DBS Treasures Refer a Friend Program (the "Promotion") Terms and Conditions

1. The Promotion runs from 1 October 2026 to 31 December 2026, both dates inclusive (the "**Promotion Period**").
2. To participate in the Promotion as a referrer (the "**Referrer**"), he/she must fulfill one of the following during the Promotion Period and until the corresponding **Fulfilment Date set out in the table in clause 4b below**:
   a. maintain any current or savings account at DBS Bank (Hong Kong) Limited 星展銀行（香港）有限公司 (the "**Bank**" or "**DBS**") whether in sole name or joint names; or
   b. hold any DBS credit card as a principal cardholder.
3. The Bank will send an email or SMS which contains a unique referral number ("**Referral ID**") to the Referrer.
4. The Referrer will be eligible for the Reward (as defined in Clause 6) if ALL of the following conditions are fulfilled ("**Successful Referral**"):
   a. the Referrer refers a person ("**Referee**") to become a new DBS Treasures customer with the Bank (the "**New Customer**") during the Promotion Period by any of the following channels:
      I. providing personal information to the Referee for completing the DBS Treasures Refer a Friend Program Referral Form (the "**Referral Form**") for becoming a New Customer; or
      II. providing the Referral ID for online account opening to the Referee;
      AND
   b. the Referee
      I. submits the completed Referral Form at one of the branches of the Bank or inputs the Referral ID during the account opening application via DBS digibank HK app prior to or on the same day when the Referee becomes a New Customer ("**Joining Date**");
      II. successfully becomes a New Customer during the Promotion Period;
      III. has not held any product or service except for DBS credit card (whether in single name or joint names) with the Bank at any time during the **18 months** preceding the Joining Date;
      IV. maintains monthly average Total Relationship Balance of HK$1,000,000 or above (or its equivalent in foreign currency(ies)) from 7th day of Joining Date to the last day of corresponding **Funds Counting Period (as set out in the table below)**; AND

Joining Month	Funds Counting Period	Fulfilment Date
October 2026	7th day of Joining Date – 31 December 2026	28 February 2027
November 2026	7th day of Joining Date – 31 January 2027	31 March 2027
December 2026	7th day of Joining Date – 28 February 2027	30 April 2027

      V. must be a DBS Treasures customer at the time the Reward is given.
5. 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 deposits, currency linked investment, market value of local and overseas securities, investment funds, bonds, paper gold and other linked or structured investment products.
6. **Basic Reward**
   For each Successful Referral within the Promotion Period,
   a. if the Referee maintains monthly average Total Relationship Balance of HK$1,000,000 or above (or its equivalent in foreign currency(ies)) during the Funds Counting Period, the Referrer will be eligible to receive the corresponding amount of cash reward / credit spending depending on his/her designated customer segment ("**Reward**"); AND

Customer Segment of Referrer	Basic Reward (HK$)
DBS Treasures, DBS Treasures Private Client and DBS Private Banking	$1,500
Other customer	$1,200

7. If the Referrer is a customer of DBS Treasures, DBS Treasures Private Client or DBS Private Banking, he/she must continue to be in the designated customer segment at the point of referral and at the Fulfillment Date (as defined in Clause 4) to receive the corresponding amount of Basic Reward.
8. "**DBS Treasures**", "**DBS Treasures Private Client**" and "**DBS Private Bank**" are Customer Segments 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.

9. Each Referrer can enjoy the Basic Reward for a maximum of 5 Successful Referrals in each calendar month. If a Referrer is also eligible for rewards under any other DBS Treasures Refer a Friend promotion during the same calendar month, then the Referrer can only enjoy an aggregated total of 5 rewards under all these promotions combined.
10. The Referrer must maintain a valid current / savings account / credit card at the time the Reward is given. Reward will be credited to the Referrer's valid account with sequence as below on or before **Fulfilment Date**.
    1. Current / Saving account
    2. DBS Eminent Card
    3. DBS Black World Mastercard®
    4. DBS Black American Express® Card
    5. DBS COMPASS VISA
    6. DBS Live Fresh Card
    7. Other DBS Card
11. If a Referee is referred to the Bank by more than one Referrers and the Referee successfully becomes a New Customer, only the Referrer whose name appears on the Referral Form submitted to the Bank or Referral ID inputted on the account opening application online via DBS digibank HK app first will be eligible for the Reward. The Bank's decision as to which referrer is first is final and conclusive.
12. A Referrer cannot refer himself/herself or any staff of the Bank in this Promotion. Bank staff is not eligible to participate in the Promotion.
13. A Referrer and a Referee cannot refer each other in this Promotion.
14. Before making any referral, the Referrer must have informed the Referee about the Reward that the Referrer will be entitled to under the Promotion.
15. Before completing and submitting the Referral Form or submitting the account opening application online with Referral ID via DBS digibank HK app, the Referee must have informed the Referrer that he/she is joining this Promotion.
16. All amounts relevant under the Promotion are to be determined in accordance with the Bank's records. The Bank's records and calculations are final.
17. All Reward are non-exchangeable. The Bank can replace the Reward with other rewards without prior notice.
18. Participation in the Promotion is subject to there being no abuse/non-compliance by the Referrer or Referee, failing which the Bank will debit the value of the Reward credited from the Referrer's account without notice and/or take such action to recover any outstanding amounts.
19. Referee of the Promotion cannot be the Referee of any other DBS Treasures Refer a Friend and/or DBS Treasures Staff-Get-Member, and/or cannot enjoy the Promotion together with any other DBS Treasures selected customer promotion offers.
20. The Bank may modify/terminate the Promotion without notice. The Bank's decision is final.
21. The English version shall prevail if there is any inconsistency between the English and Chinese versions.
22. Promotion information will remain accessible up to one week after the end of the promotion.