

DBS Treasures – Exclusive Reward for MoneySmart Customers (“Promotion”) Terms and Conditions

The following Terms and Conditions are supplemental to and shall be read together with the DBS Treasures Welcome Offers Terms and Conditions (“**Welcome Offers T&C**”, go.dbs.com/hk-tr-tc-en). Unless otherwise specified herein, terms and clauses defined in the Welcome Offers T&C shall have the same meaning when used herein.

1. The Promotion runs from 1 October 2025 to 31 December 2025, both dates inclusive (“**Promotion Period**”).
2. MoneySmart Customers who
 - a. submits the account opening application online and inputs designated promotional codes “**PM02**” or “**DBSMS**” via DBS digibank HK app;
 - b. successfully opens a DBS Treasures individual customer account during the Promotion Period for the first time (“**New Customer**”); and
 - c. maintains a 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\$1,500 cash reward (“**Exclusive Reward**”).

| Joining Date | Funds Counting Period | Fulfilment Period |
|----------------------|--|-------------------|
| 1 – 31 October 2025 | 7 th day of Joining Date – 31 December 2025 | February 2026 |
| 1 – 30 November 2025 | 7 th day of Joining Date – 31 January 2026 | March 2026 |
| 1 – 31 December 2025 | 7 th day of Joining Date – 28 February 2026 | April 2026 |

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 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 (including time deposit), Currency Linked Investment, market value of local and overseas securities, investment funds, bonds, paper gold and other linked or structured investment products.
5. Exclusive Reward will be credited to the New Customer’s HKD current account during the Fulfilment Period (as set out in clause 2). New Customer must be a DBS Treasures customer at the time any reward under this Promotion is given.
6. New Customer cannot be the Referee of DBS Treasures Member-Get-Member and/or DBS Treasures Staff-Get-Member, and/or cannot enjoy the Promotion together with any other DBS Treasures selected customer promotion offers.
7. Only the primary account holder is eligible for the Promotion.
8. The Exclusive Reward is non-exchangeable and non-transferable.
9. Participation in the Promotion is subject to there being no abuse/non-compliance by the New Customer failing which the Bank will not credit the Exclusive Reward to the New Customer or where the Exclusive Reward has been credited to the New Customer, the Bank may debit the value of the Exclusive Reward from the New Customer’s account without notice and/or take such action to recover any outstanding amounts.
10. This Promotion is not applicable to Bank staff.
11. The Bank has final decision on whether a New Customer has fulfilled all the requirements for the Exclusive Reward and on all matters regarding the Promotion.
12. The Bank may change the terms and conditions and/or modify/terminate the Promotion without notice. The Bank’s decision is final.
13. Promotion information will remain accessible up to one week after the end of the promotion.
14. The English version shall prevail if there is any inconsistency between the English and Chinese versions.