

Investment Funds and Bonds are investment products and some of them may involve derivatives. Currency Linked Investment, Equity Linked Products and Structured Investment Products are structured products involving derivatives (all the above-mentioned products are altogether “**the Products**”). The investment decision is yours but you should not invest in the Products unless DBS Bank (Hong Kong) Limited (星展銀行(香港)有限公司) who sells them to you has explained to you that the Products are suitable for you having regard to your financial situation, investment experience and investment objectives.

DBS Treasures Welcome Offers (“Promotion”) Terms and Conditions

General Terms and Conditions

1. Unless stated otherwise, the Promotion runs from 1 July 2019 to 30 September 2019 (“**Promotion Period**”).
2. “**New Customer**” means an individual customer with DBS Bank (Hong Kong) Limited 星展銀行(香港)有限公司 (the “**Bank**”) who successfully completes the Personal Account Opening Form and becomes a new DBS Treasures customer 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 applicable 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. 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.
10. 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.
11. Each New Customer can only enjoy the Promotion **once**.
12. The Bank has final decision on all account opening.
13. All rewards/gifts are non-exchangeable. The Bank can replace the rewards/gifts with other rewards/gifts without prior notice.
14. New Customer cannot enjoy the Promotion together with any current and/or savings accounts offers and/or Online Time Deposit offers and/or DBS Treasures Funds Retention Reward.
15. The Bank may modify/terminate the Promotion without notice. The Bank’s decision is final.
16. The English version shall prevail if there is any inconsistency between the English and Chinese versions.

Specific Terms and Conditions

Meet Up Coupon

17. New Customer who meets his/her designated Financial Planning Manager during the Promotion Period shall be eligible for a HK\$100 Gift Coupon (“**Meet Up Coupon**”).
18. The Meet Up Coupon will be distributed to the New Customer by his/her Financial Planning Manager at the meeting.
19. The Meet Up Coupon is subject to availability and it is given out on a first come first served basis.

Early Bird Reward

20. New Customer who
 - a) successfully becomes a new DBS Treasures customer on 1st – 15th of each month during the Promotion Period; and
 - b) maintains monthly Total Relationship Balance in the amount of HK\$1,000,000 or above (or equivalent) during the applicable Funds Counting Period (as set out in the table below), will be entitled to HK\$500 cash reward (“**Early Bird Reward**”).

Joining Date	Funds Counting Period	Designated Fulfilment Period
1 – 15 July 2019	7 th day of Joining Date – 30 September 2019	1 – 30 November 2019
1 – 15 August 2019	7 th day of Joining Date – 31 October 2019	1 – 31 December 2019
1 – 15 September 2019	7 th day of Joining Date – 30 November 2019	1 – 31 January 2020

21. The Early Bird Reward will be credited to the New Customer's current account during the applicable Designated Fulfilment Period (as set out in the table in Clause 20).
22. The Early Bird Reward is not applicable to Bank staff.

Special Funds Reward

23. New Customer who maintains monthly Total Relationship Balance **EXCLUDING any Time Deposits** set up in the amount set out in Table 1 during the applicable Special Funds Reward Counting Period (as set out in Table 2) is eligible to receive the corresponding amount of **Special Funds Reward** (as set out in Table 1). The Special Funds Reward will be credited directly to the current account of New Customer according to the applicable Designated Fulfilment Period (as set out in Table 2):

Table 1

Monthly Total Relationship Balance (EXCLUDING any TIME DEPOSITS) (in HK\$ or equivalent)	Special Funds Reward (HK\$)
4,000,000 or above	\$22,000
2,000,000 - < 4,000,000	\$10,500
1,000,000 - < 2,000,000	\$5,000

Table 2

Joining Date	Special Funds Reward Counting Period	Designated Fulfilment Period
1 – 31 July 2019	7 th day of Joining Date – 30 September 2019	1 – 30 November 2019
1 – 31 August 2019	7 th day of Joining Date – 31 October 2019	1 – 31 December 2019
1 – 30 September 2019	7 th day of Joining Date – 30 November 2019	1 – 31 January 2020

24. The Special Funds Reward is not applicable to Bank staff.

Transaction Reward

25. “**Eligible Designated Transaction**” means any of the following transactions (being an immediate payment or a scheduled payment if applicable) completed during the applicable Transaction Reward Counting Period (as set out in Clause 26 below):
- Successfully complete registration for Faster Payment System (“FPS”) via DBS iBanking, DBS digibank or DBS iWealth® app, sets any DBS account as the default fund receiving account for FPS, and maintains such DBS account as the default fund receiving account until at least the end of the applicable Designated Fulfilment Period and conduct 1 transfer-in of any amount via FPS to a DBS account; or
 - Settle a bill via DBS iBanking, DBS digibank/DBS iWealth® app or Scan & Pay from any HKD current or savings Account; or
 - Make deposit into the HKD current / HKD savings Account via standing instruction / auto-payroll with deposit amount of HK\$50,000 or above per transaction; or
 - Apply for a DBS Octopus ATM Card (“**New Octopus Card**”) and designate the HKD current account under New Customer as the Octopus Automatic Add Value Service (“**AAVS**”) account and complete at least one AAVS transaction of HK\$500 each.
26. New Customer who maintains monthly Total Relationship Balance in the amount of HK\$1,000,000 or above (or equivalent) and completes at least two Eligible Designated Transactions set out in Clause 25 during the applicable Transaction Reward Counting Period as set out below is eligible to receive HK\$1,500 cash reward (“**Transaction Reward**”).

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

27. The AAVS transaction date and time recorded by the Bank shall be used to determine whether the transaction is eligible for the Transaction Reward. Any AAVS transaction subsequently found to be un-posted/ cancelled/ refunded will not be counted.
28. New Customer must maintain the designated HKD current account linked for AAVS and the New Octopus Card at the time the Transaction Reward is given (in case of Clause 25(d)).
29. The Transaction Reward will be credited to the New Customer's current account during the applicable Designated Fulfilment Period (as set out in Clause 26).
30. The Transaction Reward is not applicable to Bank staff.

Investment Account Opening Reward

31. New Customer who
 - a) maintains monthly Total Relationship Balance in the amount of HK\$1,000,000 or above (or equivalent) during the applicable Funds Counting Period (as set out in the table below); and
 - b) submits the "Application Form for Opening Accounts under Wealth Management Investment Portfolio (Wealth Management Accounts)" to apply for Wealth Management Account and successfully sets up such account during the Promotion Period; and
 - c) logs into DBS iBanking successfully during the Promotion Period, will be entitled to HK\$200 cash reward ("**Investment Account Opening Reward**").
32. The Investment 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	Funds Counting Period	Designated Fulfilment Period
1 – 31 July 2019	1 July 2019 – 30 September 2019	1 – 30 November 2019
1 – 31 August 2019	1 August 2019 – 31 October 2019	1 – 31 December 2019
1 – 30 September 2019	1 September 2019 – 30 November 2019	1 – 31 January 2020

33. The Investment Account Opening Reward is not applicable to Bank staff.

Bonus Reward

34. New Customer who maintains monthly Total Relationship Balance in the amount of HK\$1,000,000 or above (or equivalent) during the applicable Bonus Reward Counting Period (as set out in the table in Clause 37) will be entitled to HK\$800 cash reward ("**Bonus Reward I**").
35. New Customer who
 - a) is eligible for Bonus Reward I; and
 - b) maintains HK\$100,000 or above (or equivalent) Investment Balance (as set out in Clause 36) with the Bank during the applicable Bonus Reward Counting Period (as set out in the table in Clause 37), will be entitled to HK\$800 cash reward ("**Bonus Reward II**", "**Bonus Reward I**" together with "**Bonus Reward**").
36. 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 Currency Linked Investment, market value of local and overseas securities, investment funds, bonds and other linked or structured investment products.
37. The Bonus Reward will be credited to the New Customer's current account during the applicable Designated Bonus Reward Fulfilment Period (as set out in the table below).

Joining Date	Bonus Reward Counting Period	Designated Bonus Reward Fulfilment Period
1 – 31 July 2019	1 October 2019 – 31 December 2019	1 - 29 February 2020
1 – 31 August 2019	1 November 2019 – 31 January 2020	1 - 31 March 2020
1 – 30 September 2019	1 December 2019 – 29 February 2020	1 - 30 April 2020

38. The Bonus Reward is not applicable to Bank staff.

Investment Privileges

39. For details of up to HK\$15,000 Investment Transaction Reward and Investment Funds Transfer-in Offer, please refer to go.dbs.com/hk-itco-20193-en.

Disclaimer

Investment involves risks. The above information is not and shall not be considered as investment advice. It does not constitute any offer or solicitation of offer to subscribe, transact or redeem any investment product. Past performances

are not indicative of future performances. You should carefully read the product offering documentation, the account terms and conditions and the product terms and conditions for detailed product information and risk factors prior to making any investment. If you have any doubt on this material or any product offering documentation, you should seek independent professional advice.