

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.

## Online DBS Treasures Welcome Offers ("Promotion") Terms and Conditions

### General Terms and Conditions

1. Unless stated otherwise, the Promotion runs from 1 July 2018 to 30 September 2018 ("**Promotion Period**").
2. "**New Customer**" means an individual credit card customer with DBS Bank (Hong Kong) Limited 星展銀行(香港)有限公司 (the "**Bank**") who successfully becomes a new DBS Treasures customer via online account opening channel during the Promotion Period. For the avoidance of doubt, online appointment for account opening shall not be regarded as online account opening channel. The Bank's decision on whether a customer is New Customer is final.
3. The Promotion is not available to existing DBS Treasures customers or customers who have been DBS Treasures customer at any time during the 12 months preceding the date the customer becomes a New Customer ("**Joining Date**").
4. 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 debit the value of any reward or other gifts from the New Customer's account(s) without prior notice and/or take action to recover any outstanding amounts.
5. Only the primary account holder is eligible for the Promotion.
6. New Customer must be a DBS Treasures Customer at the time any reward under this Promotion is given.
7. If the New Customer does not have any current account with the Bank during applicable fulfilment period, cash reward will be credited to the New Customer's savings account.
8. 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.
9. "**New Funds**" means the net increase in value when comparing the New Customer's Total Relationship Balance held with the Bank on the 7<sup>th</sup> day of Joining Date with the monthly Total Relationship Balance in the 3 months prior to the Joining Date. New Funds do not include funds transferred from any existing accounts held with the Bank.
10. "**Eligible DBS Cards**" are DBS Black World Mastercard® and DBS Black American Express® Card.
11. For the purpose of Eligible Credit Card Reward and Account Opening Cash Reward, Funds Counting Period and Designated Fulfilment Period shall mean the period set out in the table below by reference to the Joining Date.

Joining Date	Funds Counting Period	Designated Fulfilment Period
1 – 31 July 2018	7 <sup>th</sup> day of Joining Date – 30 September 2018	1 – 30 November 2018
1 – 31 August 2018	7 <sup>th</sup> day of Joining Date – 31 October 2018	1 – 31 December 2018
1 – 30 September 2018	7 <sup>th</sup> day of Joining Date – 30 November 2018	1 – 31 January 2019

12. A HK\$200 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.
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 DBS Treasures Welcome Offers and/or any current and/or savings accounts offers and/or Online Time Deposit offers and/or DBS Treasures Member-Get-Member Program.
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

### Onboarding Reward

20. New Customer who
  - a) reaches HK\$1,000,000 or above (or equivalent) in Total Relationship Balance within 7 calendar days of the Joining Date; and
  - b) meets his/her designated Financial Planning Manager during the Promotion Period,
 shall be eligible for HK\$100 Gift Coupon ("**Onboarding Reward**").
21. The Onboarding Reward will be distributed to the New Customer by his/her Financial Planning Manager at the meeting.
22. Each New Customer will be rewarded with the Onboarding Reward once only during the Promotion Period.
23. The Onboarding Reward is subject to availability and it is given out on first come first served basis.

### Eligible Credit Card Reward

24. New Customer who
  - a) holds a valid Eligible DBS Card and chooses to participate in DBS\$ Redemption Scheme during the applicable Designated Fulfilment Period; and
  - b) deposits New Funds in New Funds Amount (as set out in the table below) within 7 calendar days from the Joining Date; and
  - c) maintains monthly Total Relationship Balance **EXCLUDING any Time Deposits** (as set out in the table below) after depositing New Funds during the applicable Funds Counting Period,
 will be entitled for the Eligible Credit Card Reward in the form of DBS\$ (as set out in the table below).

New Funds Amount & Monthly Total Relationship Balance (EXCLUDING any Time Deposits) (in Hong Kong Dollars or equivalent)	Eligible Credit Card Reward (in form of DBS\$)	
	DBS Black World Mastercard®	DBS Black AmericanExpress® Card
4,000,000 or above	DBS\$11,280	DBS\$16,920
2,000,000 – < 4,000,000	DBS\$5,520	DBS\$8,280
1,000,000 – < 2,000,000	DBS\$2,640	DBS\$3,960

25. Reward of DBS\$ is subject to DBS\$ Reward Scheme Terms and Conditions and DBS\$ Redemption Offer Terms and Conditions. Please refer to [go.dbs.com/hk-cardtnc-en](http://go.dbs.com/hk-cardtnc-en) for details.
26. The Eligible Credit Card Reward will be credited to the New Customer's Eligible DBS Card during the applicable Designated Fulfilment Period. New Customer is required to hold a valid Eligible DBS Card as the principal cardholder during the applicable Designated Fulfilment Period to be eligible for the Eligible Credit Card Reward. If New Customer is not yet an Eligible DBS Card principal cardholder, he/she should apply to be one before the applicable Designated Fulfilment Period.
27. New Customer who has multiple valid Eligible DBS Cards can only enjoy the Eligible Credit Card Reward once. Eligible Credit Card Reward will be credited to the New Customer's Eligible DBS Card according to the below order:
  - DBS Black World Mastercard®
  - DBS Black American Express® Card
28. New Customer cannot enjoy the Eligible Credit Card Reward together with the Account Opening Cash Reward.
29. Eligible Credit Card Reward is not applicable to Bank staff.

### Account Opening Cash Reward

30. New Customer who
  - a) holds any credit card other than an Eligible DBS Card or holds a valid Eligible DBS Card but has **NOT** chosen to participate in DBS\$ Redemption Scheme for that Eligible DBS Card during the applicable Designated Fulfilment Period; and
  - b) deposits New Funds in New Funds Amount (as set out in the table below) within 7 calendar days from the Joining Date; and
  - c) maintains monthly Total Relationship Balance **EXCLUDING any Time Deposits** (as set out in the table below) after depositing New Funds during the applicable Funds Counting Period,
 will be eligible to receive the corresponding amount of Account Opening Cash Reward as set out in the table below.

New Funds Amount & Monthly Total Relationship Balance (EXCLUDING any Time Deposits) (in Hong Kong Dollars or equivalent)	Account Opening Cash Reward
4,000,000 or above	HK\$23,300
2,000,000 - < 4,000,000	HK\$11,500
1,000,000 - < 2,000,000	HK\$5,600

31. The Account Opening Cash Reward will be credited to the New Customer's current account during the applicable Designated Fulfilment Period.
32. Each New Customer can enjoy the Eligible Credit Card Reward or Account Opening Cash Reward once only regardless of the amount of New Funds transferred in or number of accounts opened.
33. Account Opening Cash Reward is not applicable to Bank staff.

#### Transaction Cash Reward

34. **"Eligible Designated Transaction"** means any of the following transactions (being an immediate payment or a scheduled payment if applicable) completed during the applicable Transactions Counting Period (as set out in clause 36 below):
  - a) Apply for a DBS Octopus ATM Card (**"New Octopus Card"**) and designate the HKD current account under New Customer as the Octopus Automatic Add Value Service (**"AAVS"**) account and complete at least one AAVS transaction of HK\$500 each; or
  - b) Settle a bill via DBS iBanking, DBS digibank or DBS iWealth® app from any HKD Current / HKD Savings Account; or
  - c) Conduct autopay service via any HKD Current / HKD Savings Account; or
  - d) Make deposit into the HKD Current / HKD Savings Account via standing instruction / auto-payroll with deposit amount HK\$50,000 or above per transaction.
35. New Customer who completes one Eligible Designated Transaction set out in clauses 34(a) to (c) per month in any two calendar months within the relevant Transactions Counting Period (as set out in the table in clause 36) will be entitled to HK\$200 cash reward (**"Transaction Cash Reward I"**).
36. New Customer who completes one Eligible Designated Transaction set out in clause 34(d) per month in any two calendar months within the relevant Transactions Counting Period will be entitled to HK\$1,200 cash reward. (**"Transaction Cash Reward II"**, **"Transaction Cash Reward I"** together with **"Transaction Cash Reward"**).

Joining Date	Transactions Counting Period	Designated Fulfilment Period
1 – 31 July 2018	1 July 2018 – 30 September 2018	1 – 30 November 2018
1 – 31 August 2018	1 August 2018 – 31 October 2018	1 – 31 December 2018
1 – 30 September 2018	1 September 2018 – 30 November 2018	1 – 31 January 2019

37. To be eligible for the Transaction Cash Reward I and/or Transaction Cash Reward II, Customer must not:
  - a) have conducted that type of Eligible Designated Transaction from 1 January 2018 to 30 June 2018; and
  - b) have held a DBS Octopus ATM Card before Joining Date (in case of Clause 34(a)); and
  - c) have cancelled any DBS Octopus ATM Card within 6 months from New Octopus Card application date (in case of Clause 34(a)).
38. The AAVS transaction date and time recorded by the Bank shall be used to determine whether the transaction is eligible for the Transaction Cash Reward. Any AAVS transaction subsequently found to be un-posted/ cancelled/ refunded will not be counted.
39. The Transaction Cash Reward I and/or Transaction Cash Reward II will be credited to the New Customer's current account during the applicable Designated Fulfilment Period (as set out in the table in Clause 36).
40. New Customer must maintain the designated HKD current account linked for AAVS and the New Octopus Card at the time the Transaction Cash Reward is given (in case of Clause 34(a)).

#### Preferential Interest Rate for Time Deposit Reward

41. New Customer who sets up selected Time Deposit with funds of HK\$10,000,000 or below (or equivalent) during the Promotion Period will enjoy preferential interest rate for Time Deposit.
42. The preferential interest rate for selected Time Deposit is determined by the Bank and is subject to adjustment without prior notice. Please contact our staff for details.

#### Investment Account Opening Reward

43. New Customer who
  - a) is eligible for the Eligible Credit Card Reward or Account Opening Cash Reward; and
  - b) submits the "Application Form for Opening Accounts under Wealth Management Investment Portfolio (Wealth Management Accounts)" to apply for Wealth Management Account and successfully sets up such account during the Promotion Period,

will be entitled to HK\$200 cash reward (“**Investment Account Opening Reward**”).

44. Investment Account Opening Reward will be credited to the New Customer’s current account during the applicable Designated Investment Account Opening Reward Fulfilment Period (as set out in the table below).

Joining Date	Designated Investment Account Opening Reward Fulfilment Period
1 – 31 July 2018	1 – 30 November 2018
1 – 31 August 2018	1 – 31 December 2018
1 – 30 September 2018	1 – 31 January 2019

#### Bonus Reward

45. New Customer who fulfils all of the following requirements will be eligible for HK\$500 cash reward (“**Bonus Reward**”). New Customer who:

- is eligible for the Eligible Credit Card Reward or Account Opening Cash Reward; and
- maintains at least HK\$1,000,000 (or equivalent) monthly Total Relationship Balance with the Bank during the applicable Bonus Reward Counting Period (as set out in the table in Clause 46); and
- submits the “Application Form for Opening Accounts under Wealth Management Investment Portfolio (Wealth Management Accounts)” to apply for Wealth Management Account and successfully sets up such account between the Joining Date and the end of the applicable Bonus Reward Counting Period; and
- completes the Financial Needs Analysis between the Joining Date and the end of the applicable Bonus Reward Counting Period.

46. Bonus Reward will be credited to the New Customer’s current account during the applicable Designated Bonus Reward Fulfilment Period (as set out in the table below).

Joining Date	Bonus Reward Counting Period	Designated Bonus Reward Fulfilment Period
1 – 31 July 2018	1 October 2018 – 31 December 2018	1 – 28 February 2019
1 – 31 August 2018	1 November 2018 – 31 January 2019	1 – 31 March 2019
1 – 30 September 2018	1 December 2018 – 28 February 2019	1 – 30 April 2019

#### Exclusive DBS Eminent Visa Signature Card Reward

47. For “DBS Eminent Card Unlimited Rebate” Program, please refer to [go.dbs.com/hk-eminentrebate-en](http://go.dbs.com/hk-eminentrebate-en).

#### DBS Remit \$0 Charge Offer

48. For details of the DBS Remit \$0 Charge Offer, please refer to [go.dbs.com/hk-remit-en](http://go.dbs.com/hk-remit-en).

#### Wealth Management Reward

49. Wealth Management Reward Counting Period is determined with reference to the New Customer’s Joining Date as set out below:

Joining Date	Wealth Management Reward Counting Period	Investment Fund Transfer-in Offer Designated Deadline	Securities and Bonds Transfer-in Offer Designated Deadline	Wealth Management Reward Designated Fulfilment Date
1 - 31 July 2018	1 July 2018 – 30 September 2018	12 October 2018	30 September 2018	on or before 31 Jan 2019
1 - 31 August 2018	1 August 2018 – 31 October 2018	14 November 2018	31 October 2018	
1 - 30 September 2018	1 September 2018 – 30 November 2018	14 December 2018	30 November 2018	

50. All cash rewards under Wealth Management Reward (comprising of Investment Transaction Reward, Investment Fund Transfer-in Offer and Securities and Bonds Transfer-in Offer) will be credited to the New Customer’s current account on or before 31 January 2019. The New Customer must maintain a valid DBS HKD current account at the time the reward is given.

#### Investment Transaction Reward

51. New Customer who conducts any Eligible Transaction(s) of Equity Linked Products and/or Bonds and/or Investment Funds (see Table 4) with an Aggregate Investment Transaction Amount reaches HK\$300,000 (or equivalent) or above during the applicable Wealth Management Reward Counting Period is eligible for the relevant Investment Transaction Cash Reward (see Table 3).

52. New Customer who conducts any Eligible Transaction(s) of Foreign Currency Exchange and/or Currency Linked Investment (see Table 4) with an Aggregate Investment Transaction Amount reaches HK\$2,000,000 (or equivalent) or above during the applicable Wealth Management Counting Period is eligible for the relevant Investment Transaction Cash Reward (see Table 3) (the “**FX & CLI Cash Reward**”).
53. New Customer who is eligible for Cash Reward 2 under the 2018 Q2 FX, CLI & SIP Aggregate Investment Offer will not be eligible for the FX & CLI Cash Reward.
54. To calculate the Aggregate Investment Transaction Amount, the Bank will convert all transactions to Hong Kong Dollars at the Bank’s determined exchange rate on the relevant transaction execution dates.

**Table 3**

Aggregate Investment Transaction Amount of ELP/ Bonds / Investment Funds (HK\$)	Aggregate Investment Transaction Amount of FX / CLI (HK\$)	Investment Transaction Cash Reward
300,000 - < 1,000,000	Not Applicable	HK\$500
1,000,000 - < 2,000,000	Not Applicable	HK\$2,000
2,000,000 - < 4,000,000		HK\$5,000
4,000,000 or above		HK\$10,000

**Table 4**

Category	Eligible Transaction
I. Equity Linked Products (“ELP”)	Subscription of ELP <u>via Wealth Management Account (the “WMA account”)</u>
II. Bonds	Subscription or sale of Bonds (excluding any initial public offering) <u>via WMA account</u>
III. Investment Funds	Lump sum subscription or switching (only for switching with minimum switching fee of 1%) of Investment Funds ( <u>either via Investment Funds Account or WMA account</u> ) and/or initial investment of Investment Fund Savings Plan and subsequent monthly investment during the applicable Wealth Management Reward Counting Period
IV. Foreign Currency Exchange (“FX”)	Make FX transactions (excluding HKD/USD and USD/HKD exchange transactions) with transaction amount of HK\$200,000 or above (or equivalent) <u>via WMA account</u>
V. Currency Linked Investment (“CLI”)	Subscription of CLI (with minimum 1-month investment tenor) <u>via WMA account</u>

**Example**

- Customer A is a New Customer (Joining Date is 5 July 2018) and conducted transactions as tabled below:

Trade Date (dd/mm/yyyy)	Order Type	Product Category	Account Type	Transaction Amount (HK\$)
23/07/2018	BUY	I. Equity Linked Product	Retail Securities Account	200,000
24/07/2018	BUY	II. Bonds	WMA account	500,000
16/08/2018	BUY	III. Investment Fund	Investment Funds Account	400,000
16/08/2018	BUY	IV. Foreign Currency Exchange	WMA account	1,000,000
03/09/2018	BUY	V. Currency Linked Investment	WMA account	1,000,000

- a) The Aggregate Investment Transaction Amount of Equity Linked Product, Bonds and Investment Funds is HK\$900,000 (the ELP transaction of HK\$200,000 is excluded as it is not conducted via WMA account) and the corresponding Investment Transaction Cash Reward is HK\$500.
- b) The Aggregate Investment Transaction Amount of Foreign Currency Exchange and Currency Linked Investment is HK\$2,000,000 and the corresponding Investment Transaction Cash Reward is HK\$5,000.
- c) Therefore, the total Investment Transaction Cash Reward is HK\$5,500 ( (a) + (b) ).



### Investment Fund Transfer-in Offer

#### 55. Investment Fund Transfer-in Basic Offer:

- a) New Customer who transfers in Investment Funds from any other financial institution(s) to the Bank is entitled to:
  - i. HK\$400 cash reward for an aggregate amount of Investment Funds transferred that reaches HK\$200,000 (or equivalent); and
  - ii. additional HK\$200 cash reward for every HK\$100,000 (or equivalent) transferred after the first HK\$200,000 (or equivalent).
- b) Each New Customer is entitled to a maximum of HK\$20,000 cash reward for Investment Fund Transfer-in Basic Offer.
- c) New Customer must successfully submit the transfer-in application via any DBS branch during the applicable Wealth Management Reward Counting Period and complete the relevant Investment Fund transfer-in by the applicable Investment Fund Transfer-in Offer Designated Deadline.

#### 56. Investment Fund Transfer-in Step Up Offer:

- a) New Customer is eligible for HK\$600 cash reward if the aggregate amount of transactions comprising both of the following reaches HK\$200,000 (or equivalent) and additional HK\$300 cash reward for every HK\$100,000 (or equivalent) aggregate amount of transactions after the first HK\$200,000 (or equivalent):
  - i. the amount of Investment Funds transferred from any other financial institution(s) to the Bank; and
  - ii. lump sum Investment Funds subscription amount and/or Investment Funds switch-in amount (only for switching with minimum switching fee of 1%) made with the Bank during the applicable Wealth Management Reward Counting Period.
- b) New Customer must successfully submit the transfer-in application via any DBS branch during the applicable Wealth Management Reward Counting Period and complete the relevant Investment Fund Transfer-in by the applicable Investment Fund Transfer-in Offer Designated Deadline.

### Securities and Bonds Transfer-in Offer

#### 57. Securities and Bonds Transfer-in Basic Offer:

- a) New Customer who transfers in Securities and/or Bonds (excluding Hong Kong Government Bond ("iBond"), and any other stocks and bonds as determined by the Bank from time to time) during the applicable Wealth Management Reward Counting Period from any other financial institution(s) and/or Retail Securities Account of the Bank to the WMA Account is entitled to:
  - i. HK\$400 cash reward for an aggregate amount of Securities and/or Bonds reaches HK\$200,000 (or equivalent); and
  - ii. additional HK\$200 cash reward for every HK\$100,000 (or equivalent) after the first HK\$200,000 (or equivalent).
- b) Each New Customer is entitled to a maximum of HK\$10,000 cash reward for Securities and Bonds Transfer-in Basic Offer.
- c) To enjoy the Securities and Bonds Transfer-in Basic Offer, the New Customer must successfully submit the transfer-in application via any DBS branch and complete the relevant transfer-in by the applicable Securities and Bonds Transfer-in Offer Designated Deadline.

#### 58. Securities and Bonds Transfer-in Step Up Offer:

- a) New Customer is eligible for HK\$600 cash reward if the aggregate amount of transactions comprising both (i) and (ii) below reaches HK\$200,000 (or equivalent) and additional HK\$300 cash reward for every HK\$100,000 (or equivalent) aggregate amount of transactions after the first HK\$200,000 (or equivalent):
  - i. the amount of Securities and/or Bonds (excluding iBond, and any other stocks and bonds as determined by the Bank from time to time) transferred from any other financial institution(s) and/or Retail Securities Account of the Bank to the WMA Account during the applicable Wealth Management Reward Counting Period; and
  - ii. **the highest single trade day aggregate amount** for subscription or sale of Bonds (excluding any initial public offering) and Equity Linked Product subscription made with the Bank during the applicable Wealth Management Reward Counting Period.
- b) New Customer must successfully submit the transfer-in application via any DBS branch and complete the relevant transfer-in by the applicable Securities and Bonds Transfer-in Offer Designated Deadline.
- c) Each New Customer is entitled to a maximum of HK\$15,000 cash reward for Securities and Bonds Transfer-in Step Up Offer.

### Example

- Customer A is a New Customer (Joining Date is 5 July 2018) and transferred in HK\$1,300,000 Securities and Bonds and conducted transactions as tabled below:

Trade Date (dd/mm/yyyy)	Order Type	Product Category	Transaction Amount (HK\$)
23/07/2018	BUY	Equity Linked Product	200,000
23/07/2018	BUY	Bonds	500,000
17/09/2018	BUY	Equity Linked Product	500,000

- Highest single trade day aggregate amount for Bonds subscription and Equity Linked Product subscription is HK\$200,000+HK\$500,000=HK\$700,000
  - Customer A is entitled to HK\$6,000 cash reward. (HK\$1,300,000 Transfer in + HK\$700,000 highest single trade day aggregate amount for Bonds subscription and Equity Linked Product subscription)
59. The Bank's decision on whether to accept a transfer-in product is final.
60. To calculate the amount of Investment Funds/Securities/Bonds transferred into the Bank, the Bank will convert all transactions to Hong Kong Dollars at the Bank's determined exchange rate on the last day of the month in which the transaction is executed. The transfer-in amount of Securities will be calculated based on the marked-to-market value on the last trade day of the month in which the transaction is executed. The transfer-in amount of Bonds will be calculated on the marked-to-market value on the last business day of the transfer month. The transfer-in amount of Investment Funds will be calculated based on the net asset value at closing on the last trade 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.
61. If New Customer transfers out any Investment Funds / Securities / Bonds to any other financial institution(s) from the Bank on or before 31 January 2019, the Bank will forfeit the cash reward under the Investment Fund Transfer-in Offer and Securities and Bonds Transfer-in Offer respectively.
62. New Customer will only be entitled to the cash reward under 1 of the 4 combinations below which provides the highest cash reward amount:
- Investment Transaction Reward plus Transfer-in Basic Offers (i.e. Investment Fund Transfer-in Basic Offer and/or Securities and Bonds Transfer-in Basic Offer); or
  - Investment Fund Transfer-in Step Up Offer plus Securities and Bonds Transfer-in Step Up Offer; or
  - Investment Fund Transfer-in Step Up Offer plus Securities and Bonds Transfer-in Basic Offer; or
  - Securities and Bonds Transfer-in Step Up Offer plus Investment Fund Transfer-in Basic Offer.

### Example

- Customer A is a New Customer (Joining Date is 5 July 2018) for Investment Transaction Rewards and had transferred in HK\$1,000,000 Investment Fund and HK\$800,000 Securities and conducted transactions as tabled below:

Trade Date (dd/mm/yyyy)	Order Type	Product Category	Transaction Amount (HK\$)
23/07/2018	BUY	Equity Linked Product	200,000
23/07/2018	BUY	Bonds	500,000
16/08/2018	BUY	Investment Fund	400,000
17/09/2018	BUY	Equity Linked Product	500,000

Trade Date (dd/mm/yyyy)	Eligible Investment (HK\$)	Single trade day aggregate Eligible Investment Transaction amount for Securities and Bonds Step Up Offer (HK\$)
23/07/2018	1. 200,000 (Equity Linked Product) 2. 500,000 (Bond)	700,000
17/09/2018	3. 500,000 (Equity Linked Product)	500,000

- The Aggregate Investment Transaction Amount of ELP / Bonds / Investment Funds under Investment Transaction Reward is:  
= HK\$1,200,000 (the aggregate amount for subscription or sale of Bonds (excluding any initial public offering) and Equity Linked Product) + HK\$ 400,000 (Investment Fund)  
= HK\$1,600,000
- The aggregate amount of transaction under Investment Fund Transfer-in Step Up Offer is:  
=HK\$400,000 (Investment Fund subscription) + HK\$1,000,000 (Investment Fund Transfer in Amount)  
=HK\$1,400,000

The aggregate amount of transaction under Securities and Bonds Transfer-in Step Up Offer is:  
 = HK\$700,000 (the highest single trade day aggregate Eligible Investment Transaction amount for subscription or sale of Bonds (excluding any initial public offering) and Equity Linked Product)) + HK\$800,000 (Securities Transfer in Amount)  
 =HK\$1,500,000

- The corresponding Cash Reward:

	Amount
Investment Transaction Reward	HK\$2,000
Investment Fund Transfer-in Basic Offer	HK\$2,000
Securities & Bonds Transfer-in Basic Offer	HK\$1,600
Investment Fund Transfer-in Step Up Offer	HK\$4,200
Securities & Bonds Transfer-in Step Up Offer	HK\$4,500

- For the avoidance of doubt, in the above example, Customer A will be entitled to the cash reward under 1 of the 4 combinations below which provides the highest cash reward amount:
  - Investment Transaction Reward plus Transfer-in Basic Offers (i.e. Investment Fund Transfer-in Basic Offer and/or Securities and Bonds Transfer-in Basic Offer) (HK\$5,600); or
  - Investment Fund Transfer-in Step Up Offer plus Securities and Bonds Transfer-in Step Up Offer (HK\$8,700); or
  - Investment Fund Transfer-in Step Up Offer plus Securities and Bonds Transfer-in Basic Offer (HK\$5,800); or
  - Securities and Bonds Transfer-in Step Up Offer plus Investment Fund Transfer-in Basic Offer (HK\$6,500).
 As such, Customer A will receive HK\$8,700 from Investment Fund Transfer-in Step Up Offer plus Securities and Bonds Transfer-in Step Up Offer (and will not be entitled to Investment Transaction Reward and Transfer-in Basic Offers).

#### Risk Disclosures

Foreign Exchange involves risks. Customers should note that foreign exchange may incur loss due to the fluctuation of exchange rate.

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. 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. You should also note that investing in foreign market securities involves currency risk, you may suffer loss because of currency fluctuations.

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

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.