

General Terms and Conditions for DBS mBanking Cash Reward Promotion / DBS iBanking and DBS mBanking Lucky Draw Promotion:

1. The promotion mentioned herein ("**Promotion**") is only applicable to customers of DBS Bank (Hong Kong) Limited (星展銀行(香港)有限公司 (the "**Bank**" which expression shall include its assign and successors)("Customers").
2. The Promotion runs from 1 April 2015 to 30 June 2015, both dates inclusive (the "**Promotion Period**").
3. For the purpose of Promotion, an Eligible Transaction ("**Eligible Transaction**") shall mean any one of the following types of transaction successfully performed via DBS iBanking or DBS mBanking :
 - i. Bill Payment Transaction - the payment amount must be at least HK\$100 or its equivalent and an immediate payment instruction must be placed or the payment must be settled within the Promotion Period
 - ii. DBS\$ Redemption
 - iii. Foreign Currency Exchange
 - iv. Investment Fund Account Opening
 - v. Investment Fund Subscription
 - vi. Funds Transfer
 - vii. Securities Account Opening
 - viii. Time Deposit Placement
 - ix. Successful Buy/Sell Transaction in respect of local securities listed on the Stock Exchange of Hong Kong Limited
4. The date and time a Customer performed Eligible Transaction(s) through DBS iBanking or DBS mBanking shall be determined based on the Bank's record.
5. 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 Promotion and/or cancellation of all or part of the Customer's account(s) with the Bank. The Bank reserves the rights to deduct the equivalent value of the reward awarded to a Customer inappropriately pursuant to any fraud and/or abuse 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.
6. The Bank reserves the right to change these Terms and Conditions and/or modify, discontinue or terminate this promotion program at any time without prior notice. In the event of dispute, the decision of the Bank shall be final and conclusive.
7. If there is any consistency between the English and the Chinese versions of these Terms and Conditions, the English version shall prevail.

Specific Terms and Conditions for DBS mBanking Cash Reward Promotion:

- There are 2 phases in this promotion as below:

Phase	Dates
1	1 April 2015 to 17 May 2015
2	18 May 2015 to 30 June 2015

- The first 4,000 Customers who successfully perform an Eligible Transaction (as defined in Clause 3 of General Terms and Conditions above) through DBS mBanking in each phase of promotion will be rewarded with HK\$10 Cash Reward. (“**Cash Reward**”).
- The Cash Reward will be credited to the eligible Customer’s DBS HKD current account, HKD savings account (only if the Customer does not have a HKD current account) or Credit Card account (only if the Customer does not have a HKD current or savings account) on the Fulfillment Date specified below.

Phase	Date of Eligible Transaction by Eligible Customer	Fulfillment Date
1	1 April 2015 to 17 May 2015	On or before 17 July 2015
2	18 May 2015 to 30 June 2015	On or before 31 August 2015

- In order to receive the Cash Reward, the eligible Customer shall remain as a DBS customer registered for DBS iBanking service at the time the Bank credits the relevant Cash Reward.
- Each eligible Customer will receive the Cash Reward once only during the Promotion Period.

Specific Terms and Conditions for DBS iBanking and DBS mBanking Lucky Draw Promotion:

- During the Promotion Period, Customers who successfully conduct an Eligible Transaction (as defined in Clause 3 of General Terms and Conditions above) via DBS iBanking or mBanking with the Bank shall be entitled to Lucky Draw (“**Lucky Draw**”).
- The number of winners and prizes under the Lucky Draw are as follows:

Number of Winners	Prize
10	HK\$1,000 Cash Reward
100	HK\$100 Cash Reward

- Customers shall be entitled to one Lucky Draw chance for every Eligible Transaction if the Eligible Transaction is conducted through DBS iBanking. Customers shall be entitled to two Lucky Draw chances for every Eligible Transaction if the Eligible Transaction is conducted through DBS mBanking.
- Each Customer is entitled to a maximum of 30 Lucky Draw chances during the Promotion Period.
- The winners will be drawn randomly by the computer system.
- The Prize will be credited to the winners’ DBS HKD current account, HKD saving account (only if Customer does not have a HKD current account) or Credit Card account (only if Customer does not have a HKD current or savings account) on or before 31 August 2015.
- In order to receive the Prize, the eligible Customer shall remain as a DBS customer registered for DBS iBanking service at the time the Bank credits the Prize.
- Employees of the Bank are not eligible for participating in the Lucky Draw.

DBS Bank (Hong Kong) Limited is not your investment adviser or acting in any fiduciary capacity to you. 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. Investment involves risk. Past performances are not indicative of future performances. You should carefully read the offering documentation for detailed product information and risk factors prior to making any investment. If you have any doubt on this material or any offering documentation, you should seek independent professional advice.