

Investment Fund 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 January 2017 to 31 March 2017 ("**Promotion Period**").
2. "**New Customer**" means an individual new customer with DBS Bank (Hong Kong) Limited 星展銀行(香港)有限公司 (the "**Bank**") who successfully opens or upgrades an existing DBS Account or a deposit account (including current, savings and time deposit accounts) to a DBS Treasures account (whether in sole name or joint names) ("**New Account**"). 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 closed their account 6 months prior to the New Account opening date.
4. During the Promotion Period, if the New Customer
 - a) closes the New Account; or
 - b) converts the New Account from a DBS Treasures account to a non DBS Treasures account, (each a "**Triggering Event**"), 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 notice and / or take legal action to recover any outstanding amounts.
5. Only the primary account holder is eligible for the Promotion.
6. New Customer must maintain a valid New Account at the time any reward under this Promotion is given.
7. A HK\$200 monthly maintenance fee is chargeable if the New Account's monthly average total balance (including deposits and investments, calculated on a calendar month basis on the last day of the month) in any 3 consecutive months falls below HK\$1,000,000, or its equivalent.
8. A HK\$200 handling charge and the value of any reward given will be debited from the New Account without notice if the New Account is closed within 3 months from opening.
9. Each customer can only enjoy the Promotion once.
10. The Bank has final decision on all account opening.
11. All rewards/gifts are non-exchangeable. The Bank can replace the rewards/gifts with other rewards/gifts without prior notice.
12. Participation in the Promotion is subject to there being no abuse/non-compliance by the New Customer, failing which the Bank will debit the value of the reward from the New Account without notice and/or take such action to recover any outstanding amounts.
13. Customers cannot enjoy the Promotion together with any current and/or savings accounts offers.
14. The Bank may change the terms and conditions and/or 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.

Specific Terms and Conditions

Onboarding Reward:

16. A New Customer who
 - a) opens a New Account during the Promotion Period and meets HK\$1,000,000 or above (or equivalent) total balance (including deposits and investments) under New Account within 7 calendar days of the New Account opening date; and
 - b) meets his/her designated Financial Planning Manager during the Promotion Period, shall be eligible for HK\$100 cash coupon ("**Onboarding Reward**").
17. The Onboarding Reward will be distributed to the eligible New Customer by his/her Financial Planning Manager at the meeting.
18. Each New Customer will be rewarded with the Onboarding Reward once only during the Promotion Period.
19. The Onboarding Reward is subject to availability and it serves on first come first serve basis.

New Funds Reward or Upgrade Reward

20. A New Customer who
- deposits New Funds (stated in Clause 21) in the amount of HK\$1,000,000 (or equivalent) into the New Account within 7 calendar days from the New Account opening date; and
 - maintains at least HK\$1,000,000 (or equivalent) monthly average total balance (including deposits and investments, calculated on a calendar month basis on the last day of the month) held with the Bank on the date of New Funds deposited during the applicable Hold Fund Period (as set out in the table below), will be entitled to HK\$1,000 cash reward ("**New Funds Reward**").

New Account Opening Month	Hold Fund Period
January 2017	7 th day of New Account opening – 31 March 2017
February 2017	7 th day of New Account opening – 30 April 2017
March 2017	7 th day of New Account opening – 31 May 2017

21. "**New Funds**" means the net increase in value when comparing the New Customer's total balance (deposits and investments) held with the Bank on the 7th day of New Account opening with the average total balance in the 3 months prior to the date of New Account opening. New Funds do not include funds transferred from any existing accounts held with the Bank.
22. HK\$400 cash reward ("**Upgrade Reward**") will be awarded in case a New Customer does not fulfil Clause 20(a) but maintains HK\$1,000,000 or above (or equivalent) monthly average total balance (including deposits and investments, calculated on a calendar month basis on the last day of the month) under New Account during the applicable Hold Fund Period.
23. New Funds Reward cannot be enjoyed in conjunction with Upgrade Reward. Each New Customer can enjoy New Funds Reward or Upgrade Reward once only.
24. New Funds Reward or Upgrade Reward will be credited to the New Customer's Core Current Account under the New Account during the applicable Designated Fulfilment Period.

New Account Opening Month	Designated Fulfilment Period
January 2017	1 – 31 May 2017
February 2017	1 – 30 June 2017
March 2017	1 – 31 July 2017

Auto-payroll/ Standing Instruction Cash Reward

25. A New Customer who successfully makes deposit into the HKD Current/ HKD Saving Account under the New Account via standing instruction / auto-payroll per month for any 3 calendar months within the relevant Auto-payroll / Standing Instruction Reward Counting Period by reference to the date the New Account is opened will be eligible to cash reward ("**Auto-payroll / Standing Instruction Cash Reward**").

New Account Opening Month	Auto-payroll / Standing Instruction Reward Counting Period	Designated Fulfilment Period
January 2017	1 January 2017 – 30 April 2017	1 – 31 May 2017
February 2017	1 February 2017 – 31 May 2017	1 – 30 June 2017
March 2017	1 March 2017 – 30 June 2017	1 – 31 July 2017

26. New Customers are eligible to Auto-payroll / Standing Instruction Cash Reward by reference to the deposit amount per transaction made during the Auto-payroll / Standing Instruction Reward Counting Period.

Deposit Amount per Transaction	Auto-payroll / Standing Instruction Cash Reward
HK\$15,000 to below HK\$50,000	HK\$1,000
HK\$50,000 or above	HK\$2,000

27. To be eligible to the Auto-payroll / Standing Instruction Cash Reward, New Customers must not have conducted any auto-payroll / standing instruction from 1 July 2016 to 31 December 2016. The Auto-payroll / Standing Instruction Cash Reward will be credited directly to the eligible New Customer's Core Current Account under the New Account during the applicable Designated Fulfilment Period.

DBS Treasures Transactional Reward

28. **"Eligible Transaction"** means any of the following transactions (being an immediate payment or a schedule payment if applicable) completed during the applicable Transactional Reward Counting Period by reference to the date the New Account is opened:
- a) Applied for a DBS Octopus ATM Card ("**New Octopus Card**") and designate the HKD current account under his/her New Account as the Octopus Automatic Add Value Service ("**AAVS**") account and complete at least one AAVS transaction of HK\$500 each; or
 - b) Settle a bill via DBS mBanking or DBS iBanking by any HKD Current / HKD Savings Account under the New Account; or
 - c) Conduct autopay service via any HKD Current / HKD Savings Account under the New Account; or
 - d) Link PPS with HKD Current / HKD Savings Account under the New Account and use PPS through phone or internet for any transaction.
29. Any New Customer who completes one Eligible Transaction as stated in clause 28(a) to 28(d) per month for any 3 calendar months within the relevant Transactional Reward Counting Period by reference to the date the New Account is opened will be eligible for HK\$200 cash Reward ("**Transactional Cash Reward**").

New Account Opening Month	Transactional Reward Counting Period	Transactional Reward Designated Fulfilment Period
January 2017	1 January 2017 – 30 April 2017	1 – 31 May 2017
February 2017	1 February 2017 – 31 May 2017	1 – 30 June 2017
March 2017	1 March 2017 – 30 June 2017	1 – 31 July 2017

30. To be eligible for the Transactional Cash Reward, Customer must:
- a) Not have conducted any Eligible Transactions from 1 July 2016 to 31 December 2016; or
 - b) Not holding a DBS Octopus ATM Card (if applicable); or
 - c) Not have cancelled any DBS Octopus ATM Card within 6 months from New Octopus Card application date (if applicable).
31. The AAVS transaction date and time recorded by the Bank shall be used to determine whether the transaction is eligible for Transactional Cash Reward. Any AAVS transaction subsequently found to be un-posted/ cancelled/ refunded will not be counted.
32. New Customer must maintain the designated HKD current account linked for AAVS and the New Octopus Card at the time the Transactional Cash Reward is given (if applicable).
33. The Transactional Cash Reward will be credited directly to the eligible New Customer's Core Current Account under the New Account during the relevant Transactional Reward Designated Fulfilment Period.

Investment Account Opening Reward

34. A New Customer who
- a) is eligible to New Funds Reward or Upgrade Reward, and
 - b) submits the "Investment Products Consolidated Application Form" and/or the "Application Form for Opening Accounts under Wealth Management Investment Portfolio (Wealth Management Accounts)" on the New Account opening date to apply for a Securities Account and/or Investment Fund Account and/or Wealth Management Account under the New Account and successfully sets up such account within 7 calendar days of the New Account opening date,
- will be entitled to HK\$200 cash reward ("**Investment Account Opening Reward**").
35. Investment Account Opening Reward will be credited to the New Customer's Core Current Account under the New Account during the applicable Designated Fulfilment Period.

New Account Opening Month	Designated Fulfilment Period
January 2017	1 – 31 May 2017
February 2017	1 – 30 June 2017
March 2017	1 – 31 July 2017

Wealth Management Reward

36. Counting Period for the Wealth Management Reward is determined with reference to the date the New Account is opened:

New Account Opening Month	Counting Period	Wealth Management Reward Designated Fulfilment Period
January 2017	1 January 2017 - 31 March 2017	1 – 31 May 2017
February 2017	1 February 2017 – 30 April 2017	1 – 30 June 2017
March 2017	1 March 2017 – 31 May 2017	1 – 31 July 2017

37. All cash reward under Wealth Management Reward (comprises of the Investment Transaction Reward, Multiple Investment Reward and Transfer-in Reward as defined in Clauses 38, 39 and 40) will be credited to the eligible New Customer's Current Account under his/her New Account during the relevant Wealth Management Reward Designated Fulfilment Period.

38. Investment Transaction Reward:

- a) New Customer is eligible for the following Investment Transaction Cash Reward if they conduct any Eligible Transaction(s) with relevant Aggregate Investment Transaction Amount during the relevant Counting Period.

Aggregate Investment Transaction Amount (in Hong Kong Dollars or equivalent)	Investment Transaction Cash Reward
HK\$300,000 - <HK\$1,000,000	HK\$400
HK\$1,000,000 - <HK\$3,000,000	HK\$1,300
HK\$3,000,000 - <HK\$5,000,000	HK\$5,000
HK\$5,000,000 or above	HK\$10,000

- b) "Eligible Transaction" means a transaction falling within any one of the following 6 categories of transaction:
- i) subscription or switching of investment funds or investment saving plan; or
 - ii) subscription or sale of Bonds (excluding any initial public offering); or
 - iii) subscription of Currency Linked Investment (with minimum one-month investment tenor); or
 - iv) subscription of Equity-Linked Products; or
 - v) subscription of Structured Investment Products; or
 - vi) Foreign Currency Exchange transactions (excluding HKD/USD and USD/HKD exchange transactions).
- c) Aggregate Investment Transaction Amount means the aggregate of :-
- i) lump sum investment fund subscriptions made during the Promotion Period and initial investment and monthly investment of Investment Fund Savings Plans set up during the Promotion Period; and
 - ii) all transactions made under Eligible Transaction categories (ii) to (v) during the Promotion Period; and
 - iii) the highest single trade day aggregate transaction amount for Foreign Currency Exchange Transactions (under Eligible Transaction category (vi)).
- d) To calculate the Aggregate Investment Transaction Amount, the Bank will convert all transactions to Hong Kong Dollars at the Bank's determined exchange rate on the relevant transaction execution date.

39. Multiple Investment Reward:

New Customer is eligible for the following Bonus Cash Reward if his/her transactions in 2 or more Eligible Transaction categories all attain the respective Minimum Aggregate Investment Transaction Amount during the Promotion Period.

	Bonus Cash Reward (HK\$)	Aggregate Investment Transaction Amount (in Hong Kong Dollars or equivalent)
Attained 2 Eligible Transaction categories	400	600,000 - <1,000,000
	500	1,000,000 or above
Attained 3 Eligible Transaction categories	800	900,000 - <1,000,000
	1,000	1,000,000 or above

Attained 4 or more Eligible Transaction categories	1,700	1,200,000 or above
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Eligible Transaction categories	Minimum Aggregate Investment Transaction Amount (in Hong Kong Dollars or equivalent)
i) subscription or switching of investment funds or investment saving plan	300,000
ii) subscription or sale of Bonds (excluding any initial public offering)	300,000
iii) subscription of Currency Linked Investment (with minimum one-month investment tenor)	300,000
iv) subscription of Equity-Linked Products	300,000
v) subscription of Structured Investment Products	300,000
vi) Foreign Currency Exchange transactions (excluding HKD/USD and USD/HKD exchange transactions)	1,000,000

40. **Transfer-in Reward:**

- New Customer is eligible for HK\$400 cash reward for every HK\$200,000 (or equivalent) aggregate worth of investment funds and/or HK\$100 cash reward for every HK\$100,000 (or equivalent) aggregate worth of securities transferred in from other financial institution(s) ("**Transfer-in Amount**") to the Bank during the relevant Counting Period (for investment funds, transfer-in to Investment Fund Account and/or Wealth Management Account is eligible; for securities, only transfer-in to Wealth Management Account is eligible). Each New Customer is entitled to a maximum of HK\$10,000 cash reward for investment funds transfer-in and securities transfer-in respectively.
- The Bank's decision on whether to accept a transfer-in product is final. To enjoy the Transfer-in Reward, the New Customer must successfully submit the transfer-in application and complete the relevant transfer-in during the relevant Counting Period.
- A New Customer cannot enjoy the Transfer-in Reward in conjunction with other transfer-in offers during the Promotion Period.
- To calculate the Transfer-in Amount, the Bank will convert all transactions to Hong Kong Dollars at the Bank's determined exchange rate on the last day of the month in which the transaction is executed. The Transfer-in Amount of Securities will be calculated based on the marked-to-market value on the last day of the month in which the transaction is executed. The Transfer-in Amount of investment funds will be calculated based on the net asset value at closing on the last day of the month in which the transaction is executed. The marked-to-market value and net asset value are based on data obtained from sources believed to be reliable by the Bank, subject to the availability of data in the market.

Preferential Interest Rate for Time Deposit Reward:

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

Lucky Draw Program

- A New Customer who is eligible to (1) Onboarding Reward; and (2) New Funds Reward or Upgrade Reward ("**Eligible New Customer**") shall be eligible to participate in a lucky draw. An Eligible New Customer shall be able to enjoy a maximum of 1 lucky draw chance.

Lucky Draw Month	Lucky Draw Prizes
July 2017	1,000,000 Miles* (1 quota)
	HK\$100,000 HKTVmall Mall Dollar Cash Rebate(2 quotas)

* Credit to Lucky Draw Winner in the form of DBS\$48,000. 1,000,000 Miles is calculated based on current miles conversion rate for DBS Black World MasterCard (i.e. DBS\$48 = 1,000 miles)

- Three lucky draw winners ("**Lucky Draw Winners**") will be drawn randomly by the computer on the Lucky Draw Month.

45. The result of the Lucky Draw will be announced on the Bank's website (www.dbs.com.hk) within one month after Lucky Draw Month. A notification letter ("**Notification Letter**") will be sent to the Lucky Draw Winners by mail.
46. For further details of redemption and usage of Lucky Draw Prizes, please refer to the Notification Letter and relevant terms and conditions.
47. The Bank is not the supplier of HKTVmall Mall Dollar Cash Rebate and assumes no responsibility or liability for it. Any enquiry or complaint must be made to the supplier directly.

DBS Treasures Online Application Reward:

48. A New Customer who
 - a) opens a New Account successfully by clicking "Open an Account" on the DBS Treasures webpage during the Promotion Period and
 - b) is eligible to New Funds Reward,
 is eligible to receive an additional HK\$100 cash Reward ("**Online Cash Reward**").
49. The Online Cash Reward will be credited to the New Customer's Core Current Account under the New Account during the applicable Online Cash Reward Fulfilment Designated Period.

New Account Opening Month	Online Cash Reward Fulfilment Designated Period
January 2017	1 – 31 May 2017
February 2017	1 – 30 June 2017
March 2017	1 – 31 July 2017

50. New Customer cannot enjoy Online Cash Reward in conjunction with DBS Treasures Member-Get-Member - Online Referral Reward.

Risk Disclosures:

The Products are NOT protected deposits and are not protected by the Deposit Protection Scheme in Hong Kong. The Products are different from traditional time deposits and should not be treated as their substitutes. Foreign Exchange involves risk. Customers should note that foreign exchange may incur loss due to the fluctuation of exchange rate. Securities trading is an investment. The prices of stocks fluctuate, sometimes dramatically. The price of 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. The investment decision is yours but you should not invest in any stock unless you have taken into account that the relevant stock is suitable for you having regard to your financial situation, investment experience and investment objectives.

Disclaimer:

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