | 6 months after the date on which the New Account is opened | 500 | 500 |
| | 12 months after the date on which the New Account is opened | 1,100 | 1,100 |
| Deposit of New Funds of HK\$1,000,000 or above (or its equivalent in foreign currency(ies)) in the New Account | 3 months after the date on which the New Account is opened | 200 | 200 |
| | 6 months after the date on which the New Account is opened | 400 | 400 |
| | 12 months after the date on which the New Account is opened | 1,000 | 1,000 |
- The New Customer shall choose the length of the New Funds Holding Period he/she would like to commit to when opening the New Account and such choice may not be changed thereafter.
 - The New Customer must fulfill the New Funds Requirement throughout the relevant New Funds Holding Period in order to enjoy the Instant Cash Reward.
 - The Bank will credit the relevant Instant Cash Reward under this welcome reward to the eligible New Customer's core current account under the New Account.
 - If the New Account is opened in joint names with another person, only the primary account holder will be eligible to this welcome reward.
 - The Withholding Amount will be withheld by the Bank in the core current account of the New Account during the relevant New Funds Holding Period and the New Customer will not be able to utilize such amount during the relevant New Funds Holding Period. Subject to Clause 13(g) below, the Withholding Amount will be released at the end of the relevant New Funds Holding Period.
 - If a Triggering Event occurs at any time before the end of the New Funds Holding Period, the Withholding Amount will be deducted from the New Customer's core current account of the New Account.

- A customer will only be entitled to participate in and claim on ONE promotional scheme run by the Bank in respect of our DBS Treasures accounts. When a customer is eligible to participate in two or more of such promotional schemes, subject to the Bank's discretion, the customer may choose to participate in the promotional scheme which has the highest value.

Terms & Conditions for the Foreign Currency Exchange Reward

- To entitle to the Foreign Currency Exchange Reward, a New Customer must open a new multi-currency savings account (the "New MCY Account") with the bank within the Promotion Period and none of its account holder(s) maintained any multi-currency savings account with the Bank (whether in single name or joint names) at any time within 6 months prior to the commencement of the Promotion Period.
- All accounts newly opened as or upgraded to as DBS Treasures Private Client accounts (whether in single name or joint names) during the Promotion Period (though they are New MCY Account) are not eligible to any offer in these Terms and Conditions.
- "Eligible Exchange" means the first single foreign exchange successfully completed through a New MCY Account and another account with the Bank during the Promotion Period (these two accounts are referred to as the "2 Exchange Accounts") and all the account holder(s) of these 2 Exchange Accounts are the same.
- Cash Reward Offer: customer can enjoy HK\$100 cash reward for every HK\$300,000 (or its equivalent) of his/her Eligible Exchange. An eligible customer can enjoy the cash reward once only, at a maximum cash reward amount of HK\$1,000 during the Promotion Period.
- If the Eligible Exchange is placed through a joint account, the customer must be the primary account holder to be eligible for the Cash Reward Offer.
- Within 1 month after the end of the Promotion Period, the cash reward will be credited to the eligible customer's settlement account provided that such account is validly maintained when the cash reward is credited. Otherwise, that customer will not be eligible for the cash reward.
- If any amount of any Eligible Exchange is not denominated in Hong Kong Dollar, it will be converted into its equivalent in Hong Kong Dollar at the exchange rate determined by the Bank at its sole and absolute discretion on the transaction date.
- The Foreign Currency Exchange Reward cannot be used in conjunction with any other promotional offer applicable to foreign exchange transactions.

Terms and Conditions for Direct Debit Authorization Promotion Offer:

- "DDA(s)" means direct debit authorizations(s) submitted through the Bank (i.e. not including those submitted through merchants), including but not limited to direct debit authorization(s) for the payment of utility bills, credit cards bills (if more than one DDA is set up for the payment of bills of different credit cards issued by the same bank, this will be deemed as one DDA only), merchants bills and such other payments as the Bank may specify from time to time.
- A New Customer can enjoy a cash reward for successfully setting up DDA(s) during the Promotion Period and completing at least 1 direct debit transaction within 3 months after the relevant DDA is set up.
- The amount of cash reward to which a New Customer is entitled shall be determined based on the number of DDA(s) set up during the Promotion period as follows, subject to a maximum of HK\$500:

Number of DDA set up	Cash Reward
1	HK\$50
2	HK\$100
3	HK\$150
4	HK\$250
5	HK\$350
6 or above	HK\$500

- If the New Account is opened in joint names with another person, only the primary account holder will be eligible to the cash reward.
- The relevant amount of cash reward will be credited to the core current account under the New Account of the eligible New Customer on or before 31 October 2012.
- In order for the New Customer to be eligible to receive the cash reward, he/she should maintain the New Account on the date the cash reward is credited.

Terms and Conditions for DBS Treasures Platinum Credit Card Reward:

- New Customers who have successfully applied for the DBS Treasures Platinum Credit Card ("New Card") and accumulate retail spending and/or cash advance of HK\$3,000 or above within the first 3 months from the New Card issuance date ("Spending Period") will be eligible for HK\$200 cash rebate reward.
- The cash rebate reward will be credited to the New Card's account within 3 months after the end of the Spending Period.
- This reward is not applicable to applicant who currently holds and/or in the past 6 months has held any principal DBS Platinum Credit Card, DBS Gold Card, DBS Classic Card or DBS Titanium Card which is issued by the Bank or its predecessors.
- Only posted transactions are counted towards the spending requirement (for Card Interest-Free Instalment Loan transactions, only posted monthly instalments are counted). The following types of transactions will not be calculated in the spending requirement: cash advance handling/administration fees, casino chips, foreign exchange, finance charges, reversed transactions, late charges, credit card annual fee, Call-a-loan, Balance Transfer, Funds Transfer, Fee Based Instalment, tax payment, all other bill payment transactions made via JETCO/Internet/24-hour Customer Services Hotline or other means as provided by the Bank from time to time, transaction that has been subject to cancellation, charge-back, return of goods and/or refund or any other categories as the Bank may at its discretion determine from time to time.
- The Bank reserves the right to charge the cardholder (including by charging to the relevant card account) the value of the reward redeemed if cardholder (by any means) redeems the reward to which he/she is not entitled, makes duplicate redemption or uses ineligible transactions as the Bank may at its discretion determine to redeem the Reward.
- If a New Customer had applied for more than one New Card during the Promotion Period, he/she will be entitled to the reward once only.

Risk Disclosure and Important Notice

The information in this document is not an investment advice. The above information does not constitute any offer or solicitation to enter into any investment arrangement. Investment involves risks. The prices of stocks fluctuate, sometimes dramatically. The price of a stock may move up or down and may become valueless. It is as likely that losses will be incurred rather than profits made as a result of trading stocks. Past performance is not indicative of future performance. Prior to any investment transaction, you should refer to the relevant offering documents for detailed information (including risk factors) and the "Investment Products Consolidated Terms and Conditions" for detailed information. You should be carefully considered whether such product is suitable in the light of your own financial position and investment objectives. The bank is not acting as advisor or in any fiduciary capacity to you. You should obtain independent expect financial advice before making any investment decision. If you have any query on this document or any relevant offering document, you should seek independent professional advice.

Foreign Exchange involves risk. You should note that foreign exchange may incur loss due to the fluctuation of exchange rate.