

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 – March 2021 (“Promotion”) Terms and Conditions

General Terms and Conditions

1. Unless stated otherwise, the Promotion runs from 11 March 2021 to 31 March 2021 (“**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 or submits the account opening application online via DBS digibank HK/ DBS iWealth® app (“**Designated Mobile App**”) or at the designated website link go.dbs.com/hk-daotc-en and successfully becomes a new DBS Treasures customer during the Promotion Period. The Bank’s decision on whether a customer is New Customer is final.
3. “DBS Treasures” is a Customer Segment of the Bank. “Customer Segment” means DBS Account, DBS Treasures, DBS Treasures Private Client, DBS Private Bank and any other segment made available by the Bank from time to time. In Hong Kong, DBS Private Bank is the private banking division of the Bank.
4. 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**”).
5. 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(s) or where the reward(s) has/have been credited, the Bank may debit the value of any reward(s) or other gifts from the New Customer's account(s) without prior notice and/or take action to recover any outstanding amounts.
6. Only the primary account holder is eligible for the Promotion.
7. New Customer must be a DBS Treasures customer at the time any reward under this Promotion is given.
8. If the New Customer does not have any HKD current account with the Bank during the applicable fulfilment period, the cash reward(s) will be credited to the New Customer’s HKD savings account.
9. 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.
10. 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.

11. 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.
12. This Promotion is not applicable to Bank staff.
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. New Customer cannot enjoy the Promotion together with any other current and/or savings accounts offers and/or DBS Treasures Funds Retention Reward.
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.

Specific Terms and Conditions

Basic Requirement and Designated Fulfilment Period

20. “Basic Requirement” means New Customer is required to maintain monthly Total Relationship Balance in the amount of HK\$1,000,000 or above (or its equivalent in foreign currency(ies)) from 7th day of Joining Date to 31 May 2021 (“Funds Counting Period”) in order to be eligible for the Promotion.
21. Unless otherwise specified, all rewards under the Promotion will be credited to the New Customer’s HKD current account on or before 31 July 2021 (“Designated Fulfilment Period”).

New Treasures Reward

22. New Customer who
 - a) fulfils the Basic Requirement;
 - b) applies for Wealth Management Accounts (“WMA”) and successfully sets up his/her WMA during the Promotion Period; and
 - c) logs into DBS iBanking or downloads and logs into DBS digibank HK / DBS iWealth® app successfully at least once after his/her WMA has been set up during the Promotion Period, will be entitled to HK\$500 cash reward.

Online Account Opening Reward

23. New Customer who
- fulfils the Basic Requirement;
 - joins DBS Treasures via DBS digibank HK / DBS iWealth® app during the Promotion Period; and
 - is new to the Bank or was only an existing DBS Credit Card Customer prior to joining DBS Treasures,
- will be entitled to HK\$500 cash reward.

New Funds Reward

24. New Customer who maintains monthly Total Relationship Balance **EXCLUDING any Time Deposits** in the amount set out in the table below during the Funds Counting Period is eligible to receive the corresponding amount of **New Funds Reward I**.
25. New Customer who:
- fulfils the requirements of New Funds Reward I; and
 - maintains HK\$200,000 or above (or its equivalent in foreign currency(ies)) in aggregate in Investment Balance (as set out in Clause 11) and / or non Hong Kong dollar deposit balance with the Bank on the last date of the Funds Counting Period,
- is eligible to receive the corresponding amount of **New Funds Reward II**.

Monthly Total Relationship Balance (EXCLUDING any TIME DEPOSITS) (in HK\$ or equivalent)	New Funds Reward I (HK\$)	New Funds Reward II (HK\$)
\$5,000,000 or above	\$13,000	\$16,500
\$2,000,000 -< \$5,000,000	\$5,000	\$8,500
\$1,000,000 -< \$2,000,000	\$2,000	\$5,500

26. The Bank will convert all non Hong Kong dollar deposit balance to Hong Kong dollars at the Bank's determined exchange rate on the last date of the Funds Counting Period.
27. Each New Customer can only enjoy either the New Funds Reward I **OR** the New Funds Reward II.

Transaction Reward

28. "**Eligible Designated Transaction**" means any of the following transactions (being an immediate payment or a scheduled payment if applicable) completed by the New Customer during the Funds Counting Period:
- Successfully completes registration for Faster Payment System ("**FPS**") via DBS iBanking or DBS digibank HK / DBS iWealth® app, set any DBS bank account as the default fund receiving account for FPS, and maintain such DBS bank account as the default fund receiving account until at least the end of the Designated Fulfilment Period and conduct one transfer-in of any amount via FPS to a DBS bank account; or

- b) Settles a tax payment or rates and/or government rent payment to Inland Revenue Department or Rating and Valuation Department respectively via DBS iBanking, DBS digibank HK / DBS iWealth® app or Scan & Pay from any HKD current or savings account; or
 - c) Makes a deposit into the HKD current or savings account via standing instruction / auto-payroll with deposit amount of HK\$50,000 or above per transaction; or
 - d) Applies for a DBS Octopus ATM Card (“**New Octopus Card**”) or DBS ATM Card (“**New ATM Card**”) and performs at least one of the following transactions:
 - 1) (For New Octopus Card only) Designates the HKD current account under New Customer as the Octopus Automatic Add Value Service (“AAVS”) account and completes at least one AAVS transaction of HK\$500 each; or
 - 2) (For New Octopus Card and New ATM Card) Completes at least one cash withdrawal of HK\$500 or above from the ATM machine.
29. New Customer who meets the Basic Requirement and completes at least two Eligible Designated Transactions set out in Clause 28 above during the applicable Funds Counting Period is eligible to receive HK\$1,000 cash reward (“**Transaction Reward**”).
30. 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.
31. New Customer must maintain the designated HKD current account linked for AAVS and the New Octopus Card or New ATM Card at the time of the Designated Fulfilment Period (in case of Clause 28(d)).

Meet Up Reward

32. New Customer who meets his/her designated Financial Planning Manager during the Promotion Period shall be eligible for HK\$300 cash reward (“**Meet Up Reward**”). The Meet Up Reward will be credited to eligible New Customer’s HKD current account within 14 days after the date of such meeting.

DBS Treasures Member-Get-Member

33. For details of DBS Treasures Member-Get-Member, please refer to go.dbs.com/hk-mgmpromo-en.

Bonus Reward

34. New Customer who during the Bonus Reward Counting Period (as set out in the table below):
- a) maintains monthly Total Relationship Balance in the amount of HK\$1,000,000 or above (or its equivalent in foreign currency(ies)); **and**
 - b) maintains HK\$100,000 or above (or its equivalent in foreign currency(ies)) Investment Balance (as set out in Clause 11) with the Bank,
- will be entitled to HK\$1,000 cash reward (“**Bonus Reward**”).

35. The Bonus Reward will be credited to the New Customer's HKD current account during the applicable Designated Bonus Reward Fulfilment Period (as set out in the table below).

Bonus Reward Counting Period	Designated Bonus Reward Fulfilment Period
1 June 2021 – 31 August 2021	1 - 31 October 2021

Terms and Conditions of Other Rewards

Please refer to specific terms and conditions of below rewards:

Rewards

One-year Free Mobile Protection
Investment Transaction Reward
Digital Investment Reward
Online Remittance Rewards
DBS eStamp Promotion

Details

go.dbs.com/hk-freemobileprotection-en
go.dbs.com/hk-itco-20211-en
go.dbs.com/hk-iwealth-q1-offer-en
go.dbs.com/hk-remit-en
go.dbs.com/hk-estamp-e-en

Risk Disclosures & 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.