



Terms and Conditions for the Sharing Program of DBS Treasures Private Client (“Promotion”):

1. The Promotion runs from 2 July 2019 to 31 December 2019 (“**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 as set out in Clause 5 (“**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 is an existing principal cardholder of any of the following credit card issued by the Bank (“**Card**”) or applies for any of the Card as the principal cardholder before relevant Reward is credited and maintains a valid Card at the time the relevant Reward is credited:
 - DBS Eminent Card
 - DBS Black World Mastercard®
 - DBS Black American Express® Card
 - DBS COMPASS VISA
4. “**New Client**” means a person who:
 - 4.1 successfully opens an account with DBS Treasures Private Client of the Bank during the Promotion Period (“**New Account**”);
 - 4.2 has not been a DBS Treasures Private Client at any time during 12 months before the New Account opening;
 - 4.3 maintains the New Account at the time the reward is credited (as set out in Clause 6);
 - 4.4 does not maintain any DBS Treasures Private Client account jointly with the Existing Client as joint account holder at the time the New Account opening; and
 - 4.5 maintains a Total Relationship Balance of no less than HK\$8,000,000 (or its equivalent) in the New Account at any time from the New Account opening date to the applicable Designated Date below. Total Relationship Balance refers to the total assets that a New Client maintains in the DBS Treasures Private Client account(s) of the New Client (whether in single or joint name). The assets include Hong Kong dollars, Renminbi and foreign currencies, market value of local and overseas securities, investment funds, bonds and other linked or structured investment products determined by the Bank at its sole and absolute discretion.

New Account Opening Month	Designated Date
July 2019	30 September 2019
August 2019	31 October 2019
September 2019	30 November 2019
October 2019	31 December 2019
November 2019	31 January 2020
December 2019	29 February 2020

5. The Rewards:
 - 5.1 Basic Reward
Existing Client is eligible to the Basic Reward if a New Client nominates the Existing Client in the Exclusive Program questionnaire submitted for the New Account opening (“**Successful Nomination**”).

Number of Successful Nomination(s)	Basic Reward
1	HK\$ 5,000
2 or more	HK\$ 6,000

- 5.2 Overseas Reward
On top of Basic Reward, Existing Client is eligible to additional HK\$1,000 for any Successful Nomination if the New Client opens the New Account with an overseas or mainland China passport.



- 5.3 There is no maximum limit on the Basic or Overseas Reward.
6. Relevant Rewards will be credited to the Existing Client's Card account in form of relevant credit card spending by 31 March 2020.
 7. Existing Client who has multiple valid Cards can only enjoy the eligible Reward once. Rewards will be credited according to below order:
 - DBS Eminent Card
 - DBS Black World Mastercard®
 - DBS Black American Express® Card
 - DBS COMPASS VISA
 8. In the event that the relevant Card cannot be approved by the Bank before 31 March 2020, the Rewards will be credited to the Wealth Management Account of the Existing Client ("**WM Account**"). Only Existing Client being the primary account holder of the WM Account is eligible for the Rewards.
 9. If a New Client is referred to the Bank by more than one Existing Clients, the Existing Client nominated in the Exclusive program questionnaire first submitted to the Bank (determined conclusively according to the Bank's record) will be the eligible Existing Client for the Reward.
 10. Staff of the Bank (other than Eligible Staff (for details please contact TPC Relationship Managers)) cannot participate in this Promotion as Existing Client.
 11. The Rewards are non-exchangeable.
 12. All account opening application is subject to the Bank's approval at its sole and absolute discretion.
 13. Participation in the Promotion 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.
 14. The Bank may change these Terms and Conditions without notice. The Bank's decision shall be final and conclusive in case of dispute.
 15. The English version shall prevail if there is conflict between the English and Chinese versions.