

Investment Fund and Bonds are investment products and some of them may involve derivatives. Currency Linked Deposit, Equity Linked Structured Investment Products and Structured Investment Deposit 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 it 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 Terms and Conditions

### General Terms and Conditions:

1. Unless otherwise stated below, all promotional offers contained in the leaflet ("**Welcome Offers**") shall run from 1 April 2016 to 30 June 2016, both dates inclusive ("**Promotion Period**").
2. To enjoy the Welcome Offers, a new customer ("**New Customer**") must successfully open or upgrade an existing DBS Account or a deposit account (including current, savings and time deposit accounts) (other than such account which has been opened during the Promotion Period) held with DBS Bank (Hong Kong) Limited ("**Bank**", which expression includes its successors and assigns) to a DBS Treasures account (whether in the customer's sole name or in joint names with another person) ("**New Account**") during the Promotion Period and deposits New Funds (as defined in Clause 3 below) in the amount of HK\$1,000,000, or its equivalent in foreign currency(ies), ("**New Funds Requirement**") into the New Account within 7 calendar days of the New Account opening date. The Bank's decision on whether a customer is New Customer of the Bank is final, conclusive and binding.
3. "**New Funds**" means the net increase in value when comparing the New Customer's total balance (in the form of both deposits and / or investments) held with the Bank after the deposit of funds in the New Account with the average total balance for the 3 months prior to the date of deposit of funds in the New Account. New Funds do not include funds transferred from any existing accounts held with the Bank.
4. The Welcome Offers are not available to any customer holding an existing DBS Treasures account (whether in the customer's sole name or in joint names with another person) or had closed such an account within 6 months prior to the New Account opening date.
5. If, at any time during the Promotion Period, the New Customer (i) closes the New Account, (ii) transfers New Funds out of the New Account such that the New Funds Requirement cannot be met or (iii) converts the New Account from a DBS Treasures account to a DBS Account or a deposit account (including current, savings and time deposit accounts) ("**Triggering Event(s)**"), the New Customer will forfeit entitlement to any of the Welcome Offers. Upon the occurrence of a Triggering Event, the Bank reserves the right to deduct any extra amount derived from the any of the Welcome Offers and/or the equivalent value of any reward, prize or other gifts awarded to the New Customer directly from the New Customer's bank account(s) with the Bank without prior notice and / or take legal action to recover any outstanding amounts.
6. If the New Account is opened in joint names with another person, only the primary account holder will be eligible to the Welcome Offers.
7. For a DBS Treasures account, a monthly maintenance fee of HK\$200 will be charged if a customer's monthly average total balance (including deposits and/or investments, calculated on a calendar month basis on the last day of the relevant calendar month) in any 3 consecutive months falls below HK\$1,000,000, or its equivalent in foreign currency (ies), as determined by the Bank from time to time.
8. If a customer closes the New Account within 3 months after its opening, an account opening handling charge of HK\$200 will be levied and the Bank reserves the right to deduct the said handling charge together with the value of any reward and / or rebate which has been awarded by the Bank to the customer at the Bank's sole discretion without prior notice.
9. All accounts opening are subject to the final approval of the Bank.
10. Any fraud and / or abuse of the Welcome Offers by a customer (as determined by the Bank at its sole discretion) will result in forfeiture of the customer's eligibility to participate in the Welcome Offers and / or cancellation of all or part of the customer's account(s) with the Bank. The Bank reserves the right to deduct the value of any reward, prize or other gift reward awarded inappropriately to a customer directly from any of the customer's bank account(s) with the Bank without prior notice and / or take legal action in such instances to recover any outstanding amounts.
11. A customer will only be entitled to participate in and claim on ONE promotional scheme run by the Bank in respect of our DBS Treasures accounts. When a customer is eligible to participate in two or more of such promotional schemes, subject to the Bank's discretion, the customer may choose to participate in the promotional scheme which has the highest value. For the avoidance of doubt, the Welcome Offers herein constitute one promotional scheme.
12. Bank staff are not eligible for the Welcome Offers.

13. The Bank reserves the right to change these terms and conditions and / or modify or discontinue any of the Welcome Offers at any time without prior notice. In the event of disputes, the decision of the Bank shall be final and binding.
14. If there is any inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

#### DBS Octopus ATM Card Reward

15. DBS Octopus ATM Card Reward shall run from 5 April 2016 to 30 June 2016 (both dates inclusive) (the “**Octopus ATM Card Cash Reward Promotion Period**”).
16. A New Customer who during the Octopus ATM Card Cash Reward Promotion Period has (i) successfully applied for a DBS Octopus ATM Card during the Octopus ATM Card Cash Reward Promotion Period and designated the HKD current account under his/her New Account as the Octopus Automatic Add Value Service (“**AAVS**”) account; and (ii) complete at least one AAVS transaction per month in any 2 consecutive calendar months within the 3 calendar months from issuance month of the card (“**AAVS Period**”) shall be eligible to cash reward as set out in Clause 17 below (“**Octopus Cash Reward**”).
17. The Octopus Cash Reward amount will be determined by the lowest AAVS auto-reload amount per transaction used by the New Customer during the AAVS Period:

AAVS Auto-reload Amount per Transaction	Cash Reward Amount
HK\$500	HK\$200
HK\$250	HK\$100

18. The AAVS transaction date and time recorded by the Bank shall be used to determine whether such transaction would be counted as an eligible AAVS transaction made for the Octopus Cash Reward. Any AAVS transaction subsequently found to be un-posted/ cancelled/ refunded will not be counted.
19. Each New Customer shall be eligible to receive Octopus Cash Reward once only.
20. The Octopus Cash Reward will be credited to the New Customers’ designated HKD current account linked for AAVS within 2 months after fulfilling the relevant requirements. It will be shown in monthly statement as “**OCTOPUS REWARD**”.
21. To receive the Octopus Cash Reward, the eligible New Customer must maintain the New Account, the designated HKD current account linked for AAVS and the DBS Octopus ATM Card at the time the Bank credits the Octopus Cash Reward.
22. For the avoidance of doubt, this DBS Octopus ATM Card Cash Reward Offer is not applicable to customers who, currently hold or have cancelled any DBS Octopus ATM Card in the past 6 months from the time of card application. For joint accounts, this DBS Octopus ATM Card Cash Reward Offer is only applicable to the primary account holders.

#### DBS Treasures Transactional Rewards

23. DBS Treasures Transactional Rewards Offer shall run from 5 April 2016 to 30 June 2016 (both dates inclusive) (the “**Transactional Rewards Promotion Period**”).
24. For the purpose of this offer, “**Eligible Transaction**” shall mean any of the followings:-
  - 24.1. Successfully make 1 deposit of HK\$15,000 or above into the HKD Current Account and/or HKD Savings Account under the New Account via standing instruction and/or auto-payroll;
  - 24.2. Settle a bill via DBS mBanking or iBanking with immediate payment or a scheduled payment paid by any HKD Current Account and/or HKD Savings Account under the New Account;
  - 24.3. Conduct autopay service via HKD Current Account and/or HKD Savings Account under the New Account;
  - 24.4. Link PPS with HKD Current Account and/or HKD Savings Account under the New Account and use PPS through phone or internet for any transaction with immediate payment or a scheduled payment.
25. Any New Customer who completes any one Eligible Transaction via his/her HKD Current Account and/or HKD Savings Account under New Account from 5 April 2016 to 31 August 2016 (“**Transactional Rewards Counting Period**”), with immediate payment or a scheduled payment (if applicable) will be eligible to HK\$300 Cash Reward (“**HK\$300 Cash Reward**”).
26. Any New Customer who completes any one Eligible Transaction via his/her HKD Current Account and/or HKD Savings Account under the New Account, with immediate payment or a scheduled payment (if applicable) every calendar month for 3 consecutive months during the Transactional Rewards Counting Period will be eligible for HK\$1,000 Cash Reward (“**HK\$1,000 Cash Reward**”).
27. In order to be eligible for the Cash Reward, the New Customer must not have conducted the relevant Eligible Transactions during the period from 1 September 2015 to 31 March 2016.

28. New Customer can only enjoy the HK\$300 Cash Reward or HK\$1,000 Cash Reward once only during the Transactional Rewards Counting Period.
29. The HK\$300 or HK\$1,000 Cash Reward will be credited directly to the eligible New Customer's Core Current Account under the New Account within 4 to 6 weeks after the end of the Transactional Rewards Counting Period.
30. In order to receive the HK\$300 or HK\$1,000 Cash Reward, the eligible New Customer shall remain as a DBS Treasures customer and maintain a Core Current Account under the New Account at the time the Bank credits the HK\$300 or HK\$1,000 Cash Reward.
31. New Customer cannot enjoy HK\$300 or HK\$1,000 Cash Reward in conjunction with any other current and/or savings accounts offers.

**DBS mBanking Welcome Offer for DBS Treasures Customers:**

32. A New Customer who successfully performs first time log in to DBS mBanking with the Bank during the Promotion Period shall be eligible for HK\$50 Cash Reward ("**Login Cash Reward**").
33. A New Customer who successfully settles a bill via DBS mBanking after first-time login during the Promotion Period of at least HK\$100 in value and with an immediate payment or a schedule payment completed within the Promotion Period will receive HK\$50 Cash Reward ("**Payment Cash Reward**").
34. In order to be eligible for the Login Cash Reward and/or the Payment Cash Reward, the New Customer must not have previously logged in to DBS mBanking prior to the Promotion Period.
35. Each eligible New Customer may be rewarded with the Login Cash Reward and the Payment Cash Reward once only during the Promotion Period.
36. The Login Cash Reward and/or the Payment Cash Reward (as appropriate) will be credited to the eligible New Customer's DBS current account under the New Account on or before 30 September 2016. In order to receive the Login Cash Reward and/or the Payment Cash Reward (as appropriate), the New Customer shall remain as a DBS customer of the Bank registered for DBS iBanking service at the time the Bank credits the Login Cash Reward and/or the Payment Cash Reward (as appropriate).
37. Eligible New Customer cannot enjoy the Login Cash Reward and the Payment Cash Reward in conjunction with other DBS mBanking welcome offers and/or DBS mBanking Bill Payment offers.

**New Fund Reward & Investment Account Opening Offer**

38. A New Customer who (i) opens a New Account during the Promotion Period and fulfils the New Funds Requirements and (ii) maintains monthly average total balance of HK\$1,000,000 or above or its equivalent in foreign currency(ies) (including deposits and/or investments, calculated on a calendar month basis on the last day of the relevant calendar month) for 3 months from the New Account opening date will be entitled to HK\$500 cash reward ("**New Fund Reward**").
39. Where a New Customer who satisfies the requirements as stated in Clause 38 above, and he/she also submits the "Investment Products Consolidated Application Form" on the New Account opening date to apply for a Securities Account and/or Investment Fund Account and/or Currency Linked Deposit and/or Wealth Management Account under the New Account which must be successfully set up within 7 calendar days of the New Account opening date, he/she will be entitled to an additional HK\$500 cash reward ("**Investment Account Opening Reward**").
40. Subject to Clause 41 below, upon a New Customer fulfilling the requirements set out in Clause 38 and/or Clause 39, the Bank will credit the New Fund Reward and/or Investment Account Opening Reward (as appropriate) to the eligible New Customer's Core Current Account under the New Account during the applicable Fulfillment Designated Period as stated in the table below by reference to the date the New Account is opened.

<b>New Account Opening Month</b>	<b>Fulfillment Designated Period</b>
April 2016	1 - 31 July 2016
May 2016	1 - 31 August 2016
June 2016	1 - 30 September 2016

41. If a Triggering Event occurs at any time before the end of the 3-month period mentioned in Clause 40 above, a New Customer will not be entitled to New Fund Reward and/or Investment Account Opening Reward. In order to receive the New Fund Reward and/or Investment Account Opening Reward (as appropriate), the eligible New Customer shall remain as a DBS Treasures customer and maintain a Core Current Account under the New Account at the time the Bank credits the New Fund Reward and/or Investment Account Opening Reward (as appropriate).

### 0% Securities Trading Offers for DBS Treasures Customers:

42. The General Terms and Clauses of the 0% Securities Trading Offers shall apply, save and except that the 0% Securities Trading Offers for DBS Treasures Customers is applicable to New Customers who do not currently hold any securities account or Wealth Management Securities Account (“**Securities Account**”) have not maintained any Securities Account (whether solely or jointly with any other person(s) with the Bank at any time during the 6 months prior to the commencement of the Promotion Period.
43. Please refer to the 0% Securities Trading Offers leaflet or [http://www.dbs.com.hk/personal/promotion/sams-promo?pid=trpromo\\_sams\\_en](http://www.dbs.com.hk/personal/promotion/sams-promo?pid=trpromo_sams_en) for details of the prevailing offer and the General Terms and Clauses of the 0% Securities Trading Offers .
44. Where there is inconsistency between the General Terms and Clauses of the Welcome Offer of 0% Securities Trading Offers and the Terms and Conditions of 0% Securities Trading Offers for DBS Treasures Customers, the Terms and Conditions of 0% Securities Trading Offers for DBS Treasures Customers shall prevail.

### Wealth Management Offers

45. The Wealth Management Offers include the offers as set out below:-
  - 45.1. Subscription Offer (Offer 1): A New Customer is eligible for cash reward (“**Offer 1a Cash Reward**”) if his or her aggregate subscription amount of investment funds and/or the designated treasury products (as defined in Clause 47 below) with the Bank during the Promotion Period reaches the respective tiers as set out in the table below. The New Customer is eligible for an additional cash reward below (“**Offer 1b Cash Reward**”) if his or her First Subscription (defined in Clause 48 below) of investment funds and/or the designated treasury products is made through his/her Wealth Management Account(s) during the Promotion Period.

Aggregate Subscription Amount/ First Subscription Amount via Wealth Management Account (in Hong Kong Dollars or its equivalent)	Offer 1a Cash Reward	Offer 1b Cash Reward
HK\$200,000 - <HK\$500,000	HK\$150	HK\$100
HK\$500,000 - <HK\$1,000,000	HK\$400	HK\$200
HK\$1,000,000 - <HK\$3,000,000	HK\$900	HK\$400
HK\$3,000,000 - <HK\$5,000,000	HK\$2,800	HK\$1,200
HK\$5,000,000 or above	HK\$5,000	HK\$2,000

- 45.2. Transfer-in Offer (Offer 2): A New Customer is eligible for HK\$200 cash reward (“**Offer 2 Cash Reward**”) for every HK\$200,000 (or its equivalent) aggregate worth of investment funds and/or bonds and/or securities transferred in from other financial institution(s) (“**Transfer-in Amount**”) to the Bank during the Promotion Period (for securities, only transfer-in to Wealth Management Account(s) is eligible). The maximum amount of Offer 2 Cash Reward is HK\$3,000.
- 45.3. Post Transfer-in Subscription Offer (Offer 3): This offer is only applicable to (i) a New Customer who is upgraded to DBS Treasures and transfers in any investment fund and/or bond from other financial institutions and/or deposits New Funds, collectively, reaching HK\$200,000(or its equivalent) during the Promotion Period or; (ii) a New Customer who opens a new DBS Treasures Account and transfers in any investment fund and/or bond from other financial institutions, collectively, reaching HK\$200,000 (or its equivalent) during the Promotion Period. The New Customer will be eligible for (a) cash reward equivalent to 1% of the subscription amount for any investment fund subscription with at least 2.3% subscription fee during the Promotion Period (“**Offer 3a Cash Reward**”) and/or; (b) HK\$100 cash reward for every HK\$200,000 (or its equivalent) aggregate subscription of the designated treasury products (for Bonds, inclusive of sale) in the Promotion Period (“**Offer 3b Cash Reward**”).
46. For any account opened in joint names with another person, only the primary account holder will be eligible for the Offer 1a Cash Reward, Offer 1b Cash Reward, Offer 2 Cash Reward, Offer 3a Cash Reward, Offer 3b Cash Reward (collectively, the “**Cash Reward**”). Each New Customer can only enjoy each of the above Cash Reward once during the Promotion Period.
47. Investment funds include lump sum investment fund subscription, excluding Investment Fund Savings Plan. The designated treasury products refer to Bonds (excluding any initial public offering bond), Currency Linked Investment (minimum one-month tenor), Equity-Linked Product (minimum one-month tenor) and Structured Investment Products and Foreign Currency Exchange (except HKD/USD and USD/HKD exchange transactions); Securities Trading is excluded.
48. First Subscription means successfully placing a buy order (for Bonds, inclusive of sale order) in the Wealth Management Account held with the Bank during the Promotion Period, except for any New Customer with any buy and sale order via the Wealth Management Account within 6 months prior to the date of First Subscription. The Bank’s decision on First Subscription is final, conclusive and binding.

49. Transfer-in Amount refers to the aggregate transfer-in amount of investment funds and bonds from other financial institutions to the Bank during the Promotion Period. The Bank has the sole discretion whether to accept any transfer-in of products. To enjoy the Transfer-in Offer (Offer 2) and Post Transfer-in Subscription Offer (Offer 3), the Customer must successfully submit the relevant transfer-in application during the Promotion Period and successfully complete the relevant transfer-in from other financial institution(s) on or before 22 July 2016.
50. A New Customer cannot enjoy the Transfer-in Offer in conjunction with other transfer-in offers during the Promotion Period.
51. For the purpose of calculating the Aggregate Subscription Amount and First Subscription Amount, all non-Hong Kong Dollar transactions will be converted into its equivalent in Hong Kong Dollars at the exchange rate on the transaction execution date as determined by the Bank at its sole and absolute discretion.
52. For the purpose of calculating the Transfer-in Amount, all non-Hong Kong Dollar transactions will be converted into its equivalent in Hong Kong Dollars at the exchange rate on the last day of the month in which the transaction is executed as determined by the Bank at its sole and absolute discretion. The Transfer-in Amount of bonds will be calculated based on the marked-to-market value on the last day of the month in which the transaction is executed. The Transfer-in Amount of investment funds will be calculated based on the net asset value at closing on the last day of the month in which the transaction is executed. The marked-to-market value and net asset value are based on data obtained from sources believed to be reliable by the Bank, subject to the availability of data in the market.
53. Any Cash Reward will be credited to the New Customer's core current account under his/her New Account on or before 31 August 2016. The Customer must maintain his/her New Account at the time the Cash Reward is credited. Otherwise, the Customer will not be eligible for any reward.

**Preferential Interest Rate for Time Deposit Offer:**

54. New Customer who sets up selected Time Deposit with New Funds of HK\$800,000 to HK\$10,000,000 (or its equivalent) during the Promotion Period will be eligible to preferential interest rate for Time Deposit.
55. The preferential interest rate for selected Time Deposit shall be determined by the Bank at its sole discretion and is subject to adjustment without prior notice. Please contact staff of the Bank for details. Each New Customer can enjoy the preferential interest rate for selected Time Deposit for New Customers once only during the Promotion Period.

**DBS Eminent Card Welcome Offer for DBS Treasures Customers:**

56. The General Terms and Clauses of the Welcome Offer of DBS Eminent Card shall apply, save and except that the DBS Eminent Card Welcome Offer for DBS Treasures Customers is applicable to New Customers who do not currently hold a DBS Eminent Card or have not in the 12 months prior to the date of application applied for the DBS Eminent Card and/or cancelled any DBS Eminent Card issued by the Bank.
57. Please refer to the DBS Eminent Card Promotional leaflet or [www.dbs.com/hk/eminentcard](http://www.dbs.com/hk/eminentcard) for details of the prevailing offer and the General Terms and Clauses of the Welcome Offer of DBS Eminent Card.
58. Where there is inconsistency between the General Terms and Clauses of the Welcome Offer of DBS Eminent Card and Terms and Conditions of the DBS Eminent Card Welcome Offer for DBS Treasures Customers, the Terms and Conditions of DBS Eminent Card Welcome Offer for DBS Treasures Customers shall prevail.

**Risk Disclosures:**

1. The Products are NOT protected deposits and are NOT protected by the Deposit Protection Scheme in Hong Kong. The Products are different from traditional time deposits and should not be treated as their substitutes.
2. Securities trading is an investment. The prices of stocks fluctuate, sometimes dramatically. The price of stock may move up or down and may become valueless. It is as likely that losses will be incurred rather than profits made as a result of trading stocks.
3. Foreign exchange involves risk. Customers should note that foreign exchange may incur loss due to the fluctuation of exchange rate.

The investment decision is yours but you should not invest in any stock unless you have taken into account that the relevant stock is suitable for you having regard to your financial situation, investment experience and investment objectives.

Customers should be aware that the prices of the Callable Bull / Bear Contracts and Warrants may fall in value as rapidly as they may rise and holders may sustain a total loss of their investment. The Bank does not provide securities advisory service. Any person considering an investment should seek independent advice on the investment suitability when considered necessary.

**Disclaimer:**

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