

DBS Treasures Member-Get-Member Program (the "Promotion") Terms and Conditions:

General Terms and Conditions

1. The Promotion runs from 1 January 2017 to 31 March 2017 ("**Promotion Period**").
2. To participate in the Promotion as referrer (the "**Referrer**"), he/she must fulfill one of the following on or before 15 June 2017 ("**Referral Reward Date**"):
 - a. maintains any current or savings account at DBS Bank (Hong Kong) Limited 星展銀行（香港）有限公司 (the "**Bank**") whether in sole name or joint names; or
 - b. holds any DBS credit card ("**Card**") as the principal cardholder.
3. The Referrer is eligible for the Referral Reward if ALL of the following conditions are fulfilled (each a "**Successful Referral**"):
 - a. the Referrer refers a person ("**Referee**") to open a new DBS Treasures Account with the Bank (the "**New Account**") during the Promotion Period by any of the following channels:
 - (i) completing and signing the Member-Get-Member Referral Form and passing the Form to the Referee for New Account opening; or
 - (ii) sending the Referral ID received from the Bank (either obtained by submitting a DBS Treasures Member-Get-Member Program Online Registration Form via the Bank's website ("**Online Registration Form**") or through any branch of the Bank) to the Referee either by email or Whatsapp; or
 - (iii) sending a unique referral link received from the Bank ("**Referral Link**") to the Referrer for the Referee to submit an "Open an Account" Appointment Form ("**Online Appointment Form**") via the Referral Link;
 - b. the Referee completes a Member-Get-Member Referral Form at one of the branches of the Bank prior to or on the same day of account opening (in case of Clause(3)(a)(i), the Referee must submit the Form which the Referrer has completed and signed);
 - c. the Referee successfully opens the New Account during the Promotion Period;
 - d. the Referee has not held any current or savings account (whether in single name or joint names) with the Bank at any time during the 6 months preceding the New Account opening date; and
 - e. the Referee maintains monthly average total balance of HK\$1,000,000 or above or its equivalent (including deposits and investments, calculated on a calendar month basis on the last day of the relevant month) during the applicable Hold Fund Period (as set out in the table below):

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

4. If a Referee is referred to the Bank by more than one Referrers and the Referee successfully opens the New Account, the name of the Referrer who is stated in the Member-Get-Member Referral Form first submitted to the Bank (in accordance with the Bank's records) will be eligible for the Referral Reward.
5. A Referrer cannot refer himself/herself or any staff of the Bank as a Referee.
6. Each customer can only enjoy the Promotion once, either as a Referrer or a Referee, but not in both capacities.
7. Before submission of the Member-Get-Member Referral Form, the Referrer must have declared to the Referee the relevant Referral Reward that the Referrer will be entitled to under the Promotion.
8. The Referrer and Referee must maintain a valid current / savings account / Card at the time the reward is given.
9. Bank staff cannot participate in the Promotion.
10. All rewards are non-exchangeable. The Bank can replace the rewards with other rewards without prior notice.
11. Participation in the Promotion is subject to there being no abuse/non compliance by the Referrer or Referee, failing which the Bank will debit the value of the reward from the Referrer's account without notice and/or take such action to recover any outstanding amounts.
12. The Bank may change the terms and conditions and/or modify/terminate the Promotion without notice. The Bank's decision is final.
13. The English version shall prevail if there is any inconsistency between the English and Chinese versions.

Specific Terms and Conditions

14. Referral Reward

- a. Upon each Successful Referral within the Promotion Period, the Referrer will be eligible to Referral Reward as set out in the table below.

No. of Successful Referral(s)	Referral Reward
1	HK\$400 cash reward/ credit spending
2	HK\$600 cash reward/ credit spending for every Successful Referral
3 or more	HK\$1,000 cash reward/ credit spending for every Successful Referral

- b. There is no maximum limit on Referral Reward for Referrer.

15. DBS Treasures Online Referral Reward: Where the Referrer refers the Referee by submitting the Online Appointment Form or Online Registration Form, he/she will receive a Referral ID by email. Where the Referee provides the Referrer's designated Referral ID in the Member-Get-Member Referral Form, each of the Referrer and Referee shall be eligible for a cash reward or credit spending¹ in the amount of HK\$200.

16. Cash reward or credit spending will be credited as follows:

- a. For Referrers with only Card account(s) (i.e. no current or savings account), credit spending will be credited to the Referrer's card account as stated in the Member-Get-Member Referral Form or Online Registration Form on or before Referral Reward Date which will be shown on the relevant monthly statement.
- b. For Referrers who maintain a current or savings account with the Bank, they will be entitled to cash reward but not credit spending. Cash reward will be credited to the relevant core current/savings account as stated in the Member-Get-Member Referral Form or Online Registration Form on or before the Referral Reward Date.

¹ credit spending is only available to Referrer with Card account(s) only