

Terms and Conditions For DBS Treasures - My Treasures Reward (May 2023 – May 2024) (“My Treasures Reward Programme”)

1. My Treasures Reward Programme is valid from 1 May 2023 until 31 May 2024 (“**Programme Validity Period**”).
2. “**DBS Treasures**” is a Customer Segment of **DBS Bank (Hong Kong) Limited (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.
3. My Treasures Reward Programme is only applicable to DBS Treasures customers who are primary account holders (“**Eligible Customer**”).
4. Membership Tier
 - a. Eligible Customer who met the Average Total Relationship Balance (as defined in Clause 6) requirements as specified in Table 1 in April 2023 automatically becomes My Treasures Reward Gold Level Membership member (“Gold Level Membership Member”) or My Treasures Reward Silver Level Membership member (“Silver Level Membership Member”) correspondingly and such membership will remain valid until the end of the Programme Validity Period.
 - b. For Other Eligible Customer (as defined in Clause 5) or Silver Level Membership Member who subsequently meets the Average Total Relationship Balance requirements as specified in Table 1 in any calendar month (e.g., August 2023) from May 2023 to April 2024, such aforementioned Eligible Customer will automatically become a member of the corresponding Membership Tier in the next calendar month (e.g., September 2023) and such membership will remain valid until the end of the Programme Validity Period.

Table 1 :

Membership Tier	Requirement of Average Total Relationship Balance
Gold Level Membership	HK\$3,000,000 or above (or its equivalent in foreign currency(ies))
Silver Level Membership	HK\$1,000,000 to below HK\$3,000,000 (or its equivalent in foreign currency(ies))

5. Subject to Clause 4, “**Other Eligible Customer**” is an Eligible Customer who has not met the Average Total Relationship Balance requirements as specified in Table 1 to become Gold Level Membership Member or Silver Level Membership Member during the Programme Validity Period.
6. “**Average Total Relationship Balance**” in a month is calculated based on the aggregated value of daily Total Relationship Balance (e.g., April 2023) divided by the total number of calendar days (e.g., 30 days in April 2023). The calculation of “**Total Relationship Balance**” is the total assets that an Eligible 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, paper gold and other linked or structured investment products.
7. The Bank shall not be liable in any way to any party for any loss or damage or expenses arising in connection with My Treasures Reward Programme .
8. The Bank makes no warranty or representation towards the quality, merchantability, or fitness for purpose of the goods and services of any service provider(s). Any such disputes must be resolved directly with the relevant service provider. Any enquiry, claim or complaint in relation to the quality

or availability of the offers or products/services or the accuracy of any of the aforementioned information contained in our communications shall be directed to the relevant service provider. The Bank shall assume no liability in respect thereof.

9. Participations in any offers under My Treasures Reward Programme or any related promotions shall also be subject to the terms and conditions as may be imposed by the Bank and/or the relevant service provider(s) from time to time.
10. The Bank may change these terms and conditions and/or the rewards under My Treasures Reward Programme without prior notice.
11. The Bank reserves the right to withdraw or discontinue My Treasures Reward Programme at any time without any notice or liability to any party.
12. If there is any inconsistency between these terms and any materials relating to the My Treasures Reward Programme, these terms shall prevail.
13. The Bank's decision on all matters relating to My Treasures Reward Programme shall be final and conclusive.
14. If Eligible Customer becomes a non-DBS Treasures customer or if there is abuse/non-compliance by Eligible Customer, Eligible Customer cannot enjoy My Treasures Reward Programme nor be eligible for any reward. The Bank will not provide reward or where the reward has been provided, the Bank may debit the value of reward from Eligible Customer's account(s) without prior notice and/or take action to recover any outstanding amounts.
15. All offers under My Treasures Reward Programme cannot be exchanged for cash, credit limit or other prizes.
16. All promotion information will remain accessible up to one week after the end of the Programme Validity Period.
17. Should there be any discrepancy between the English and Chinese versions of the contents contained in the terms and conditions, the English version shall prevail.