

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

1. The Promotion runs from 15 November 2019 to 30 November 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 submits the account opening application online at the designated website link go.dbs.com/hk-daotc-en or via DBS iWealth® app, and successfully becomes a new DBS Treasures customer within 14 days from the submission of account opening application 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 maintains monthly Total Relationship Balance in the amount of HK\$1,000,000 or above (or equivalent) during the applicable Reward Counting Period (as set out in the table below), will be eligible to receive an additional HK\$300 Cash Reward ("網上申請尊享獎賞").

Joining Date	Reward Counting Period	Designated Fulfilment Period
15 – 30 November 2019	30 <sup>th</sup> day of Joining Date – 31 January 2020	1 – 31 March 2020

10. The Online Account Opening Exclusive 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 9).
11. New Customer cannot enjoy Online Account Opening Exclusive Reward in conjunction with DBS Treasures Welcome Offer and/or DBS Treasures uGOiGO™ 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 Promotion is not applicable to Bank staff.
16. The Bank has final decision on all account opening.
17. All rewards/gifts are non-exchangeable. The Bank can replace the rewards/gifts with other rewards/gifts without prior notice.
18. The Bank may modify/terminate the Promotion without notice. The Bank's decision is final.
19. The English version shall prevail if there is any inconsistency between the English and Chinese versions.