DBS Octopus ATM Card Reward Promotion ("**Promotion**") – Terms and Conditions:

1. The Promotion runs from 3 October 2016 to 31 December 2016 ("**Promotion Period**").

2. The Promotion is only applicable to individual customers (**"New Customers"**) who satisfy **all** of the following:-
   a) maintain a DBS Account, DBS Treasures Account or DBS Treasures Private Client Account ("**Packaged Account**") with DBS Bank (Hong Kong) Limited (**the "Bank"**); and
   b) apply for DBS Octopus ATM Card (**the "New Card"**) during the Promotion Period; and
   c) designate the HKD current account under his/her Packaged Account as the Octopus Automatic Add Value Service ("**AAVS**") account during the Promotion Period; and
   d) complete at least one AAVS transaction per month in any 2 consecutive months within the relevant AAVS Period.

New Card Issuance Month	AAVS Period
October 2016	From 3 October 2016 to 31 December 2016
November 2016	From 1 November 2016 to 31 January 2017
December 2016	From 1 December 2016 to 28 February 2017

3. New Customers are eligible to a cash reward amount of HK$50 or HK$150 ("**Cash Reward**") by reference to **the lowest AAVS auto-reload amount per transaction made during the AAVS Period**:

AAVS Auto-reload Amount per Transaction	Cash Reward
HK$250	HK$50
HK$500	HK$150

4. The Promotion is not applicable to existing DBS Octopus ATM Card holders or customers who have cancelled any DBS Octopus ATM Card within 6 months from New Card application date.

5. Each New Customer can only enjoy the Promotion once.

6. Only primary account holders are eligible for the Promotion.

7. The AAVS transaction date and time recorded by the Bank shall be used to determine whether such transaction would be counted as an eligible AAVS transaction made for the Promotion. Any AAVS transaction subsequently found to be un-posted/ cancelled/ refunded will not be counted.

8. The Cash Reward will be credited to the New Customers' designated HKD current account linked for AAVS within 2 months after the AAVS Period. It will be shown in monthly statement as "OCTOPUS PROMO".

9. New Customers must maintain the valid Packaged Account, the designated HKD current account linked for AAVS and the relevant DBS Octopus ATM Card at the time the Cash Reward is given.

10. Participation in the Promotion is subject to there being no abuse/non compliance by the customer failing which the Bank will debit the value of the Cash Reward from the New Customer'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 modify/terminate the Promotion without notice. The Bank's decision is final.

12. The English version shall prevail if there is any inconsistency between English and Chinese versions.