

## DBS Treasures Online Account Opening Reward ("Promotion") Terms and Conditions

1. The Promotion runs from 1 July 2019 to 30 September 2019 ("**Promotion Period**").
2. "**New Customer**" means a customer who
  - a) is a selected individual credit card customer with more than 1-year relationship with DBS Bank (Hong Kong) Limited 星展銀行（香港）有限公司 (the "**Bank**"); and
  - b) successfully becomes a new DBS Treasures customer via online account opening channel with designated website link [go.dbs.com/hk-daotc-en](http://go.dbs.com/hk-daotc-en) during the Promotion Period.
 The Bank's decision on whether a customer is New Customer is final.
3. The Promotion is not available to existing DBS Treasures customers or customers who have been DBS Treasures customer at any time during the 12 months preceding the date the customer becomes a New Customer ("**Joining Date**").
4. If the New Customer becomes a non-DBS Treasures customer or if there is abuse/non-compliance by the New Customer during the Promotion Period, the New Customer cannot enjoy the Promotion. The Bank will not credit the reward or where the reward has been credited, the Bank may debit the value of any reward or other gifts from the New Customer's account(s) without prior notice and/or take action to recover any outstanding amounts.
5. Only the primary account holder is eligible for the Promotion.
6. New Customer must be a DBS Treasures customer at the time any reward under this Promotion is given.
7. If the New Customer does not have any current account with the Bank during the fulfilment period, cash reward will be credited to the New Customer's savings account.
8. The calculation of "**Total Relationship Balance**" is the total assets that a New Customer maintains with the Bank, 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.
9. New Customer who
  - a) joins DBS Treasures successfully via online account opening channel with designated website link [go.dbs.com/hk-daotc-en](http://go.dbs.com/hk-daotc-en) during the Promotion Period; and
  - b) is eligible for the Special Funds Reward (please refer to the DBS Treasures Welcome Offers Terms and Conditions),
 will be eligible to receive HK\$1,000 Cash Reward ("**Online Account Opening Reward**").
10. The Online Account Opening Reward will be credited to the New Customer's current account during the applicable Designated Fulfilment Period (as set out in the table below).

Joining Date	Designated Fulfilment Period
1 – 31 July 2019	1 – 30 November 2019
1 – 31 August 2019	1 – 31 December 2019
1 – 30 September 2019	1 – 31 January 2020

11. New Customer cannot enjoy Online Account Opening Reward in conjunction with Early Bird Reward under DBS Treasures Welcome Offers and/or DBS Treasures Member-Get-Member Program and/or DBS Treasures uGOiGO™ Reward and/or DBS Treasures Online Appointment Reward and/or DBS Treasures Privileges for Corporate Staff.
12. A HK\$200 monthly service fee is chargeable if the Average Total Relationship Balance over 3 consecutive months falls below HK\$1,000,000 (or its equivalent in foreign currency(ies)). "**Average Total Relationship Balance over 3 consecutive months**" is calculated based on the aggregated value of daily Total Relationship Balance in the period of consecutive 3 months divided by the total number of calendar days in that 3 months. For new-to-bank customers who join within 3 months, the first month would constitute the number of day(s) since the Joining Date till the last calendar day of that month.
13. A HK\$200 handling charge and the value of any reward given will be debited from the New Customer's account without notice if the New Customer's accounts is/are closed within 3 months from the Joining Date.
14. Each New Customer can only enjoy the Promotion once.
15. The Bank has final decision on all account opening.
16. All rewards/gifts are non-exchangeable. The Bank can replace the rewards/gifts with other rewards/gifts without prior notice.
17. The Online Account Opening Reward is not applicable to any staff of the Bank.
18. For the avoidance of doubt, online appointment for account opening shall not be regarded as online account opening channel.
19. The Bank may modify or terminate the Promotion without notice. The Bank's decision is final.
20. The English version shall prevail if there is any inconsistency between the English and Chinese versions.