

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

- The Promotion runs from 1 April 2021 to 30 April 2021 ("**Promotion Period**").
- To participate in the Promotion as a referrer (the "**Referrer**"), he/she must fulfill one of the following on or before 31 August 2021 ("**Referral Reward Date**"):
 - maintain 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
 - hold any DBS credit card ("**Card**") as a principal cardholder.
- The Bank will send an email or SMS which contains a unique Referral ID of DBS Treasures Member-Get-Member Program for Online Account Opening ("**Referral ID**") to the Referrer.
- The Referrer will be eligible for the Referral Reward if ALL of the following conditions are fulfilled ("**Successful Referral**"):
 - the Referrer refers a person ("**Referee**") to become a new DBS Treasures customer with the Bank (the "**New Customer**") during the Promotion Period by any of the following channels:
 - providing personal information to the Referee for completing the DBS Treasures Member-Get-Member Program Referral Form (the "**Referral Form**") for becoming a New Customer; or
 - providing the unique linking code of DBS Treasures Member-Get-Member Program for Online Account Opening ("**Referral Code**") provided by the Bank to the Referee
 - the Referee
 - submits the completed Referral Form at one of the branches of the Bank; or
 - inputs the Referral Code during the account opening application online via DBS digibank HK app, prior to or on the same day when the Referee becomes a New Customer ("**Joining Date**");
 - the Referee successfully becomes a New Customer during the Promotion Period;
 - the Referee has not held any product or service except for DBS credit card (whether in single name or joint names) with the Bank at any time during the 12 months preceding the Joining Date;
 - the Referrer must maintain a valid current / savings account / Card at the time the reward is given; and
 - the Referee must be a DBS Treasures customer at the time the reward is given.
- The calculation of "**Total Relationship Balance**" is the total assets that a New Customer maintains with the Bank during the applicable Hold Fund Period as set out in the table below, whether solely or jointly. The assets include 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.

Joining Date	Hold Fund Period
1 – 30 April 2021	7th day of Joining Date – 30 June 2021

- Referral Reward**
 - For each Successful Referral within the Promotion Period, if the Referee maintain Total Relationship Balance of HK\$1,000,000 or above, the Referrer during the Hold Fund Period, will be eligible for HK\$1,000 cash reward / credit spending ("**Referral Reward I**").
 - For each Successful Referral within the Promotion Period, if the Referee maintain Total Relationship Balance of HK\$1,000,000 or above including HK\$200,000 ("**Investment Balance**") (as defined in Clause 7 below) during the Hold Fund Period, the Referrer will be eligible for HK\$1,500 cash reward / credit spending ("**Referral Reward II**").
 - Each referral is only eligible for either Referral Reward I or Referral Reward II.
 - There is no maximum limit on Referral Reward for a Referrer.
- The calculation of "Investment Balance" is the total investment assets that a New Customer maintains with the Bank, whether solely or jointly. The assets include non Hong Kong dollar deposit balance, Currency Linked Investment, market value of local and overseas securities, investment funds, bonds and other linked or structured investment products.
- Referral Reward will be credited to the Referrer's valid account with sequence as below on or before the Referral Reward Date.
 - Current / Saving account
 - DBS Eminent Card
 - DBS Black World Mastercard®
 - DBS Black American Express® Card
 - DBS COMPASS VISA
 - DBS Live Fresh Card
- If a Referee is referred to the Bank by more than one Referrers and the Referee successfully becomes a New Customer, only the Referrer whose name appears on the Referral Form submitted to the Bank or Referral Code inputted on the account opening application online via DBS digibank HK app first will be eligible for the Referral Reward. The Bank's decision as to whose first is final and conclusive.
- A Referrer cannot refer himself/herself or any staff of the Bank in this Promotion. Bank staff is not eligible to participate in the Promotion.
- A Referrer and a Referee cannot refer each other in this Promotion.
- Before making any referral, the Referrer must have informed the Referee about the Referral Reward that the Referrer will be entitled to under the Promotion.
- Before completing and submitting the Referral Form or submitting the account opening application online with Referral Code via DBS digibank HK app, the Referee must have informed the Referrer that he/she is joining this Promotion.
- All rewards are non-exchangeable. The Bank can replace the rewards with other rewards without prior notice.

15. 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.
16. The Bank may modify/terminate the Promotion without notice. The Bank's decision is final.
17. The English version shall prevail if there is any inconsistency between the English and Chinese versions.

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World's Best Bank 2019, Euromoney
Global Bank of the Year 2018, The Banker
Best Bank in the World 2018, Global Finance