

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

1. The Promotion runs from 1 July 2023 to 31 December 2023 (“**Promotion Period**”).
2. Existing Client (“**Existing Client**”) of DBS Bank (Hong Kong) Limited (“**the Bank**”) will be eligible for the Basic Reward and Additional 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 as the primary account holder; 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 the Rewards are credited and maintains a valid Card at the time the Rewards are credited:
 - DBS Eminent Card
 - DBS Black World Mastercard® Card
 - DBS Black American Express® Card
 - DBS COMPASS VISA Card
 - DBS Live Fresh Card
4. “**New Client**” means a person who:
 - 4.1 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 the Bank within 2 months after Sign Up;
 - 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 Rewards are 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 of 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 starting from the New Account Opening Month to the applicable Designated Date below. 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.

New Account Opening Month	Designated Date
July 2023	30 September 2023
August 2023	31 October 2023
September 2023	30 November 2023
October 2023	31 December 2023
November 2023	31 January 2024
December 2023	29 February 2024
January 2024	31 March 2024
February 2024	30 Apr 2024



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**”). Existing Client can enjoy the Basic Reward for a maximum of 3 Successful Nominations for each New Account Opening Period.

Number of Successful Nomination(s)	Basic Reward
1	HK\$ 6,000
2 or more	HK\$ 8,000 per successful nomination

6. The Rewards will be credited to the Existing Client’s Card account in form of relevant credit card spending in the relevant Fulfillment Month as stated in the table below:

New Account Opening Period	Fulfillment Month
July – October 2023	January 2024
November 2023 – February 2024	May 2024

7. Existing Client who has multiple valid Cards can only enjoy the eligible Rewards once. Rewards 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

8. In the event that the relevant Card cannot be approved by the Bank before the relevant Fulfillment Month, the Rewards will be credited to the Account of the Existing Client.

9. If a New Client is referred to the Bank by more than one Existing Client, 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 with client facing responsibilities (other than Eligible Staff (for details please contact TPC Relationship Managers)) cannot participate in this Promotion as Existing Client.

11. The Rewards are non-transferable and non-exchangeable.

12. The Bank can replace the Rewards with other rewards without notice.

13. All account opening applications are subject to the Bank’s approval at its sole and absolute discretion.

14. 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.

15. The Bank may change these Terms and Conditions without notice or liability to any party. The Bank’s decision shall be final and conclusive in case of dispute.



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