



**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 January until 30 June 2023 (“**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
    - DBS Live Fresh 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
January 2023	31 March 2023
February 2023	30 April 2023
March 2023	31 May 2023
April 2023	30 June 2023
May 2023	31 July 2023
June 2023	31 August 2023
July 2023	30 September 2023
August 2023	31 October 2023



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 notice.
8. Each client can enjoy each the reward 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. Sign Up Reward**

- 13.1. A client who successfully Signs Up during the Promotion Period is eligible to a Treasured Moments Twirling Tumbler Set (“**Sign Up Reward**”). The Sign Up Reward will be presented to the client during the Sign Up appointment.
- 13.2. The tumbler set is available on a first-come, first-served basis and while stocks last.
- 13.3. The Bank is not the supplier of the tumbler set and assumes no responsibility or liability for it. Any enquiry or complaint must be made to the supplier directly.

**14. Welcome Reward and Additional Reward**

- 14.1. 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:
- 14.2. For New Client whose New Account Opening Date is between January to March 2023, additional HK\$2,000 reward (“**Additional Reward**”) will be credited to the New Client’s valid Card account in the relevant Fulfillment Month.

Month of New Account Opening Date	Fulfillment Month for Welcome Reward and Additional Reward
January 2023	July 2023
February 2023	
March 2023	
April 2023	
May 2023	November 2023
June 2023	
July 2023	
August 2023	

- 14.3. New Client who has multiple valid Cards can only enjoy the Welcome Reward once. The Welcome Reward and Additional 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
  - DBS Live Fresh Card



DBS TREASURES  
PRIVATE CLIENT  
星展豐盛私人客戶

- 14.4. New Client must be a DBS Treasures Private Client and holds a valid Card as the principal cardholder at the time the Welcome Reward and Additional Reward are credited.
- 14.5. Where the relevant Card cannot be approved by the Bank before the fulfillment date, the Welcome Reward and Additional Reward will be credited to the WM Account

**15. Account Service Fee Waiver**

- 15.1. New Client can enjoy an Account Service Fee waiver for 12 months starting from the New Account Opening Date.
- 15.2. The Account Service Fee in the Treasures Private Client Fee 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.