

Investment Fund and Bonds are investment products and some of them may involve derivatives. Premium 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. All promotional offers contained in the leaflet ("**Welcome Offers**") shall run from 3 October 2014 to 31 December 2014, 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 account 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 account 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 Preferential HK Time Deposit Rate Offer 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 account 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 an 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 cash reward and / or rebate which 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 promotion 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 promotions 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.
12. Bank staffs are not eligible for the Welcome Offers.
13. The Bank reserves the right to change the above terms and conditions and / or modify or discontinue any of the promotional 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 Treasures Welcome Offers:**

15. Subject to Clause 16 below, a New Customer who (i) opens a New Account during the Promotion Period and fulfills the New Funds Requirements and (ii) maintains monthly average account 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 6 months from the New Account opening date will be entitled to a welcome cash reward of HK\$400.
16. Where a New Customer who completes the requirements as stated in Clause 15 above also submits an application of DBS Eminent Card upon New Account opening or where the New Customer is already an existing DBS Eminent Card principal cardholder, instead of HK\$400, the relevant New Customer will be entitled to a welcome cash reward of HK\$500 (together with the HK\$400 welcome cash reward as stated in Clause 15, **"Welcome Cash Reward"**).
17. Upon a New Customer opening the New Account and fulfilling the New Funds Requirement, the Bank will credit the Welcome Cash Reward to the eligible New Customer's Core Current Account under the New Account.
18. Welcome Cash Reward will be withheld by the Bank in the Core Current Account of the New Account and the New Customer will not be able to utilize such amount for 6 months from the New Account opening date (**"New Funds Holding Period"**). Subject to Clause 19 below, Welcome Cash Reward will be released at the end of the New Funds Holding Period.
19. If a Triggering Event occurs at any time before the end of the New Funds Holding Period, Welcome Cash Reward will be deducted from the New Customer's New Account.

**Time Deposit Offer:**

20. A New Customer who sets up selected 6-month time deposit with New Funds of HK\$800,000 or above (or its equivalent) (**"Qualified Time Deposit"**) during the Promotion Period will be eligible to Time Deposit Offer comprising:
- a preferential interest rate on that Qualified Time Deposit; and
  - the Time Deposit Cash Reward – RMB800 (equivalent in around HK\$1,000) (**"TD Cash Reward"**),
- If the Qualified Time Deposit is opened in joint names, only the primary account holder will be eligible to this Promotion Offer.
21. To receive the TD Cash Reward, a New Customer is required to maintain a Renminbi Savings Account under the New Account up to 31 July 2015.
22. Subject to Clause 23 below, the Bank will credit the TD Cash Reward to the New Customer's Renminbi Savings Account under the New Account on or before 31 July 2015.
23. If the Qualified Time Deposit is terminated or withdrawn before its maturity date, the New Customer will not be entitled to TD Cash Reward.
24. An eligible New Customer can only enjoy Time Deposit Offer once. If an eligible New Customer sets up more than one Qualified Time Deposit during the Promotion Period, Time Deposit Offer will be applicable to the Qualified Time Deposit firstly set up in time (and the Bank's record on the timing shall be conclusive and binding), but not to any Qualified Time Deposit subsequently set up.
25. For the avoidance of doubt, Time Deposit Offer will not apply to any renewal of a Qualified Time Deposit.
26. The preferential interest rate for this promotion is subject to change by the Bank from time to time. Please check with our staff for the applicable interest rate.

**Wealth Management Offer:**

27. A New Customer is entitled to DBS\$500 (**"DBS\$ Reward"**) or HK\$400 Cash Reward (**"Cash Reward"**) (collectively referred to as **"Wealth Management Reward"**) if the New Customer can meet the below requirements within 2 months from the New Account opening date:
- a) Opens a Wealth Management Account and completes at least one buy transaction for bonds or investment funds under such account; OR
  - b) Opens a Securities Account and completes at least one buy transaction of locally listed securities and bonds under such account; OR
  - c) Purchases any Selected Investment Products (as defined in Clause 28 below); OR
  - d) Completes any Eligible Exchange (as defined in Clause 29 below) for HK\$200,000 or above (or its equivalent).
28. **"Selected Investment Products"** means any investment funds, equity-linked deposit, structured investment deposit and premium deposit provided by the Bank.

29. “**Eligible Exchange**” means the exchange of one currency into another currency (excluding any exchange between USD and HKD, and any exchange involving Renminbi) successfully completed either (i) within a Multi-Currency Savings Account or (ii) between a Multi-Currency Savings Account and any of the following accounts, namely, Hong Kong Dollar Savings Account or a Hong Kong Dollar Current Account (each of the aforementioned accounts is an “**Exchange Account**”), provided that each of such Exchange Account involved is maintained with the Bank and the sole account holder (for a single name account) as well as the primary account holder (for a joint name account) of each of such Exchange Account is the same .
30. The New Customer must select whether to receive the DBS\$ Reward or Cash Reward as the Wealth Management Reward at the time of the New Account opening. Once the selection is made, it cannot be changed.
31. If a New Customer selects DBS\$ Reward as the Wealth Management Reward, the primary account holder of the New Account is required to hold a valid DBS Eminent Card as the principal cardholder (“**Eligible DBS Eminent Card**”) up to 31 March 2015.
32. The Bank will credit the relevant DBS\$ Reward to the New Customer’s Eligible DBS Eminent Card account within 3 months from the New Account opening date.
33. If a New Customer selects Cash Reward as the Wealth Management Reward, the New Customer is required to maintain a valid DBS Treasures account and Core Current Account under such Account up to 31 March 2015.
34. The Bank will credit the relevant Cash Reward to the eligible New Customer’s Core Current Account under the New Account within 3 months from the New Account opening date.
35. Regardless of the number of bank account opened and transactions made, each eligible New Customer is only entitled to the Wealth Management Reward once only.

**Trade and Fly Reward Program:**

36. The Offers apply to all Investment Fund Account(s), Wealth Management Account(s) and the account(s) for transacting the designated Treasury Products mentioned in Clause 42.2 below (together as the “**Eligible Account(s)**”) held with Consumer Banking of DBS Bank (Hong Kong) Limited (星展銀行(香港)有限公司) (the “**Bank**”).
37. The Offers run from 3 October 2014 to 31 December 2014, both dates inclusive (the “**Promotion Period**”).
38. An Eligible Account holder who purchases products defined in Clause 42.2 below will be named as “A Customer” (“**A Customer**”).
39. The Investment Net Sales Offers include three offers as set out below:-
  - 39.1 Offer 1: A Customer is eligible for DBS\$ Reward Offer (“**DBS\$**”) or Cash Reward Offer (“**Cash Reward**”) if his or her aggregate Investment Net Sales (as defined in Clause 42.1 below) reaches the respective tiers as set out in the table below through the Eligible Accounts during the Promotion Period. The maximum aggregate rewards a Customer may enjoy under Offer 1 during the Promotion Period is DBS\$3,600 or HK\$3,600 Cash Reward. An Eligible Account holder holding more than one Eligible Accounts is entitled to calculate the Investment Net Sales of these accounts on an aggregated basis, provided that the Customer is either a sole account holder or (if the account is a joint-name account) the primary account holder.

Aggregate Investment Net Sales Amount (in Hong Kong dollars or its equivalent)	DBS\$ or Cash Reward (HK\$) to be entitled (as defined in Clause 40 below)
Tier 1: HK\$200,000 - <HK\$500,000 ( <u>only applicable to New DBS Treasures Customers as defined in Clause 40 below</u> )	\$200
Tier 2: HK\$500,000 - <HK\$1,000,000	\$300
Tier 3: HK\$1,000,000 - <HK\$2,000,000	\$800
Tier 4: HK\$2,000,000 - <HK\$3,000,000	\$1,800
Tier 5: HK\$3,000,000 or above	\$3,600

- 39.2 Offer 2: A Customer is eligible for additional HK\$500 Cash Reward (as defined in Clause 44) for aggregate Investment Net Sales (defined in Clause 42.1 below) of at least HK\$1,000,000 or its equivalent through the Wealth Management Account(s) during the Promotion Period. A Customer holding more than one Wealth Management Accounts is entitled to calculate the Investment Net Sales of these accounts on an aggregated basis, provided that the Customer is either a sole account holder or (if the account is a joint-name account) the primary account holder. Each Customer is only eligible for the Offer 2 during the Promotion Period once.
- 39.3 Offer 3: A Customer is eligible for additional HK\$3,000 Cash Reward (as defined in Clause 44) for aggregate Investment Net Sales (as defined in Clause 42.1 below) of at least HK\$2,000,000 or its

equivalent and a successful enrollment into designated life insurance plans during the Promotion Period. Details of the designated life insurance plans please refer to separate Terms and Clauses issued by Aviva Life Insurance Company Limited and Manulife (International) Limited.

40. For the purpose of Tier 1 DBS\$ or Cash Reward Offer under Offer 1:-
- 40.1. Only New DBS Treasures Customers are entitled to Tier 1 DBS\$ or Cash Reward Offer under Offer 1. To enjoy the above Tier 1 DBS\$ or Cash Reward Offer, a New DBS Treasures 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 relevant Promotion Period) held with the Bank 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 40.2 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 DBS Treasures Customer of the Bank is final, conclusive and binding.
  - 40.2. "**New Funds**" means the net increase in value when comparing the New DBS Treasures Customer's total account 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 account 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.
  - 40.3. If the New Account is opened in joint names with another person, only the primary account holder will be eligible to the Offers.
  - 40.4. All accounts opening are subject to the final approval of the Bank.
41. Each Customer can enjoy both Offer 1 and Offer 2, up to a maximum of DBS\$3,600 and HK\$500 Cash Reward or total HK\$4,100 Cash Reward from Offer 1 and Offer 2. Each Customer can only enjoy Offer 3 once during the Promotion Period.
42. For the purpose of the calculation of Investment Net Sales:-
- 42.1. "**Investment Net Sales**" means the net increase in the relevant account(s) during the Promotion Period by reference to the sum of Lump Sum Subscription (defined in Clause 42.2 below) made minus (i) redemption of investment funds and ii) maturity of Treasury Products (excluding the amount of Equity-linked Products in the case of physical settlement) during the Promotion Period. For the avoidance of doubt, the reference date for the purpose of calculating the Investment Net Sales for all of the abovementioned transactions made is the date when the relevant transaction is successfully completed as determined by the Bank's record, not the date when the transaction order is placed; and
  - 42.2. "**Lump Sum Subscription**" means a subscription of funds and designated Treasury Products with the Bank except monthly subscription of Investment Fund Savings Plan. The designated Treasury Products refer to Equity-linked Structured Investment Products, Bonds (excluding any initial public offering bond), Premium Deposits and Structured-investment Deposits, excluding Securities Trading and Plain Foreign Exchange of Currencies.
43. For the purpose of calculating Investment Net Sales, all non-Hong Kong Dollar transactions will be converted into its equivalent in Hong Kong Dollars at the exchange rate on the order execution date as determined by the Bank at its sole and absolute discretion.
44. For the purpose of the DBS\$ Reward Offer or Cash Reward Offer:-
- 44.1. An "**Eligible Customer for DBS\$ Reward Offer**" refers to a Customer who (1) is the principal cardholder of DBS Eminent Card OR successfully applies for DBS Eminent Card within 1 month after the end of the Promotion Period AND (2) chooses to participate in DBS\$ Redemption Scheme under DBS Credit Card DBS\$ Reward Scheme offered by the Bank.
  - 44.2. An "**Eligible Customer for Cash Reward Offer**" refers to a Customer who (1) is NOT the principal cardholder of DBS Eminent Card OR fails to apply for DBS Eminent Card within 1 month after the end of the Promotion Period OR (2) is the principal cardholder of DBS Eminent Card but DOES NOT choose to participate in the DBS\$ Redemption Scheme.
  - 44.3. A Customer can only enjoy either DBS\$ Reward Offer or Cash Reward Offer as defined in Clause 44.1 and 44.2 above. A Customer does not have the discretion to choose whether to enjoy DBS\$ Reward Offer or Cash Reward Offer.
  - 44.4. Subject to Clause 44.6 below, any DBS\$ awarded under the DBS\$ Reward Offer will be credited to the eligible Customer's DBS Eminent Card account on or before 31 March 2015, provided that such account is validly maintained when the reward is credited. Otherwise, that Customer will not be eligible for any DBS\$ Reward Offer.
  - 44.5. Subject to Clause 44.6 below, any cash reward will be credited to the eligible customer's Wealth Management Account or DBS Treasures Account or settlement account, as applicable, on or before 31 March 2015. The Customer must maintain the Eligible Account(s) relevant to the purchase of products as defined in Clause 42.2 above and the settlement account at the time the reward is credited. Otherwise, the Customer will not be eligible for any reward or compensation of whatsoever nature.

- 44.6. In order to enjoy the Tier 1 DBS\$ or Cash Reward Offer under Offer 1, the New DBS Treasures Customer must maintain a valid DBS Treasures account at the time the reward is credited. Otherwise, the Customer will not be eligible for any reward or compensation of whatsoever nature.
- 44.7. DBS\$ refers to the reward under the DBS Credit Card DBS\$ Redemption Scheme where principal cardholders of DBS Credit Card may redeem Flying Miles or other rewards.
- 44.8. Redemption of DBS\$ for Flying Miles or other rewards shall be subjected to the DBS Credit Card DBS\$ Reward Scheme Terms and Clauses. Please read [http://dbs.com.hk/en/consumer/creditcards/treats/web/dbs\\_reward.html](http://dbs.com.hk/en/consumer/creditcards/treats/web/dbs_reward.html) for details.
- 44.9. DBS\$ balance displayed in the Bank systems and statements are rounded down to the nearest integral. For any enquiry, please call our customer services hotline.
- 44.10. For Flying Miles redemption rate with DBS\$, please read <http://hk.dbs.com/en/consumer/creditcards/rewards/mileage.html> for details. For example, the latest redemption rate of Asia Miles with DBS\$ using DBS Eminent Card is DBS\$60 = 1,000 Miles.
- 44.11. The Bank is not the supplier of the Flying Miles or other rewards. Any enquiry or complaint in relation to the Flying Miles or the services provided relating thereto should be directed to the relevant supplier. The Bank shall assume no liability in respect thereof.
- 44.12. The Flying Miles or other rewards cannot be exchanged/redeemed for cash and the use of Flying Miles or other rewards is subject to terms and Clauses imposed by the relevant supplier.
45. Any fraud and/or abuse of the promotion by a customer as determined by the Bank (which expression shall include its successors and assigns) at its sole discretion will result in forfeiture of the customer's eligibility to participate in the promotion 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 cash reward inappropriately made to a customer directly from 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.
46. The Bank reserves the right to replace the DBS\$ or Cash Reward Offer with alternative prizes without prior notice, or change these terms and Clauses and/or modify or discontinue any promotion offer at any time without prior notice. In the event of dispute, the decision of the Bank shall be final and conclusively binding.
47. In case of discrepancies between the English and Chinese versions of these terms and Clauses, the English version shall prevail.

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

48. The General Terms and Clauses of the Welcome Offer of DBS Eminent Card shall apply, save and except that the Welcome Offer of DBS Eminent Card 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 for the new DBS Eminent Card held and/or cancelled any DBS Eminent Card issued by the Bank.
49. 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 Terms and Clauses of the Welcome Offer of DBS Eminent Card.
50. Where there is inconsistency between the General Terms and Clauses of the Welcome Offer of DBS Eminent Card and these DBS Treasures Welcome Offers Terms and Clauses, these DBS Treasures Welcome Offers Terms and Clauses shall prevail.

**DBS Octopus ATM Card Reward Promotion Offer:**

51. During the Promotion Period, a New Customer who has successfully applied for a DBS Octopus ATM Card and designated the HKD current account under his/her packaged account as the AAVS account will be entitled to the relevant cash reward based on the total number of Automatic Add Value Services (“AAVS”) transactions conducted with his/her DBS Octopus ATM Card in each month during the Reward Period in accordance with Clauses 52 and 53 below. For the avoidance of doubt, this promotion is not applicable to customers who, currently hold or have cancelled any DBS Octopus ATM Card in the past 9 months from the time of card application. For joint accounts, the promotion is only applicable to primary account holders.
52. “**Reward Period**” means the subsequent 4 months from the month of DBS Octopus ATM Card issuance.
53. A New Customer who has successfully completed one AAVS transaction with his/her DBS Octopus ATM Card during the Reward Period will be entitled to HK\$20 cash reward. Each New Customer can enjoy a maximum cash reward of HK\$100 for each month during the Reward Period.
54. 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 promotion. Any AAVS transaction subsequently found to be un-posted/cancelled/refunded will not be counted.
55. The relevant cash reward will be credited monthly to the New Customers' designated HKD current account linked for AAVS within 2 months of the relevant AAVS transaction(s). It will be shown in monthly statement as “**OCTOPUS REWARD**”.

56. To receive the relevant cash reward, the New Customers must be maintain the valid packaged account, the designated HKD current account linked for AAVS and the relevant DBS Octopus ATM Card at the time the Bank credits the cash reward.

**Single Travel Insurance Plan and Annual Travel Insurance Offers:**

57. The Single Travel Insurance Plan and Annual Travel Insurance (each a “Plan”, collectively “Plans”) are underwritten by MSIG Insurance (Hong Kong) Limited (“MSIG”). MSIG reserves the right of final approval. For coverage and other details of the Plans, please refer to the relevant policy provisions.
58. The Bank is an insurance agent authorised by MSIG.
59. The promotion is only applicable to New Customer who enrolls for the Plan online through the website of the Bank.
60. Annual Travel Insurance Premium Discount is only applicable to the first year premium of the policy.
61. New Customer who successfully applies for any Plan with the premium amount (net of discount for each policy) of HK\$200 or above during the Promotion Period will be eligible for a HK\$36 Tall Size Pacific Coffee e-Voucher (the “e-Voucher”).
62. Upon successful enrolment of the Plan online, MSIG will send an e-Voucher by email to the eligible New Customer’s email address as provided in the online application within 6 weeks from application month end.
63. The Bank and MSIG are not the supplier of the e-Voucher. Any enquiry or complaint in connection with the e-Voucher or the products or services relating thereto should be directed to the relevant supplier. The Bank and MSIG shall have no liability of whatsoever nature in respect of the e-voucher.
64. The e-Voucher is available while stock lasts. The Bank and MSIG reserve the right to replace the e-Voucher with alternative comparable offers without prior notice.
65. The e-Voucher cannot be redeemed for cash and their use is subject to terms and Clauses stipulated by the relevant supplier.
66. For enquiries, please call MSIG InsureDirect at 3122 6868. MSIG InsureDirect is a dedicated Insurance Customer Services Hotline for customers of the Bank.
67. These offers cannot be used in conjunction with other promotional offers and discounts when applying for the same product. The Bank reserves the right to amend these terms and Clauses as well as to vary or terminate any of the above promotions without prior notice. In case of disputes, the decision of the Bank shall be final and binding.

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

68. During the Promotion Period, for each promotion as stated below, a New Customer who has completed the specified actions via DBS iBanking or DBS mBanking as stated in column II of the table below and as defined in Clause 69 below will be eligible for the relevant Cash Reward (“eChannel Cash Reward”) as stated in column III of the table below:

I. Promotion	II. Action(s) completed	III. eChannel Cash Reward
<b>DBS iBanking Welcome Offer</b>	<ul style="list-style-type: none"> <li>Successfully completed any Specified Transactions are stated in Clause 69 below</li> </ul>	HK\$60
<b>DBS mBanking Welcome Offer</b>	<ul style="list-style-type: none"> <li>Successfully performed first time log on to DBS mBanking within 1 month from the New Account opening date</li> </ul>	HK\$40

69. For the purpose of Clause 68, a “Specified Transaction” shall mean any one of the following types of transaction performed via DBS iBanking or DBS mBanking within 1 month from the New Account opening date:
- (i) Subscribe to DBS Treasures eStatement service; OR
  - (ii) Make any bill payment transaction fulfilling the following requirements: the payment amount must be at least HK\$100 or its equivalent; an immediate payment instruction must be placed or a scheduled payment pay date must be set within 1 month from the New Account opening date; and payment must be made for settling the balance due (in whole or in part) to the bills of the designated merchants; OR
  - (iii) Make any successful currency exchange transactions (including any scheduled transactions) within 1 month from the New Account opening date; OR
  - (iv) Make any successful buy/sell transaction in respect of local securities listed on the Stock Exchange of Hong Kong Limited.
70. Each eligible New Customer may be rewarded with the eChannel Cash Reward once for DBS iBanking offer and once for DBS mBanking offer only during the Promotion Period.
71. Eligible New Customer cannot enjoy this promotion in conjunction with any other prevailing DBS iBanking and DBS mBanking welcome offers.

72. The eChannel Cash Reward will be credited to the core current account under the New Account of the eligible New Customer on or before 28 February 2015 and such entry will be shown on the monthly consolidated statement. In order to receive the eChannel Cash Reward, the eligible New Customer shall remain as a DBS Treasures customer registered for DBS iBanking at the time the Bank credits the relevant eChannel Cash Reward.

#### **Financial Needs Analysis Offer**

73. The Financial Needs Analysis Offer is only applicable to a New Customer who has no valid Financial Needs Analysis record in the Bank. The Bank's decision on whether a customer is a New Customer who is eligible for the Financial Needs Analysis Offer is final, conclusive and binding.
74. New Customer who has completed the Financial Needs Analysis ("FNA") within 30 days from the New Account opening date via (i) DBS iBanking; (ii) Customer Service Hotline at 2290 8304; or (iii) submission of completed FNA to branch or by mail shall be eligible for a HK\$50 Mannings Gift Voucher ("**Gift Voucher**").
75. Eligible New Customer will be eligible for one Gift Voucher only irrespective of the number of FNA questionnaire(s) completed during the Promotion Period. The Gift Voucher will be mailed to eligible customer within 4 months after the FNA completion date.
76. Award of the Gift Voucher is subject to availability, the Bank reserves the right to replace the Gift Vouchers with alternative rewards without prior notice; it cannot be exchanged or redeemed for cash. Use of the Gift Voucher shall be subject to the terms and Clauses imposed by the supplier. The Bank is not the supplier of the Gift Voucher or any goods redeemed with / service provided relating to the Gift Voucher. Any enquiry or complaint in relation to the Gift Voucher, the goods redeemed with / service provided relating to the Gift Voucher should be directed to the relevant supplier. The Bank will assume no responsibility / liability in respect thereof.

#### **DBS Treasures Online Application Offer:**

77. A New Customer who, in addition to opening a New Account and fulfilling the New Fund Requirement, has completed any one of the followings during the Promotion Period :
- made an appointment by clicking "Open an Account" on the DBS Treasures webpage; or
  - downloaded the eCoupon from the DBS Treasures promotional webpage, shall be eligible to (a) receive a limited edition DBS Treasures travel adaptor ("**Adaptor**") and (b) HK\$200 instant cash reward ("**Online Instant Cash Reward**").
78. The Adaptor will be given to the eligible New Customer upon opening of the New Account at branch. The Adaptor will be given on first-come-first-served basis while stock lasts. The Bank reserves the right to replace the Adaptor with any other gift.
79. The Online Instant Cash Reward
- Upon a New Customer opening the New Account and fulfills the New Funds Requirement, the Bank will credit HK\$200 to the eligible New Customer's core current account under the New Account.
  - The Online Instant Cash Reward will be withheld by the Bank in the core current account of the New Account during the relevant New Funds Holding Period as set out in Clause 18.
  - Subject to Clause 19, the Withholding Amount will be released at the end of the relevant New Funds Holding Period.
  - If a Triggering Event occurs at any time before the end of the New Funds Holding Period, the Withholding Amount will be deducted from the New Customer's New Account.

#### **Important Notice:**

**Some of the Selected Investment Products are structured products involving derivatives. The investment decision is yours but you should not invest in the Selected Investment Products unless the Bank has explained to you that the Selected Investment Products are suitable for you having regard to your financial situation, investment experience and investment objectives.**

#### **Risk Disclosures:**

- The Selected Investment Products are not protected by the Deposit Protection Scheme in Hong Kong. The Selected Investment Products are different from traditional time deposits and should not be treated as their substitutes.
- 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.
- Foreign exchange involves risk. Customers should note that foreign exchange may incur loss due to the fluctuation of exchange rate.
- RMB is currently not freely convertible and is subject to exchange controls and restrictions.

5. For individual customers, the conversion of RMB may be subject to a daily limit as promulgated from time to time by the relevant regulatory authority in Hong Kong. Customers are reminded to allow sufficient time for conversion if the conversion amount exceeds the prevailing daily limit.
6. There is no guarantee that RMB will not depreciate. If you convert Hong Kong Dollar or any other currency into RMB so as to invest in a RMB product and subsequently convert the RMB sale proceeds back into Hong Kong Dollar or any other currency, you may suffer a loss if RMB depreciates against Hong Kong Dollar or other currency.

**Disclaimer:**

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