

Terms and Conditions:

1. All promotional offers contained in the leaflet ("**Welcome Offers**") shall run from 9 June 2014 to 31 August 2014, both dates inclusive ("**Promotion Period**").
2. To enjoy the Welcome Offers, a new customer ("**New Customer**") must successfully open or upgrade an existing DBS Account or a deposit account (including current, savings and time deposit accounts) (other than such account which has been opened during the Promotion Period) 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 of the New Account opening date. The Bank's decision on whether a customer is New Customer of the Bank is final, conclusive and binding.
3. "**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.
4. The Welcome 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.
5. If at any time during the Promotion 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 a DBS Account or a deposit account (including current, savings and time deposit accounts) ("**Triggering Event(s)**"), the New Customer's entitlement to any of the Welcome Offers will be forfeited. Upon the occurrence of a Triggering Event, the Bank reserves the right to deduct the equivalent value of any reward, prize or other gifts awarded to the New Customer directly from any of the New Customer's bank account(s) with the Bank without prior notice and / or take legal action to recover any outstanding amounts.
6. If the New Account is opened in joint names with another person, only the primary account holder will be eligible to the Welcome Offers.
7. 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.
8. If a customer closes the New Account within 3 months after its opening, an account opening handling charge of HK\$200 will be levied.
9. All accounts opening are subject to the final approval of the Bank.
10. 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 reward, prize or other gifts reward awarded inappropriately to a customer directly from any of the New Customer's bank account(s) with the Bank without prior notice and / or take legal action in such instances to recover any outstanding amounts.
11. If a customer has already participated in any of the Bank's offers / promotions for new DBS Treasures account customers, the customer is not eligible to any of the Welcome Offers.
12. Bank staffs are not eligible for the Welcome Offers.
13. The Bank reserves the right to change these 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.
14. If there is any inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.
15. **Meet up Gift**
 - a. All New Customers will be entitled to one set of Mini Octopus Card (without initial stored value) and HK\$300 Department Store Cash Coupon ("**Gifts**"), upon meeting a DBS Treasures Relationship Manager as appointed by the Bank during the Promotion Period.
 - b. The Gifts are available while stocks last on a first-come, first served basis.
 - c. The Bank may replace the Gifts with any comparable gift(s) without notice.
 - d. The Gifts are not transferrable or redeemable for cash.
 - e. The Bank is not the supplier of the Gifts. Any enquiry or complaint regarding the Gifts should be directed to the relevant supplier. The Bank shall assume no liability in respect thereof.

16. DBS Treasures Welcome Reward

A New Customer who opens a New Account during the Promotion Period and fulfills all the New Funds Requirements will be entitled to the relevant premium reward or cash coupon (collectively, “**Rewards**”) (as set out below) depending on the amount of New Funds deposited by the New Customer at the time of the New Account is opened:

New Funds ^	New Funds Holding Period	Premium Reward (Withholding Amount)		Cash Coupon (Withholding Amount)
HK\$1,000,000 -< HK\$3,000,000	6 months from the New Account opening date	HK\$300 Shopping Coupon (HK\$300)	or	HK\$300 Shopping Coupon (HK\$300)
HK\$3,000,000 -< HK\$5,000,000		iPad mini, 16GB, Wi-Fi (HK\$2,288)		HK\$ 2,000 Shopping Coupon (HK\$2,000)
HK\$5,000,000 or above		iPhone 5S, 16GB, 3G (HK\$5,588)		HK\$ 5,000 Shopping Coupon (HK\$5,000)

^ or its equivalent in foreign currency(ies)

- The New Customer must select whether to receive the relevant premium reward or cash coupon as the DBS Treasures Welcome Reward at the time of the New Account opening. Once the selection is made, it cannot be changed.
- Upon a New Customer fulfilling the New Funds Requirement, the Bank will issue a redemption letter for the New Customer to redeem the relevant Reward. The eligible New Customer is required to collect the relevant Reward at the branch as stated in the redemption letter during the applicable Fulfillment Designated Period as stated in the table below by reference to the date the New Account is opened.

New Account Opening Month	Fulfillment Designated Period
On or before 30, June 2014	1 August – 30 September, 2014
On or before 31, July 2014	1 September – 31 October, 2014
On or before 31 August 2014	1 October – 30 November, 2014

- Redemption of Reward is subject to the terms set out in the redemption letter.
- A Withholding Amount (as set out in the table of clause 16 above) will be withheld by the Bank in the core current account of the New Account during the relevant New Funds Holding Period (as set out in the table of clause 16 above). Subject to Clause 16(e) 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 New Account.
- The Rewards are not transferrable or redeemable for cash.

17. The Rewards are available while stocks last. If any of the Rewards runs out of stock, the Bank has the right to replace the Rewards with an alternative gift without further notice.

18. The Bank is not the supplier of any of the Rewards. The description, photos or reference price (if any) in relation to the Rewards published in the Bank’s marketing materials are not provided by the Bank and are intended to be for reference only. Any enquiry, claim or complaint in relation to the quality or availability of the Rewards or the accuracy of any of the aforementioned information contained in our marketing materials shall be directed to the relevant supplier. The Bank shall assume no liability in respect thereof.

Disclaimer / Risk Disclosure Statement:

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 product offering documentation and our “Investment Products Consolidated Terms and Conditions” for detailed product information and risk factors prior to making any investment. If you have any doubt on this material or any product offering documentation, you should seek independent professional advice.