



**Important Notice:**

Securities, Bonds, Investment Funds and Equity-Linked Notes are investment products (altogether “the Products”). The Products are NOT equivalent to time deposits and are NOT principal-protected. They are NOT protected deposits under the Deposit Protection Scheme in Hong Kong. The Products are different from traditional time deposits and should not be treated as their substitutes. The Products may involve derivatives. Do not invest in them unless you fully understand and are willing to assume the risks associated with them. If you are in any doubt about the risks involved in the Products, please seek independent professional advice.

Foreign Exchange involves risk and may incur loss due to the fluctuation of exchange rate.

The life insurance plans are underwritten by Manulife (International) Limited (Incorporated in Bermuda with limited liability) (“Manulife”). DBS Bank (Hong Kong) Limited is acting as an insurance agent of Manulife.

**Terms and Conditions for the Welcome Offers of DBS Treasures Private Client (“Promotions”):**

**General Terms and Conditions:**

1. The Promotions run from 1 April to 29 June 2019 (“**Promotion Period**”).
2. “**New Client**” means a client who:
  - 2.1. successfully completes proper signing of all required documentation (determined at the Bank’s sole and absolute discretion) (“**Sign Up**”) during the Promotion Period and becomes a new client of DBS Treasures Private Client (“**New Account**”) of DBS Bank (Hong Kong) Limited (“**the Bank**”) within 2 months after Sign up; and
  - 2.2. maintains a total balance of no less than HK\$8,000,000 (or its equivalent) in the New Account at all times up to the applicable Designated Date; and
  - 2.3. has not been a DBS Treasures Private Client at any time during 12 months before the date becomes a New Client (“**New Account Opening Date**”).
  - 2.4. 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 during New Account opening:
    - DBS Eminent Card
    - DBS Black World Mastercard®
    - DBS Black American Express® Card
    - DBS COMPASS VISA
3. “**New Funds**” means the net increase in value when comparing the New Client Total Balance (“**Total Balance**”, including Total Relationship Balance and insurance balance) held with the Bank on the applicable Designated Date with the Total Balance on the Reference Date. New Funds do not include cash, securities and/or other investments transferred from any existing account held with the Bank.
4. The calculation of “**Total Relationship Balance**” is the total assets that a client maintained with the Bank, regardless it is solely or jointly owned by the client. The asset includes Hong Kong dollar, Renminbi and Foreign currency deposits, Currency Linked Investment, market value of local and overseas securities, investment funds, bonds and other linked or structured investment products.
5. “**Reference Date**” and “**Designated Date**”
  - 5.1. “**Reference Date**” refers to:

Month of Sign Up	Reference Date
April 2019	30 March 2019
May 2019	30 April 2019
June 2019	31 May 2019



5.2. “Designated Date” and “Designated Top Up Date” refer to:

Month of New Account Opening Date	Designated Date (not applicable to Step Up Investment and Insurance Transaction Reward)	Designated Top Up Date (only applicable to Step Up Investment and Insurance Transaction Reward)
April 2019	29 June 2019	30 September 2019
May 2019	31 July 2019	31 October 2019
June 2019	31 August 2019	30 November 2019
July 2019	30 September 2019	31 December 2019
August 2019	31 October 2019	31 January 2020

6. All of the rewards stated in the table below (collectively “Rewards”) will be credited to the valid Card account in form of relevant Card spending on the relevant Fulfillment Month:

Month of New Account Opening Date	Fulfillment Month for		
	Welcome Reward, Time Deposit Reward	Investment and Insurance Transaction Reward, Investment Transfer-in Reward	Step Up Investment and Insurance Transaction Reward
April 2019	July 2019	November 2019	February 2020
May 2019	August 2019		
June 2019	September 2019		
July 2019	October 2019		
August 2019	November 2019		

7. New Client who has multiple valid Cards can only enjoy the eligible Rewards once. the Rewards will be credited according to below order:

- DBS Eminent Card
- DBS Black World Mastercard®
- DBS Black American Express® Card
- DBS COMPASS VISA

8. New Client must be a DBS Treasures Private Client and holds a valid Card as the principal cardholder at the time any Reward is credited. For Investment and Insurance Transaction Reward and Step Up Investment and Insurance Transaction Reward, the eligible Life Insurance Plan must remain in force at the time that the reward is credited.

9. Where the relevant Card cannot be approved by the Bank before the fulfillment date, the Rewards will be credited to the Wealth Management Account of the New Client (“**WMA Account**”). Only New Client being the primary account holder of the New Account is eligible to the Rewards.

10. New Client cannot enjoy the Promotions together with any other offer of DBS Treasures Private Client and/or DBS Treasures with the same New Funds.

11. All rewards are non-exchangeable.

12. Each New Client can enjoy each the Promotions once only.

13. The Bank has the final decision on all account opening.

14. Participation in the Promotions is subject to there being no abuse/non-compliance by the New Client, failing which the Bank will debit the value of the reward from the New Client’s account without notice and/or take such action to recover any outstanding amounts.

15. The Bank may change these Terms and Conditions and/or the Promotions without prior notice. The Bank has the final decision in case of dispute.

16. The English version shall prevail if there is conflict between the English and Chinese versions.

**Specific Terms and Conditions:**

**17. Exclusive Sign Up Reward**

HK\$500 Sogo cash voucher (“**Exclusive Sign Up Reward**”) for a New Client who successfully Signs Up during the Promotion Period. The Exclusive Sign Up Reward will be presented to the New Client during the Sign Up appointment.



#### 18. Online Exclusive Reward

Additional HK\$500 Sogo cash voucher (“**Online Exclusive Reward**”) for a New Client who makes a face-to-face appointment with the Bank’s staff via the Bank’s website and successfully Signs Up during the Promotion Period. The Online Exclusive Reward will be presented to the New Client during the Sign Up appointment.

#### 19. Welcome Reward

HK\$6,000 reward for New Client (“**Welcome Reward**”).

#### 20. DBS Eminent Visa Signature Card Privileges

Privileges subject to relevant terms and conditions, please refer to [go.dbs.com/hk-tpceminent-card-en](http://go.dbs.com/hk-tpceminent-card-en) for details of DBS Eminent Visa Signature Card Privileges.

#### 21. Time Deposit Reward

21.1. New Client who at any time from the New Account Opening Date to the applicable Designated Date sets up Time Deposit with New Funds reaching the designated range below (“**Designated Range**”) with tenor 3-month or above through the New Account, is eligible to the corresponding reward (“**Time Deposit Reward**”).

Designated Range (USD or HKD equivalent)	Time Deposit Reward
HK\$8,000,000 to HK\$11,999,999 (equivalent to US\$1,000,000 to US\$1,499,999)	HK\$8,000
HK\$4,000,000 to HK\$7,999,999 (equivalent to US\$500,000 to US\$999,999)	HK\$4,000
HK\$2,000,000 to HK\$3,999,999 (equivalent to US\$250,000 to US\$499,999)	HK\$2,000

21.2. Time Deposit Reward is capped at HK\$8,000 for any eligible New Client.

21.3. For any sum not denominated in Hong Kong Dollar, the Bank will convert it into Hong Kong Dollar at the exchange rate quoted by the Bank at its discretion on the applicable Designated Date for all reward calculation.

#### 22. Investment and Insurance Transaction Reward

22.1. New Client who at any time from the New Account Opening Date to the applicable Designated Date conducts Investment and Insurance Transaction(s) through the New Account with New Funds at an aggregate transaction amount (“**Aggregate Transaction Amount**”) reaching the designated range below (“**Designated Range**”) is eligible to the corresponding reward (“**Investment and Insurance Transaction Reward**”).

Designated Range (or equivalent)	Investment and Insurance Transaction Reward
HK\$12,000,000 or above	HK\$30,000
HK\$8,000,000 to HK\$11,999,999	HK\$20,000
HK\$4,000,000 to HK\$7,999,999	HK\$10,000
HK\$2,000,000 to HK\$3,999,999	HK\$5,000

22.2. “**Investment and Insurance Transactions**” means i) subscription and/or sale of any Bonds (excluding Initial public offering); and/or ii) lump sum subscription of investment funds; and/or iii) subscription of Equity-Linked Notes; and/or iv) subscription of Life Insurance Plans which must be approved on or before the Designated Date.

22.3. The Aggregate Transaction Amount of Life Insurance Plan will be calculated as follows:

- i) For Universal Life Plan - the total premiums paid for that plan by the Designated Date.
- ii) For all Life Insurance Plans (other than Universal Life Plan) - the total premiums payable for the first 12 months from the policy year date. All premium prepayments are excluded.

22.4. The Investment and Insurance Transaction Reward is capped at HK\$30,000 for any eligible New Client.



22.5. For any sum not denominated in Hong Kong Dollar, the Bank will convert it into Hong Kong Dollar at the exchange rate quoted by the Bank at its discretion on the transaction date.

### 23. Investment Transfer-in Reward

23.1. New Client who at any time from the New Account Opening Date to the applicable Designated Date successfully transfers any Bonds, Investment Funds and/or scrip-less stocks (“**Eligible Transfer-in Products**”) into the New Account as New Funds at an aggregate amount (“**Aggregate Transfer-in Amount**”) reaching the designated range below (“**Designated Range**”) is eligible to the corresponding reward below (“**Investment Transfer-in Reward**”).

i) For Bonds and/or Scrip-less stocks

Designated Range (or equivalent)	Investment Transfer-in Reward
First HK\$200,000	HK\$200
Subsequent every HK\$100,000	HK\$100 (capped at HK\$20,000)

ii) For Investment Funds

Designated Range (or equivalent)	Investment Transfer-in Reward
First HK\$200,000	HK\$400
Subsequent every HK\$100,000	HK\$200 (capped at HK\$40,000)

23.2. The Investment Transfer-in Reward under clauses 23.1 i) and ii) is capped at HK\$60,000 for any eligible New Client.

23.3. To enjoy the Investment Transfer-in Reward, the New Client must successfully submit the transfer-in application via any DBS branch and complete the relevant transfer-in by the applicable Designated Date.

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

23.5. The Aggregate Transfer-in Amount will be calculated on the marked-to-market value of the Eligible Transfer-in Products on the last business day of the transfer month. The marked-to-market prices are calculated based on data obtained from sources believed to be reliable by the Bank and subject to availability. The Bank makes no representation to any New Client as to the accuracy or completeness of such information and shall not accept any responsibility or liability for damages or losses to any person arising out of any reliance upon such information.

23.6. If any transfer-in amount is not denominated in Hong Kong Dollars, the Bank will convert it into Hong Kong Dollar equivalent at the exchange rate quoted by the Bank at its discretion on the last business day of the transfer month.

### 24. Step Up Investment and Insurance Transaction Reward

24.1. New Client who at any time from Designated Date to Designated Top Up Date conducts New Investment and Insurance Transaction(s) through the New Account at an aggregate transaction amount (“**Aggregate Top Up Transaction Amount**”) reaching the designated range below (“**Designated Range**”) is eligible to the corresponding reward (“**Step Up Investment and Insurance Transaction Reward**”).

Designated Range (or equivalent)	Step Up Investment and Insurance Transaction Reward
HK\$12,000,000 or above	HK\$30,000
HK\$8,000,000 to HK\$11,999,999	HK\$20,000
HK\$4,000,000 to HK\$7,999,999	HK\$10,000
HK\$2,000,000 to HK\$3,999,999	HK\$5,000

24.2. “**New Investment and Insurance Transactions**” means the net transaction increase in value when comparing the New Account’s total Investment and Insurance balance on the Designated Top Up Date with the total Investment and Insurance balance on the Designated Date; and designated transactions include:



- i) subscription and/or sale of any Bonds (excluding Initial public offering); and/or
  - ii) lump sum subscription of investment funds; and/or
  - iii) subscription of Equity-Linked Notes; and/or iv) subscription of Life Insurance Plans which must be approved on or before the Designated Top Up Date.
- 24.3. The Aggregate Transaction Amount of Life Insurance Plan will be calculated as follows:
- i) For Universal Life Plan - the total premiums paid for that plan by the Designated Top Up Date.
  - ii) For all Life Insurance Plans (other than Universal Life Plan) - the total premiums payable for the first 12 months from the policy year date. All premium prepayments are excluded.
- 24.4. The Step Up Investment and Insurance Transaction Reward is capped at HK\$30,000 for any eligible New Client.
- 24.5. For any sum not denominated in Hong Kong Dollar, the Bank will convert it into Hong Kong Dollar at the exchange rate quoted by the Bank at its discretion on the transaction date.

**Notes:**

The above information does not constitute and should not be construed as constituting any offer or solicitation of offer to subscribe, transact or redeem any investment product. Should you have any question regarding this material, please contact our Relationship Managers.