



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.

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

General Terms and Conditions:

1. The Promotion runs from 1 July until 31 December 2020 (“**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 Relationship Balance of no less than HK\$8,000,000 (or its equivalent) in the New Account starting from the Account Opening Date 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**”); and
 - 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 Cards as the principal cardholder during New Account opening:
 - DBS Eminent Card
 - DBS Black World Mastercard® Card
 - DBS Black American Express® Card
 - DBS COMPASS VISA Card
3. “**Total Relationship Balance**” is defined as the total assets that a client maintains with the Bank, regardless it is solely or jointly owned by the client. Assets include Hong Kong dollar, Renminbi and Foreign currency deposits, Currency Linked Investment, market value of local and overseas securities, investment funds, bonds, other linked and/or structured investment products.
4. “**Designated Date**” refers to:

Month of New Account Opening Date	Designated Date
July 2020	30 September 2020
August 2020	31 October 2020
September 2020	30 November 2020
October 2020	31 December 2020.
November 2020	31 January 2021
December 2020	28 February 2021
January 2021	31 March 2021
February 2021	30 April 2021



5. Only New Client being the primary account holder of the Wealth Management Account (“**WM Account**”) is eligible to the rewards.
6. All rewards are non-exchangeable or non-transferable.
7. The Bank can replace the rewards with other rewards without prior notice.
8. Each client can enjoy each the rewards under this Promotion once only.
9. The Bank has the final decision on all account opening.
10. 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.
11. The Bank may change these Terms and Conditions and/or the Promotion without prior notice or liability to any party. The Bank has the final decision in case of dispute.
12. The English version shall prevail if there is conflict between the English and Chinese versions.

Specific Terms and Conditions:

13. Appointment Reward

- 13.1. A client who successfully makes a face-to-face appointment with DBS Treasures Private Client Relationship Manager during the Promotion Period is eligible to a protection kit (“**Appointment Reward**”).
- 13.2. The Appointment Reward will be presented to the client by DBS Treasures Private Client Relationship Manager during the face-to-face appointment.
- 13.3. The protection kit is available on a first-come, first-served basis and while stocks last.
- 13.4. The Bank is not the supplier of the protection kit and assumes no responsibility or liability for them. Any enquiry or complaint must be made to the supplier directly.

14. Meet Up Reward

- 14.1. A client who meets the Wealth Planner during the Promotion Period is eligible to HK\$500 Sogo cash voucher (“**Meet Up Reward**”). The Meet Up Reward will be distributed to the client by the Wealth Planner at the meeting.
- 14.2. The Bank is not the supplier of the voucher and assumes no responsibility or liability for it. Any enquiry or complaint must be made to the supplier directly.
- 14.3. The use of the voucher is subject to the terms and conditions printed on the back of the voucher and the supplier’s final decision.

15. Sign Up Reward

- 15.1. A client who successfully Signs Up during the Promotion Period is eligible to HK\$500 Sogo cash voucher (“**Sign Up Reward**”). The Sign Up Reward will be presented to the client during the Sign Up appointment.
- 15.2. The Bank is not the supplier of the voucher and assumes no responsibility or liability for it. Any enquiry or complaint must be made to the supplier directly.
- 15.3. The use of the voucher is subject to the terms and conditions printed on the back of the voucher and the supplier’s final decision.

16. Welcome Reward

- 16.1. HK\$6,000 reward in the form of credit card spending (“**Welcome Reward**”) will be credited to the valid Card account on the relevant Fulfillment Month:



Month of New Account Opening Date	Fulfillment Month for Welcome Reward
July 2020	January 2021
August 2020	
September 2020	
October 2020	
November 2020	May 2021
December 2020	
January 2021	
February 2021	

16.2. New Client who has multiple valid Cards can only enjoy the Welcome Reward once. The Welcome Reward will be credited according to below order:

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

16.3. New Client must be a DBS Treasures Private Client and holds a valid Card as the principal cardholder at the time the Welcome Reward is credited.

16.4. Where the relevant Card cannot be approved by the Bank before the fulfillment date, the Welcome Reward will be credited to the WM Account.

17. Account Service Fee Waiver

17.1. New Client can enjoy an Account Service Fee waiver for 12 months starting from the New Account Opening Date.

17.2. The Account Service Fee in the Treasures Private Client Bank Charges Schedule shall continue to apply starting at the 13th month from the New Account Opening 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.