

**Terms and Conditions for the Sharing Program of DBS Treasures Private Client ("Promotions"):**

1. The Promotions run from 1 July 2017 to 31 December 2017 ("**Promotion Period**").
2. Existing Client ("**Existing Client**") of DBS Bank (Hong Kong) Limited ("**the Bank**") will be eligible for the Basic Reward and Overseas Reward ("**Rewards**") after fulfilling the respective requirements below.
3. Existing Client means a client of the Bank who during the Promotion Period:
  - 3.1 maintains any current or savings account at the Bank ("**Account**") whether in sole name or joint name; and/or
  - 3.2 holds any credit card issued by the Bank ("**Card**") as the principal cardholder; and
  - 3.3 maintain a valid Account or Card at the time the Reward is credited (as defined in clause 7).

*Remark:* Any Bank Staff to participate as Existing Client is subject to the relevant terms and conditions and qualifications for Bank Staff. For details, please contact the Relationship Manager.

4. "**New Client**" means:
  - 4.1 successfully completes proper signing of all documentation and become a new client of DBS Treasures Private Client ("**New Account**") of DBS Bank during the Promotion Period;
  - 4.2 has not been a DBS Treasures Private Client at any time during 12 months before the New Account opening;
  - 4.3 maintain the New Account at the time the reward is credited (as defined in clause 7);
  - 4.4 has not held same DBS Treasures Private Client account with the designated Existing Client at the time the New Account is opened; and
  - 4.5 maintains a balance of no less than HK\$8,000,000 (or its equivalent) in the New Account at all times up to the applicable Designated Date stated below ("**Designated Date**").

New Account Opening Month	Designated Date
July 2017	30 September 2017
August 2017	31 October 2017
September 2017	30 November 2017
October 2017	30 December 2017
November 2017	31 January 2018
December 2017	28 February 2018

5. The Rewards:
  - 5.1 **Basic Reward**  
HK\$2,000 Cash Reward will be credited if a New Client nominates the Existing Client for this Reward during the Program Period.
  - 5.2 **Overseas Reward**  
HK\$1,000 Cash Reward will be credited if a New Client opens the New Account with an overseas or mainland China passport and the requirements in 5.1 are fulfilled.
  - 5.3 An extra HK\$2,000 Cash Reward will be credited when every two New Clients successfully open altogether not less than 2 Eligible New Accounts from 1 January 2017 to 31 December 2017 and the requirement in 5.1 are fulfilled
6. For each New Account, only one Existing Client can be nominated for the Reward.
7. The Rewards will be credited to the Account or Card of eligible Existing Client by 31 March 2018.
8. The Rewards are non-exchangeable.
9. The Bank has the final decision on all account opening.
10. Participation in the Promotions is subject to there being no abuse/non-compliance by the Existing Client, failing which the Bank will debit the value of the reward from the Existing Client's account without notice and/or take such action to recover any outstanding amounts.
11. The Bank may change these Terms and Conditions and/or the Promotions without notice. The Bank has the final decision in case of dispute.
12. The English version shall prevail if there is conflict between the English and Chinese versions.