

# DBS Asia Treasures Membership

## Frequently Asked Questions

### 1. How do I join as a DBS Asia Treasures member?

The DBS Asia Treasures membership is by invitation only. The membership will be extended to selected clients who

- i. maintain Total Relationship Balance ("TRB") of at least HK\$8 million with DBS and hold any DBS personal credit card(s), or
- ii. maintain TRB of at least HK\$25 million with DBS.

### 2. What is the duration of the membership?

Memberships will be valid until 31 March each year, subject to a yearly review. Please refer to the table below (in Question 9) for more details.

### 3. How do I qualify for renewal?

To have your membership renewed for the next membership year (e.g. 1 April 2023 to 31 March 2024), simply

- i. maintain TRB of at least HK\$8 million with DBS and spend HK\$150,000\* accumulated on any DBS personal credit card(s) within 2022, or
- ii. maintain TRB of at least HK\$25 million with DBS in 2022.

For further enquiries, please contact your Relationship Manager for more information.

### 4. What are the eligible credit card transactions?

Eligible credit card transactions are that of posted retail transactions and specific fund purchases made with DBS personal credit cards only.

- Retail transactions charged by a Supplementary Credit Cardmember are not eligible transactions under the Supplementary Cardmember's name but will be accrued to the Principal Cardmember.
- Examples of ineligible transactions include:  
Cash advances and relevant handling/administration fees, casino chips, foreign exchange, finance charges, reversed transactions, late charges, credit card annual fee, Call-a-loan, Balance Transfer, Funds Transfer, Fee Based Instalment, transactions in Hong Kong Dollars at the point of sales (in case of online transactions, the place of registration and/or settlement of the merchant) outside Hong Kong, any bill payment transactions made through DBS iBanking, JET Payment Service or any other means as specified by the Bank from time to time, transactions that have been subject to cancellation, charge-back, return of goods and/or refund or any other types of transactions specified by the Bank from time to time.

**5. I made an eligible transaction recently with my DBS personal credit card. Would the transaction be recognised on the transaction date or posting date?**

The transaction will be recognised on the transaction date.

Example:

31 December: Eligible transaction is made at a merchant.

1 January: Eligible transaction made on 31 December is posted.

This transaction is recognised under December's credit card spending.

**6. My spouse and I are joint account holders and we are both Asia Treasures members. I am a Supplementary Credit Cardmember and my spouse is the Principal Credit Cardmember. How can I qualify for subsequent renewal?**

Both your memberships will be eligible for renewal in the next membership year subject to your spouse's (Principal Cardmember) total credit card spending being at least HK\$300,000 in a full calendar year or the pro-rated credit card spending requirement tabled in Question 9, taking into account the credit card spending of both your spouse (as Principal Cardmember) and yourself (as Supplementary Cardmember).

**7. I was a Personal Banking client before joining DBS Treasures Private Client / DBS Private Bank and was accorded the DBS Asia Treasures membership this year. What is the period for me to accumulate the minimum credit card spending?**

The period for minimum credit card spending is from the date you became a DBS Treasures Private Client / DBS Private Bank until 31 December 2022.

**8. How do I know how much I have spent to date?**

You could either

(a) tally the total amount indicated on your monthly credit card statements for the calendar year; or

(b) call our Customer Service Hotline (applicable for Principal Cardmembers only). Dial +852 2290 8888 (Hong Kong / Overseas) and press 1168.

**9. I am a new DBS Asia Treasures member. When is my membership valid until? How much do I need to spend on my credit card to meet the minimum requirement?**

Month of joining DBS Asia Treasures	Membership valid until	Min. credit card spending required for renewal	Period for min. credit card spending *
Jan 2022	Mar 2023	HK\$150,000	Jan 2022 to Dec 2022
Feb 2022	Mar 2023	HK\$137,500	Jan 2022 to Dec 2022
Mar 2022	Mar 2023	HK\$125,000	Jan 2022 to Dec 2022
Apr 2022	Mar 2023	HK\$112,500	Jan 2022 to Dec 2022
May 2022	Mar 2023	HK\$100,000	Jan 2022 to Dec 2022
Jun 2022	Mar 2023	HK\$87,500	Jan 2022 to Dec 2022
Jul 2022	Mar 2023	HK\$75,000	Jan 2022 to Dec 2022
Aug 2022	Mar 2023	HK\$62,500	Jan 2022 to Dec 2022
Sep 2022	Mar 2023	HK\$50,000	Jan 2022 to Dec 2022
Oct 2022	Mar 2024	HK\$150,000	Jan 2023 to Dec 2023
Nov 2022	Mar 2024	HK\$150,000	Jan 2023 to Dec 2023
Dec 2022	Mar 2024	HK\$150,000	Jan 2023 to Dec 2023

**Example:**

(a) If you become a DBS Asia Treasures member in May 2022, your membership will expire in March 2023. To qualify for renewal (April 2023 to March 2024),

- (i) charge a minimum of HK\$100,000 to any DBS personal credit card(s) from January 2022 to December 2022 and maintain TRB of at least HK\$8 million with DBS, or
- (ii) maintain TRB of at least HK\$25 million with DBS in 2022.

(b) If you become a DBS Asia Treasures member in October 2022, your membership will expire in March 2024. To qualify for renewal (April 2024 to March 2025),

- (i) charge a minimum of HK\$150,000 to any DBS personal credit card(s) from January 2023 to December 2023 and maintain TRB of at least HK\$8 million with DBS, or
- (ii) maintain TRB of at least HK\$25 million with DBS in 2023.

**Note:**

\* The credit card spending requirement is only applicable to selected customers below 69 years old in 2022.