

uGOiGO™ HKD Promotion Group Buy Offer Terms and Conditions:

The following terms and conditions shall be read together with the “**DBS Treasures Welcome Offers Terms and Conditions**” (“**Program Terms and Conditions**”). Terms defined in the Program Terms and Conditions shall have the same meaning when used herein, unless otherwise defined.

1. The **uGOiGO™ HKD Promotion Group Buy Offer** (the “**Promotion**”) is only applicable to **New Customers**.
2. To enjoy the offers of this Promotion, a New Customer must complete the following during the Promotion Period:
 - 2.1. Upgrade to or open a **New Account** during the Promotion Period (“**New Account Opening Period**”) by:
 - 2.1.1. Downloading the e-Coupon (the “**e-Coupon**”) AND presenting a printed or electronic copy of the e-Coupon at the Bank **or**
 - 2.1.2. Submitting a designated online DBS Treasures account express sign-up form for DBS credit cardholders **or** the online appointment form of the Promotion (each an “**e-Form**”) on the Promotion webpage; and
 - 2.2. Submit the “Investment Products Consolidated Application Form” to apply for a Securities Account and/or Investment Fund Account and/or Currency Linked Deposit under the New Account (the “**Qualified Investment Account**”); and
 - 2.3. Set up the Qualified Investment Account within 7 calendar days of the New Account Opening Period.
3. **3-month HKD Time Deposit Preferential Interest Rate Offer:**
 - 3.1. New Customers who set up a 3-month HKD time deposit with New Funds in the amount of HKD800,000 to HKD1,000,000 within 7 calendar days of the New Account Opening Period (the “**Qualified HKD Time Deposit**”) shall be eligible to enjoy a preferential interest rate (the “**Preferential Interest Rate Offer**”).
 - 3.2. The Preferential Interest Rate Offer shall be determined by the Bank and is subject to adjustment without notice. Please contact staff of the Bank for details. The Bank will confirm with the New Customer the applicable interest rate at the time the Qualified HKD Time Deposit is placed.
4. The 3-month HKD Time Deposit Preferential Interest Rate Offer is a one-off offer. If the New Customer sets up more than one Qualified HKD Time Deposits during the New Account Opening Period, the preferential interest rate will only be applicable to the first Qualified HKD Time Deposit being set up (as determined based on the Bank’s record). Any subsequent renewal of the Qualified HKD Time Deposit will be subject to the applicable rates quoted by the Bank from time to time.
5. Only the primary account holder is eligible for the Promotion.
6. Each New Customer can only enjoy the Promotion **once**.
7. New Customers cannot enjoy the Promotion together with any HKD time deposit promotional offers and cannot be a referee of DBS Treasures Member-Get-Member Offer via Online.

Investment Funds are investment products and some of them may involve derivatives. Securities trading is an investment. Currency Linked Investment is structured product 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 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.

Risk Disclosure

The Products 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.

Disclaimer

DBS Bank (Hong Kong) Limited is not your investment adviser or acting in any fiduciary capacity to you. 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. Investment involves risk. 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 offering documentation, you should seek independent professional advice.