

Exclusive Welcome Rewards for Selected Credit Card Customers



Live more,
Bank less

From 1 to 31 January 2022, selected DBS Credit Card customers can enjoy monthly service fee waiver for 1 year and discover DBS Treasures' range of premium services by fund in as low as HK\$500,000.

Act now to enjoy exclusive welcome reward via mobile app account opening!

Monthly Service Fee Wavier

Selected DBS Credit Card customers will enjoy Monthly Service Fee waiver from the month of joining date to 31 December 2022 for experiencing DBS Treasures services.

Join us with **HK\$500,000** or above to enjoy:

Exclusive Selected Card New Customer Reward

- ✓ Join DBS Treasures & set up Wealth Management Accounts via DBS digibank HK app
- ✓ Login to DBS digibank HK app once after joining DBS Treasures

HK\$500

Foreign Currency Reward

- ✓ Contain foreign currency of HK\$200,000 or above (or its equivalent)

HK\$2,000

Products Balance Reward

- ✓ Contain Investment Balance of HK\$200,000 or above

HK\$2,500

Fund in more to enjoy up to **HK\$13,000** on top

Maintain monthly Total Relationship Balance

(excluding any Time Deposit)

HK\$1,000,000 -< HK\$2,000,000

HK\$2,000,000 -< HK\$5,000,000

HK\$5,000,000 or above

New Funds Reward

HK\$2,500

HK\$5,000

HK\$13,000

Join Us in Simple Steps

1. Get ready your HKID Card and address proof
2. Download DBS digibank HK App
3. Input promotion code "**IBT2**" to enjoy the exclusive offer

For enquiries, please contact our 24-hour Customer Service Hotline at 2290 8888 (press 2 and then 6 then 8 after language selection)

Scan &
download now



DBS digibank HK



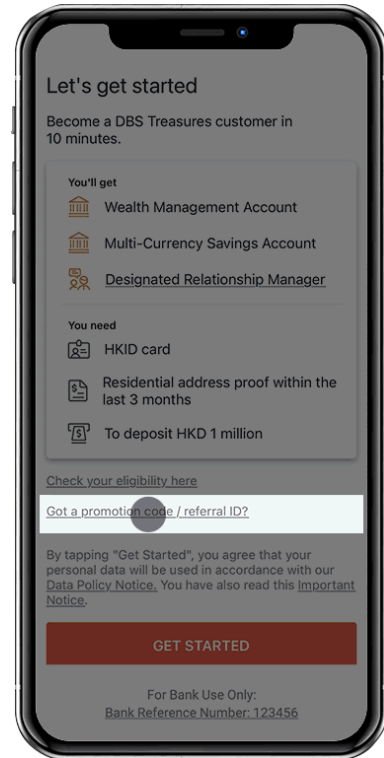
Terms and conditions apply.

How to input Promotion Code in DBS digibank HK App

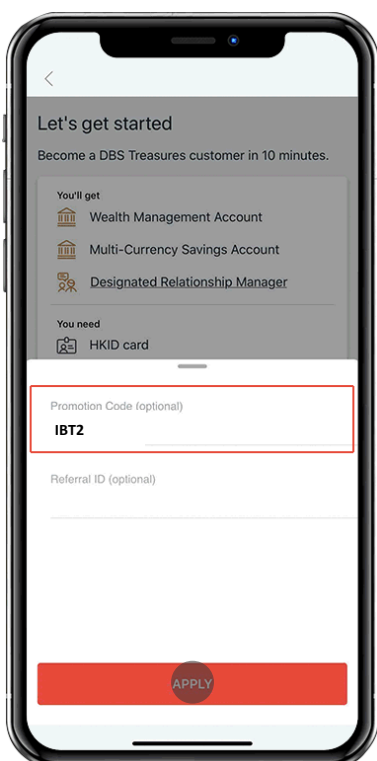
1. Download and open DBS digibank HK App and tap “Open Treasures Account” button.



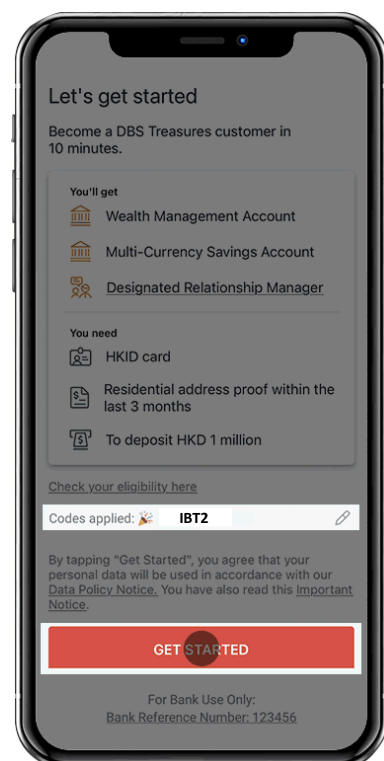
2. Tap “Got a Promotion Code / Referral ID?” on Let’s get started page



3. Fill in Promo Code “IBT2”. Then tap “APPLY” button



4. Verify the code inputted. Then get started the application.



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 for Selected Card Customers – January 2022 (“Promotion”) Terms and Conditions

General Terms and Conditions

1. Unless stated otherwise, the Promotion runs from 1 January 2022 to 31 January 2022 (“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 (1) holds a valid DBS credit card; (2) is invited by the Bank to join the Promotion; (3) successfully submits the account opening application online and inputs designated promotional code via DBS digibank HK; and (4) 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 **18 months** preceding the date the customer becomes a New Customer (“Joining Date”) or **customers who are auto-upgraded by the Bank to Treasures**.
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 current account with the Bank during the applicable fulfilment period, the cash reward(s) will be credited to the New Customer’s 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 ("**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

Monthly Service Fee Waiver

20. New Customer can enjoy Monthly Service Fee waiver from the month of the Joining Date to 31 December 2022.

Basic Requirement and Designated Fulfilment Period

21. "**Basic Requirement**" means New Customer is required to maintain monthly Total Relationship Balance in the amount of HK\$500,000 or above (or its equivalent in foreign currency(ies)) from 7th day of Joining Date to 31 March 2022 ("**Funds Counting Period**") in order to be eligible for the Promotion.
22. Unless otherwise specified, all rewards under the Promotion will be credited to the New Customer's current account on or before 31 May 2022 ("**Designated Fulfilment Period**").
23. 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.

Exclusive Selected Card New Customers Reward

24. New Customer who:-

- a) fulfils the Basic Requirement;
 - b) during the Promotion Period successfully joins DBS Treasures and applies for his/her Wealth Management Accounts (“WMA”) via DBS digibank HK app; and
 - c) during the Promotion Period logs into DBS digibank HK app successfully at least once after his/her WMA has been set up,
- will be entitled to HK\$500 cash reward (“Exclusive Selected Card New Customers Reward”).

New Funds Reward

25. 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**.

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

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.

Foreign Currency Reward

27. New Customer who:

- a) maintains monthly Total Relationship Balance **EXCLUDING any Time Deposits** of HK\$500,000 or above (or its equivalent in foreign currency(ies)) during the Funds Counting Period; and
 - b) maintains foreign currency of HK\$200,000 or above (or its equivalent) with the Bank on the last date of the Funds Counting Period,
- is eligible to HK\$2,000 cash reward (“Foreign Currency Reward”).

28. For determining the eligibility of the Foreign Currency Reward, 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.

Products Balance Reward

29. New Customer who:

- a) Fulfils the Basic Requirement; and
- b) maintains HK\$200,000 or above (or its equivalent in foreign currency(ies)) in aggregate in Investment Balance (as set out in Clause 11) with the Bank on the last date of the Funds Counting Period,

is eligible to HK\$2,500 cash reward (“**Products Balance Reward**”).

30. For determining the eligibility of the Products Balance Reward, 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.

Bonus Reward

31. New Customer who:

- a) maintains monthly Total Relationship Balance in the amount of HK\$1,000,000 or above (or its equivalent in foreign currency(ies)) during the Bonus Reward Counting Period (as set out in the table in clause 34 below); **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 on the last date of the Bonus Reward Counting Period (as set out in the table in clause 34 below),

will be entitled to HK\$1,000 cash reward (“**Bonus Reward I**”).

32. New Customer:

- a) who is eligible to Bonus Reward I (as set out in clause 31); and
- b) whose incremental balance between the Investment Balance (as defined in Clause 11) on 30 June 2022 and 31 March 2022 (“**Eligible New Investment Fund**”) reaches HK\$100,000 or above according to the Bank’s record,

will be entitled to the “**Bonus Reward II**” as set out in the table below. Each New Customer can enjoy a maximum of HK\$2,000 Bonus Reward II.

Eligible New Investment Funds (in Hong Kong Dollars or equivalent)	Bonus Reward II
Every \$100,000	HK\$500

33. To check the Investment Balance (as defined in Clause 11) as of 31 March 2022, New Customer can contact their Relationship Manager.

34. The Bonus Reward I and/ or Bonus Reward II will be credited to eligible New Customer’s HKD current account during the applicable Designated Bonus Reward Fulfilment Period (as set out in the table below). For the avoidance of doubt, a New Customer can only enjoy a maximum of HK\$3,000 cash reward under Bonus Reward I and Bonus Reward II.

Bonus Reward Counting Period	Designated Bonus Reward Fulfilment Period
1 April 2022 – 30 June 2022	1 – 31 August 2022

Terms and Conditions of Other Rewards

Please refer to specific terms and conditions of below rewards:

<u>Rewards</u>	<u>Details</u>
One-year Free Mobile Protection	go.dbs.com/hk-freemobileprotection-en
Investment Transaction Reward	go.dbs.com/hk-itco-20221-en
Online Equity Trading Offers	go.dbs.com/hk-oet-offer-q1
Online Fund Investment Offer	go.dbs.com/hk-ofi-offer-q1
Initial Public Offerings (IPO) Offer	go.dbs.com/hk-ipo-offer-q1
No Minimum Brokerage Fee Offer	go.dbs.com/hk-usmincharge-offer-en
Online Remittance Rewards	go.dbs.com/hk-remit-en
DBS eStamp Promotion	go.dbs.com/hk-estamp-e-en

Risk Disclosures & Disclaimer

Investment:

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.

Foreign Exchange:

Foreign exchange involves risks. Fluctuation in the exchange rate of a foreign currency may result in gains or significant losses in the event that the client converts deposit from the foreign currency to another currency (including Hong Kong Dollar).