

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 2018 to 31 March 2018 (“**Promotion Period**”).
2. “**New Customer**” means an individual customer with DBS Bank (Hong Kong) Limited 星展銀行(香港)有限公司 (the “**Bank**”) who successfully completes the Personal Account Opening Form and becomes a new DBS Treasures customer during the Promotion Period. 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 been DBS Treasures customer at any time during the 12 months preceding the date the customer becomes a New Customer (“**Joining Date**”).
4. If the New Customer becomes a non-DBS Treasures customer during the Promotion Period, 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 action to recover any outstanding amounts.
5. Only the primary account holder is eligible for the Promotion.
6. New Customer must be a DBS Treasures Customer at the time any reward under this Promotion is given.
7. The calculation of Total Relationship Balance is the total assets that a New Customer maintains with the Bank, regardless whether it is solely or jointly owned by the New Customer. The assets include Hong Kong dollar, Renminbi and foreign currency, Currency Linked Investment, market value of local and overseas securities, investment funds, bonds and other linked or structured investment products.
8. A HK\$200 monthly service fee is chargeable if the monthly Total Relationship Balance over the previous 3 consecutive months falls below HK\$1,000,000 (or its equivalent in foreign currency(ies)). “Average Total Relationship Balance over 3 consecutive months” is calculated based on the aggregated value of daily Total Relationship Balance in the period of consecutive 3 months divided by the total number of calendar days in that 3 months. For new-to-bank customers who joined within 3 months, the first month would constitute the number of day(s) since the joining date till the last calendar day of that month.
9. A HK\$200 handling charge and the value of any reward given will be debited from the New Customer’s account without notice if the New Customer’s accounts is/are closed within 3 months from the Joining Date.
10. Each customer can only enjoy the Promotion **once**.
11. The Bank has final decision on all account opening.
12. All rewards/gifts are non-exchangeable. The Bank can replace the rewards/gifts with other rewards/gifts without prior notice.
13. 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 Customer’s account without notice and/or take such action to recover any outstanding amounts.
14. New Customer cannot enjoy the Promotion together with Online DBS Treasures Welcome Offers and/or any current and/or savings accounts offers and/or Online Time Deposit offers.
15. The Bank may change the terms and conditions and/or modify/terminate the Promotion without notice. The Bank’s decision is final.
16. The English version shall prevail if there is any inconsistency between the English and Chinese versions.

Specific Terms and Conditions

Onboarding Reward:

17. A New Customer who
 - a) reaches HK\$1,000,000 or above (or equivalent) in Total Relationship Balance within 7 calendar days of the Joining Date; and
 - b) meets his/her designated Financial Planning Manager during the Promotion Period, shall be eligible for HK\$100 Gift Coupon (“**Onboarding Reward**”).
18. The Onboarding Reward will be distributed to the New Customer by his/her Financial Planning Manager at the meeting.
19. Each New Customer will be rewarded with the Onboarding Reward once only during the Promotion Period.
20. The Onboarding Reward is subject to availability and it is given out on first come first served basis.

New Funds Reward or Upgrade Reward

21. A New Customer who
- deposits New Funds (as defined in Clause 23) in the amount of HK\$1,000,000 (or equivalent) within 7 calendar days from the Joining Date; and
 - maintains monthly Total Relationship Balance at the level after he/she deposited New Funds in accordance with Clause 21(a) during the applicable Funds Counting Period (as set out in the table below),

will be entitled to HK\$1,800 cash reward ("**New Funds Reward**").

Joining Date	Funds Counting Period
1 - 31 January 2018	7 th day of Joining Date – 31 March 2018
1 - 28 February 2018	7 th day of Joining Date – 30 April 2018
1 - 31 March 2018	7 th day of Joining Date – 31 May 2018

22. HK\$400 cash reward ("**Upgrade Reward**") will be awarded in case a New Customer does not fulfil Clause 21(a) but maintains HK\$1,000,000 or above (or equivalent) monthly Total Relationship Balance during the applicable Funds Counting Period.
23. "**New Funds**" means the net increase in value when comparing the New Customer's Total Relationship Balance held with the Bank on the 7th day of Joining Date with the monthly Total Relationship Balance in the 3 months prior to the Joining Date. New Funds do not include funds transferred from any existing accounts held with the Bank.
24. Each New Customer can enjoy New Funds Reward or Upgrade Reward once only regardless of the amount of New Funds transferred in.
25. New Funds Reward or Upgrade Reward will be credited to the New Customer's current account during the applicable Designated Fulfilment Period (as set out in the table below).

Joining Date	Designated Fulfilment Period
1 - 31 January 2018	1 – 31 May 2018
1 - 28 February 2018	1 – 30 June 2018
1 – 31 March 2018	1 – 31 July 2018

Transactional Cash Reward

26. "**Eligible Designated Transaction**" means any of the following transactions (being an immediate payment or a scheduled payment if applicable) completed during the applicable Transactions Counting Period (as set out in clause 29 below):
- Apply for a DBS Octopus ATM Card ("**New Octopus Card**") and designate the HKD current account under New Customer as the Octopus Automatic Add Value Service ("**AAVS**") account and complete at least one AAVS transaction of HK\$500 each; or
 - Settle a bill via DBS iBanking or DBS digibank from any HKD Current / HKD Savings Account; or
 - Conduct autopay service via any HKD Current / HKD Savings Account ; or
 - Settle a tax payment or rates and/or government rent payment to Inland Revenue Department or Rating and Valuation Department via DBS iBanking or DBS digibank from any HKD Current or HKD Savings Account for the aggregate amount of HK\$10,000 or above; or
 - Make deposit into the HKD Current/ HKD Saving Account via standing instruction / auto-payroll with deposit amount HK\$50,000 or above;
27. New Customer who completes any Eligible Designated Transaction set out in clauses 26(a) to (c) within the relevant Transactions Counting Period (as set out in the table in clause 29) will be entitled to HK\$200 cash reward ("**Transactional Cash Reward I**").
28. New Customer who completes any Eligible Designated Transaction set out in clauses 26(d) within the relevant Transactions Counting Period (as set out in the table in clause 29) will be entitled to HK\$500 cash reward ("**Transactional Cash Reward II**"). New Customer cannot enjoy Transactional Cash Reward I in conjunction with Transactional Cash Reward II.
29. New Customer who completes any Eligible Designated Transaction set out in clause 26(e) within the relevant Transactions Counting Period will be entitled to HK\$1,200 cash reward. ("**Transactional Cash Reward III**"; together with "**Transactional Cash Reward I**" and "**Transactional Cash Reward II**", altogether "**Transactional Cash Reward**").

Joining Date	Transactions Counting Period	Designated Fulfilment Period
1 – 31 January 2018	1 January 2018 – 31 March 2018	1 – 31 May 2018
1 – 28 February 2018	1 February 2018 – 30 April 2018	1 – 30 June 2018
1 – 31 March 2018	1 March 2018 – 31 May 2018	1 – 31 July 2018

30. To be eligible for the Transactional Cash Reward I or Transactional Cash Reward II and/or Transactional Cash Reward III, Customer must not:
- have conducted that type of Eligible Designated Transaction from 1 July 2017 to 31 December 2017; and
 - have held a DBS Octopus ATM Card before Joining Date (in case of Clause 26(a)); and
 - have cancelled any DBS Octopus ATM Card within 6 months from New Octopus Card application date (in case of Clause 26(a)).
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. The Transactional Cash Reward I or Transactional Cash Reward II and/or Transaction Cash Reward III will be credited to the New Customer's current account during the applicable Designated Fulfilment Period (as set out in the table in Clause 29).
33. 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 (in case of Clause 26(a)).

Special Funds Reward

34. New Customer who maintains his/her monthly Total Relationship Balance EXCLUDING any Time Deposits set up in the amount set out in Table 1 during the applicable Special Funds Reward Counting Period (see Table 2) is eligible to receive the corresponding amount of Special Funds Reward as set out in Table 1 below. The Special Funds Reward will be credited directly to the Current Account of New Customers according to the applicable Designated Fulfilment Period (see Table 2):

Table 1

Monthly Total Relationship Balance (EXCLUDING any TIME DEPOSITS) (in Hong Kong Dollars or equivalent)	Special Funds Reward
2,000,000 or above	HK\$8,600
1,500,000 - < 2,000,000	HK\$5,900
1,000,000 - < 1,500,000	HK\$3,100

Table 2

Joining Date	Special Funds Counting Period	Designated Fulfilment Period
1 – 31 January 2018	7 th day of Joining Date – 31 March 2018	1 – 31 May 2018
1 – 28 February 2018	7 th day of Joining Date – 30 April 2018	1 – 30 June 2018
1 – 31 March 2018	7 th day of Joining Date – 31 May 2018	1 – 31 July 2018

35. New Customer cannot enjoy the Promotion together with any other current and/or savings accounts offers.

Preferential Interest Rate for Time Deposit Reward

36. 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.
37. The preferential interest rate for selected Time Deposit is determined by the Bank and is subject to adjustment without prior notice. Please contact our staff for details.

Investment Account Opening Reward

38. A New Customer who
- is eligible to New Funds Reward or Upgrade Reward, and
 - submits "Application Form for Opening Accounts under Wealth Management Investment Portfolio (Wealth Management Accounts)" to apply for Wealth Management Account and successfully sets up such account during the Promotion Period,
- will be entitled to HK\$200 cash reward ("Investment Account Opening Reward").
39. Investment Account Opening Reward will be credited to the New Customer's current account during the applicable Designated Investment Account Opening Reward Fulfilment Period (as set out in the table below).

Joining Date	Designated Investment Account Opening Reward Fulfilment Period
1 -31 January 2018	1 – 31 May 2018
1 – 28 February 2018	1 – 30 June 2018
1 – 31 March 2018	1 – 31 July 2018

0% Brokerage Commission Offer

40. Please refer to go.dbs.com/hk-sec-trad-tr-en for details of the 0% Brokerage Commission Offer.

Bonus Reward

41. A New Customer who
- is eligible to New Funds Reward or Upgrade Reward; and
 - maintains at least HK\$1,000,000 (or equivalent) monthly Total Relationship Balance held with the Bank during the applicable Bonus Reward Counting Period (as set out in the table below), and
 - completes any Eligible Designated Transaction set out in clauses 26(a) to (c) **in each month** during the applicable Bonus Reward Counting Period (as set out in the table below), will be eligible for HK\$200 cash reward ("**Bonus Reward I**").
42. A New Customer who
- is eligible to New Funds Reward or Upgrade Reward; and
 - maintains at least HK\$1,000,000 (or equivalent) monthly Total Relationship Balance held with the Bank during the applicable Bonus Reward Counting Period (as set out in the table below), and
 - completes any Eligible Designated Transaction set out in clause 26(e) **in each month** during the applicable Bonus Reward Counting Period, will be eligible for HK\$1,600 ("**Bonus Reward II**", "**Bonus Reward I**" together with **Bonus Reward**).
43. Bonus Reward I and/or Bonus Reward II (as applicable) will be credited to the New Customer's current account during the applicable Designated Bonus Reward Fulfilment Period (as set out in the table below).

Joining Date	Bonus Reward Counting Period	Designated Bonus Reward Fulfilment Period
1 – 31 January 2018	1 April 2018 – 30 June 2018	1 – 31 August 2018
1 – 28 February 2018	1 May 2018 – 31 July 2018	1 – 30 September 2018
1 – 31 March 2018	1 June 2018 – 31 August 2018	1 – 31 October 2018

Wealth Management Reward

44. Wealth Management Reward Counting Period is determined with reference to the New Customer's Joining Date as set out below:

Joining Date	Wealth Management Reward Counting Period	Investment Fund Transfer-in Offer Designated Deadline	Securities and Bonds Transfer-in Offer Designated Deadline	Wealth Management Reward Designated Fulfilment Period
1 January – 31 March 2018	1 January 2018 – 31 March 2018	13 April 2018	31 March 2018	1 – 31 May 2018

45. All cash reward under Wealth Management Reward (comprising of Investment Transaction Offer, Investment Fund Transfer-in Offer and Securities and Bonds Transfer-in Offer as defined in Clauses 46, 48 and 49; (except FX, CLI & SIP Investment Reward, please refer to clause 47)) will be credited to the New Customer's current account during the applicable Wealth Management Reward Designated Fulfilment Period.

46. Investment Transaction Offer

- Eligible New Customers (see Table 2) who conduct any Eligible Investment Transaction(s) (see Table 2) with an Aggregate Investment Transaction Amount (see clause 46(b)) reaches HK\$300,000 (or equivalent) or above during the Wealth Management Reward Counting Period is eligible for the relevant Investment Transaction Cash Reward (see Table 1):-

Table 1

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

5,000,000 or above	10,000
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Table 2

Category	Eligible Investment Transaction	Eligible New Customer
I. Investment Funds	Lump sum subscription or switching of Investment Funds or Investment Fund Savings Plan	New Customers with no lump sum subscription or switching of Investment Funds during the period from 1 July to 31 December 2017 (the “Relevant Period”)
II. Bonds	Subscription or sale of Bonds (excluding any initial public offering)	New Customers with no buy or sale order of Bonds (excluding any initial public offering) during the Relevant Period
III. Equity-Linked Products	Subscription of Equity-Linked Products	New Customers with no subscription of Equity-Linked Products during the Relevant Period

- b) “**Aggregate Investment Transaction Amount**” means the aggregate of:
- (i). lump sum Investment Fund subscription and switching amounts (only for switching with minimum switching fee of 1%) made during the Promotion Period; and
 - (ii). initial investment of Investment Fund Savings Plan and subsequent monthly investment during the Promotion Period; and
 - (iii). the highest single trade day aggregate amount for all transactions made under Eligible Investment Transaction Categories (II) to (III) during the Promotion Period.
- c) 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.

Example

- Customer A is an Eligible New Customer under Categories I, II, III and conducted transactions as tabled below:

Trade Date (dd/mm/yyyy)	Order Type	Product Category	Eligible Investment Transaction Amount (HK\$)
23/01/2018	BUY	III. Equity-Linked Product	200,000
23/01/2018	BUY	II. Bonds	500,000
16/02/2018	BUY	I. Investment Fund	400,000
16/03/2018	BUY	III. Equity-Linked Product	500,000

Trade Date (dd/mm/yyyy)	Eligible Investment Transaction under Eligible Investment Transaction categories (II) to (III) (HK\$)	Single trade day aggregate Eligible Investment Transaction amount (HK\$)
23/01/2018	1. 200,000 (III. Equity-Linked Product) 2. 500,000 (II. Bond)	700,000
16/03/2018	1. 500,000 (III. Equity-Linked Product)	500,000

- The Aggregate Investment Transaction Amount under Investment Transaction Offer is:
 - = HK\$700,000 (Highest single trade day aggregate Eligible Investment Transaction amount under Eligible Investment Transaction categories (II) to (III)) + HK\$ 400,000 (I. Investment Fund)
 - = HK\$1,100,000
- The corresponding Investment Transaction Cash Reward is HK\$1,300.

47. FX, CLI & SIP Investment Reward:

- a) “**First Counting Period**” means 1 January to 31 March 2018. “**Second Counting Period**” means 1 April to 30 June 2018. Only New Customers entitled to the Cash Reward of the First Counting Period will be eligible to participate in the Second Counting Period.
- b) Subject to Clause 47(c), Eligible Investment New Customers (see Table 2) who conduct 2 or more Eligible Transactions as stated in Table 2 below with an aggregate amount reaches HK\$2,000,000 (or equivalent) or above during each Counting Period will be eligible for the relevant Cash Rewards (see Table 1).

Table 1

Aggregate FX, CLI and/or SIP Investment Amount (in Hong Kong Dollar or equivalent)	Cash Reward 1 (HK\$)	Cash Reward 2 (HK\$)
	First Counting Period (Jan – Mar 2018)	Second Counting Period (Apr – Jun 2018)
2,000,000 - < 5,000,000	1,000	1,500
5,000,000 - < 15,000,000	2,500	4,000
15,000,000 or above	7,500	12,000

Table 2

Category	Eligible Transaction	Eligible Investment New Customers
I. Currency Linked Investment (“CLI”)	Subscription of CLI (with minimum two-weeks investment tenor)	New Customers with no subscription of CLI during the Relevant Period
II. Structured Investment Products (“SIP”)	Subscription of SIP	New Customers with no subscription of SIP during the Relevant Period
III. Foreign Currency Exchange (“FX”)	Make FX transactions (excluding HKD/USD and USD/HKD exchange transactions) with transaction amount of HK\$200,000 or above (or equivalent)	New Customers with no single FX transaction equal to or higher than HK\$200,000 or equivalent (excluding HKD/USD and USD/HKD exchange transactions) during the Relevant Period

- c) Regardless of the number of Eligible Transactions conducted, Eligible Transactions conducted under the same category on the same transaction date will be counted as 1 Eligible Transaction only.
- d) To calculate the aggregate amount of Eligible Transactions, the Bank will convert all transactions to Hong Kong Dollars at the Bank’s determined exchange rate on the relevant transaction execution date.
- e) Cash Reward 1 and Cash Reward 2 will be credited to New Customer’s current account on or before 31 May 2018 and 31 August 2018 respectively. New Customer must maintain a valid current account at the time the relevant Cash Reward is given.

Examples

- Customer A is an Eligible Investment New Customers and conducted transactions as tabled below:

Trade Date (-dd/mm/yyyy)	Order Type	Product Category	Transaction Amount (HK\$)	Remarks
20/01/2018	BUY	I. Currency Linked Investment	1,000,000	
20/02/2018	BUY	I. Currency Linked Investment	500,000	Eligible Transactions of the same Category on the same transaction date will be counted as 1 Eligible Transaction only.
20/02/2018	BUY	I. Currency Linked Investment	500,000	
15/03/2018	-	III. Foreign Currency Exchange	100,000 (not eligible)	Transaction amount below HK\$200,000 is not eligible
18/05/2018	-	III. Foreign Currency Exchange	1,500,000	
09/06/2018	BUY	II. Structured Investment Product	1,000,000	

- First Counting Period: The aggregate amount of Eligible Transaction is: HK\$2,000,000
- Second Counting Period: The aggregate amount of Eligible Transaction is: HK\$2,500,000
- The cash reward is HK\$1,000 in First Counting Period and HK\$1,500 in Second Counting Period.

- Customer B is an Eligible Investment New Customer and conducted transactions as tabled below:

Trade Date (dd/mm/yyyy)	Order Type	Product Category	Transaction Amount (HK\$)	Remarks
20/02/2018	BUY	I. Currency Linked Investment	1,000,000	Eligible Transactions of the same Category on the same transaction date will be counted as 1 Eligible Transaction only.
20/02/2018	BUY	I. Currency Linked Investment	1,000,000	
20/02/2018	-	III. Foreign Currency Exchange	1,500,000	
20/02/2018	BUY	II. Structured Investment Product	1,000,000	

- First Counting Period: The Aggregate amount of Eligible Transactions is: HK\$2,000,000, but Customer B cannot meet the minimum 2 Eligible Transactions requirement, and hence, Customer B is not entitled to Cash Reward 1.
- Second Counting Period: Customers is not entitled to Cash Reward 1 and hence, will not be eligible for Cash Reward 2.

48. Investment Fund Transfer-in Offer:

a) Investment Fund Transfer-in Basic Offers:

- New Customer who transfers in Investment Funds from any other financial institution(s) to the Bank is entitled to:

- a. HK\$400 cash reward for an aggregate amount of Investment Funds transferred that reaches HK\$200,000 (or equivalent); and
- b. additional HK\$200 for every HK\$100,000 (or equivalent) transferred after the first HK\$200,000.
- ii. Each New Customer is entitled to a maximum of HK\$20,000 cash reward for Investment Fund Transfer-in Basic Offer.
- iii. New Customer must successfully submit transfer-in application via DBS branch during 1 January to 31 March 2018 and complete the relevant Investment Fund transfer-in by 13 April 2018.

b) Investment Fund Transfer-in Step up Offer:

- i. New Customer is eligible for HK\$600 cash reward if the aggregate amount of transactions comprising both of the following reaches HK\$200,000 (or equivalent) and additional HK\$300 for every HK\$100,000 (or equivalent) aggregate amount of transactions after the first HK\$200,000:-
 - a. the amount of Investment Funds transferred from any other financial institution(s) to the Bank; and
 - b. lump sum Investment Funds subscription amount and/or Investment Funds switch-in amount (only for switching with minimum switching fee of 1%) made with the Bank during the Promotion Period.
- ii. New Customer must successfully submit transfer-in application via DBS branch during the period from 1 January 2018 to 31 March 2018 and complete the relevant Investment Fund Transfer-in by 13 April 2018.

49. Securities and Bonds Transfer-in Offer:

a) Securities and Bonds Transfer-in Basic Offer:

- i. New Customer is eligible for HK\$200 cash reward for every HK\$1,000,000 (or equivalent) aggregate worth of securities and/or bonds (excluding Hong Kong Government Bond (iBond), and any other stocks as determined by the Bank from time to time) transferred in from other financial institution(s) to the Bank during the Promotion Period.
- ii. Each New Customer is entitled to a maximum of HK\$10,000 cash reward for Securities and Bonds Transfer-in Basic Offer.
- iii. To enjoy the Securities and Bond Transfer-in Basic Offer, the New Customer must successfully submit the transfer-in application and complete the relevant transfer-in during the Promotion Period.

b) Securities and Bonds Transfer-in Step Up Offer:

- i. New Customer is eligible for HK\$500 cash reward for every HK\$200,000 (or equivalent) aggregate amount of transactions comprising both of the following :-
 - a. the amount of Securities and/or Bonds (excluding Hong Kong Government Bond (iBond), and any other stocks as determined by the Bank from time to time) transferred from any other financial institution(s) to the Bank during the Promotion Period; and
 - b. the highest single trade day aggregate amount for subscription or sale of Bonds (excluding any initial public offering) and Equity Link Product subscription made with the Bank during the Promotion Period.
- ii. New Customer must successfully submit transfer-in application via DBS branch and complete the transfer-in from other financial institution(s) to the Bank during Promotion Period.
- iii. Each New Customer is entitled to a maximum of HK\$15,000 cash reward for Securities and Bonds Transfer-in Step Up Offer.

Example

- Customer A transferred in HK\$1,300,000 Securities and Bonds and conducted transactions as tabled below:

Trade Date (dd/mm/yyyy)	Order Type	Product Category	Transaction Amount (HK\$)
23/01/2018	BUY	Equity-Linked Product	200,000

23/01/2018	BUY	Bonds	500,000
16/03/2018	BUY	Equity-Linked Product	500,000

- Highest single trade day aggregate amount for Bonds subscription and Equity Link Product subscription is HK\$200,000+HK\$500,000=HK\$700,000
- Customer is entitled to HK\$5000 cash reward. (HK\$1,300,000 Transfer in + HK\$700,000 Highest single Day Transaction of Bonds and Equity Link Product)

50. The Bank's decision on whether to accept a transfer-in product is final.

51. To calculate the amount of Investment Funds/securities/bonds transferred into the Bank, 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 trade day of the month in which the transaction is executed. The transfer-in amount of bonds will be calculated on the marked-to-market value on the last business day of the transfer month. The transfer-in amount of Investment Funds will be calculated based on the net asset value at closing on the last trade 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.

52. If New Customers partially / fully transfer out the transferred-in investment fund(s) / Securities / Bonds on or before 31 May 2018, the Bank will forfeit the cash reward under the Investment Fund Transfer-in Offer and Securities and Bonds Transfer-in Offer.

53. New Customer will only be entitled to the cash reward under either (i) Investment Transaction Offer plus Transfer-in Basic Offer (ie Investment Fund Transfer-in Basic Offer and Securities and Bonds Transfer-in Basic Offer) or (ii) Transfer-in Step Up Offers, (ie Investment Fund Transfer-in Step Up Offer and Securities and Bonds Transfer-in Step Up Offer), whichever is higher.

Example

- Customer A is eligible customer for investment transaction offers and have transferred HK\$1,000,000 Investment Fund and HK\$800,000 Securities and conducted transactions as tabled below:

Trade Date (dd/mm/yyyy)	Order Type	Product Category	Investment Transaction Amount (HK\$)
23/01/2018	BUY	Equity-Linked Product	200,000
23/01/2018	BUY	Bonds	500,000
16/02/2018	BUY	Investment Fund	400,000
16/03/2018	BUY	Equity-Linked Product	500,000

Trade Date (dd/mm/yyyy)	Eligible Investment (HK\$)	Single trade day aggregate Eligible Investment Transaction amount (HK\$)
23/01/2018	1. 200,000 (Equity-Linked Product) 2. 500,000 (Bond)	700,000
16/03/2018	3. 500,000 (Equity-Linked Product)	500,000

- The Aggregate Investment Transaction Amount under Investment Transaction Offer is:
= HK\$700,000 (the highest single trade day aggregate amount for subscription or sale of Bonds (excluding any initial public offering) and Equity Link Product) + HK\$ 400,000 (Investment Fund subscription)

= HK\$1,100,000

The aggregate of transaction under Investment Fund Transfer-in Step Up Offer is:

=HK\$400,000 (Investment Fund subscription) + HK\$1,000,000(Investment Fund Transfer in Amount)

=HK\$1,400,000

The aggregate of transaction under Securities and Bonds Transfer-in Step Up Offer is:

= HK\$700,000 (the highest single trade day aggregate Eligible Investment Transaction amount for subscription or sale of Bonds (excluding any initial public offering) and Equity Link Product)) + HK\$800,000(Securities Transfer in Amount)

=HK\$1,500,000

- The corresponding Cash Reward:

	A		B
	Investment Transaction Offer	Transfer- in Basic Offer	Transfer- in Step Up Offer
Investment Fund	HK\$1,300	\$2,000	HK\$4,200
Securities & Bonds		\$ 0	HK\$3,500
Total	HK\$3,300		HK\$7,700

54. For the avoidance of doubt, New Customer will be entitled to the cash reward under either (i) Investment Transaction Offer + Transfer-in Basic Offer; or (ii) Transfer-in Step Up Offers, whichever is higher. In the above Example, the New Customer will receive HK\$7,700 from Transfer-in Step Up Offer (and will not be entitled to Investment Transaction Offer and Transfer-in Basic Offer).

Online FX Cash Reward

55. Online FX Cash Reward is applicable to New Customer who have not completed any foreign currency exchange via DBS iBanking or DBS digibank (formerly known as DBS mBanking) from 1 January 2016 to 31 December 2017.
56. New Customers who complete Eligible Foreign Currency Exchange (as defined in clause 57) with a minimum aggregate transaction amount equivalent to HK\$200,000 during the Promotion Period is eligible for HK\$400 cash reward (“**Online FX Cash Reward**”).
57. “**Eligible Foreign Currency Exchange**” means any successful foreign currency exchange other than HKD/USD and USD/HKD exchange performed via DBS iBanking or DBS digibank.
58. Online FX Cash Reward will be credited to the New Customer’s HKD current account by 31 May 2018. The New Customer must maintain a valid DBS HKD current account at the time the cash reward is given.
59. Only primary account holder is eligible for the Online FX Cash Reward.
60. The date and time the New Customers perform the Eligible Foreign Currency Exchange shall be determined based on the Bank’s record.
61. To calculate the aggregate transaction amount, the Bank will convert all transaction to Hong Kong Dollars at the Bank determined exchange rate on the relevant transaction date.
62. New Customer must maintain a valid DBS iBanking or DBS digibank account at the time the Online FX Cash Reward is given.
63. Each New Customer can only enjoy the Online FX Cash Reward once.

DBS Treasures Online Application Reward:

64. A New Customer who
- joins DBS Treasures successfully by completing the following during the Promotion Period:
 - downloading the e-Coupon on the uGOiGO™ webpage AND presenting a printed or electronic copy of the e-Coupon at the Bank or
 - submitting the online appointment form on the uGOiGO™ webpage; and
 - is eligible to Special Funds Reward, is eligible to receive an additional HK\$200 cash Reward (“**Online Cash Reward**”).
65. The Online Cash Reward will be credited to the New Customer’s current account during the applicable Online Cash Reward Fulfilment Designated Period (as set out in the table below).

Joining Date	Designated Online Cash Reward Fulfilment Period
1 – 31 January 2018	1 – 31 May 2018
1 – 28 February 2018	1 – 30 June 2018
1 – 31 March 2018	1 – 31 July 2018

66. New Customer cannot enjoy Online Cash Reward in conjunction with DBS Treasures Member-Get-Member - Online Referral Reward or Online Appointment Reward (as defined in Clause 67).

Online Appointment Reward:

67. A New Customer who
- successfully opens New Account via online appointment on the DBS Treasures webpage during the Promotion Period; and
 - is eligible to Special Funds Reward,

will be eligible to receive an additional HK\$200 cash reward (“**Online Appointment Reward**”).

68. The Online Appointment Reward will be credited to the New Customer’s current account during the applicable Online Appointment Reward Fulfilment Period (as set out below).

Joining Date	Online Appointment Reward Fulfilment Period
1 – 31 January 2018	1 – 31 May 2018
1 – 28 February 2018	1 – 30 June 2018
1 – 31 March 2018	1 – 31 July 2018

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

Risk Disclosures:

Foreign Exchange involves risks. 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. You should also note that investing in foreign market securities involves currency risk, you may suffer loss because of currency fluctuations.

Customers should be aware that the prices of the Callable Bull / Bear Contracts and Warrants may fall in value as rapidly as they may rise and holders may sustain a total loss of their investment. The Bank does not provide securities advisory service. Any person considering an investment should seek independent advice on the investment suitability when considered necessary.

Disclaimer:

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