

Investment Fund 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 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 ("Promotion") Terms and Conditions

General Terms and Conditions:

1. Unless stated otherwise, the Promotion runs from 1 July 2016 to 30 September 2016 ("**Promotion Period**").
2. "**New Customer**" means an individual new customer with DBS Bank (Hong Kong) Limited 星展銀行(香港)有限公司 (the "**Bank**") who successfully opens or upgrades an existing DBS Account or a deposit account (including current, savings and time deposit accounts) to a DBS Treasures account (whether in sole name or joint names) ("**New Account**") during the Promotion Period and deposits New Funds in the amount of HK\$1,000,000 (or equivalent) ("**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 is final.
3. "**New Funds**" means the net increase in value when comparing the New Customer's total balance (deposits and 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 funds deposit. New Funds do not include funds transferred from any existing accounts held with the Bank.
4. The Promotion is not available to existing DBS Treasures customers or customers who have closed their account 6 months prior to the New Account opening date.
5. During the Promotion Period, if the New Customer
 - (i) closes the New Account; or
 - (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 non DBS Treasures account (each a "**Triggering Event**"), 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 notice and / or take legal action to recover any outstanding amounts.
6. Only the primary account holder is eligible for the Promotion.
7. New Customer must maintain a valid New Account at the time any reward under this Promotion is given.
8. A HK\$200 monthly maintenance fee is chargeable if the DBS Treasures monthly average total balance (including deposits and investments, calculated on a calendar month basis on the last day of the month) in any 3 consecutive months falls below HK\$1,000,000, or its equivalent.
9. A HK\$200 handling charge and the value of any reward given will be debited from the New Account without notice if the New Account is closed within 3 months from opening.
10. Each customer can only enjoy the Promotion **once**.
11. The Bank has final decision on all account opening.
12. All rewards/gifts are non-exchangeable. The Bank can replace the rewards/gifts with other rewards/gifts without prior notice.
13. Participation in the Promotion is subject to there being no abuse/non compliance by the New Customer, failing which the Bank will debit the value of the reward from the New Account without notice and/or take such action to recover any outstanding amounts.
14. Customers cannot enjoy the Promotion together with any current and/or savings accounts offers.
15. The Bank may change the terms and conditions and/or modify/terminate the Promotion without notice. The Bank's decision is final.
16. The English version shall prevail if there is any inconsistency between the English and Chinese versions.

New Fund Reward & Investment Account Opening Offer

17. 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 (including deposits and investments, calculated on a calendar month basis on the last day of the relevant month) for 3 months from the New Account opening datewill be entitled to HK\$700 cash reward ("**New Fund Reward**").
18. Where a New Customer who satisfies Clause 17 above also submits the "Investment Products Consolidated Application Form" and/or the "Application Form for Opening Accounts under Wealth Management

Investment Portfolio (Wealth Management Accounts)” on the New Account opening date to apply for a Securities Account and/or Investment Fund Account and/or Currency Linked Investment and/or Wealth Management Account under the New Account and successfully set up such account 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**”).

19. New Fund Reward and/or Investment Account Opening Reward will be credited to the New Customer’s Core Current Account under the New Account during the applicable Fulfilment Designated Period.

New Account Opening Month	Fulfilment Designated Period
July 2016	1 – 30 November 2016
August 2016	1 – 31 December 2016
September 2016	1 – 31 January 2017

20. If a Triggering Event occurs before the end of the 3-month period from the New Account opening date, a New Customer will not be entitled to New Fund Reward and/or Investment Account Opening Reward. New Customer shall maintain a Core Current Account under the New Account at the time the New Fund Reward and/or Investment Account Opening Reward is/are given.

DBS Octopus ATM Card Reward

21. DBS Octopus ATM Card Reward runs from 6 July 2016 to 30 September 2016 (the “**Octopus ATM Card Cash Reward Promotion Period**”).

22. A New Customer is eligible to cash reward (“**Octopus Cash Reward**”) if the New Customer has:
- applied for a DBS Octopus ATM Card (“New Octopus Card”) and
 - designate the HKD current account under his/her Packaged Account as the Octopus Automatic Add Value Service (“**AAVS**”) account during the Promotion Period; and
 - complete at least one AAVS transaction per month in any 2 consecutive months within the relevant AAVS Period.

New Octopus Card Issuance Month	AAVS Period	AAVS Fulfilment Designated Period
July 2016	6 July 2016 - 30 September 2016	1 – 30 November 2016
August 2016	1 August 2016 – 31 October 2016	1 – 31 December 2016
September 2016	1 September 2016 – 30 November 2016	1 – 31 January 2017

23. New Customers are eligible to a cash reward amount of HK\$50 or HK\$150 (“**Octopus Cash Reward**”) by reference to the lowest AAVS auto-reload amount per transaction made during the AAVS Period:

AAVS Auto-reload Amount per Transaction	Octopus Cash Reward
HK\$500	HK\$150
HK\$250	HK\$50

24. The AAVS transaction date and time recorded by the Bank shall be used to determine whether the transaction is eligible for Octopus Cash Reward. Any AAVS transaction subsequently found to be un-posted/ cancelled/ refunded will not be counted.
25. The Octopus Cash Reward will be credited to the New Customers’ designated HKD current account linked for AAVS during the relevant AAVS Fulfilment Designated Period. It will be shown in monthly statement as “**OCTOPUS PROMO**”.
26. New Customer must maintain the designated HKD current account linked for AAVS and the New Octopus Card at the time the Octopus Cash Reward is given.
27. The Octopus Cash Reward is not applicable to existing DBS Octopus ATM Card or customers who have cancelled any DBS Octopus ATM Card within 6 months from New Octopus Card application date.

DBS Treasures Transactional Rewards

28. “**Eligible Transaction**” means any of the following payment (being an immediate payment or a schedule payment) completed during the relevant Transactional Rewards Counting Period by reference to the date of the first Eligible Transaction :-
- Deposit HK\$20,000 or above into the HKD Current/ HKD Saving Account under the New Account via standing instruction / auto-payroll; or
 - Settle a bill via DBS mBanking or DBS iBanking by any HKD Current / HKD Savings Account under the New Account; or
 - Conduct autopay service via any HKD Current / HKD Savings Account under the New Account; or
 - Link PPS with HKD Current / HKD Savings Account under the New Account and use PPS through phone or internet for any transaction.

29. Any New Customer who completes one Eligible Transaction per month for 3 consecutive calendar months within the relevant Transactional Rewards Counting Period by reference to the date the New Account is opened will be eligible for HK\$1,000 Cash Reward (“**Transactional Cash Reward**”).

New Account Opening Month	Transactional Rewards Counting Period	Transactional Rewards Fulfilment Designated Period
July 2016	1 July 2016 - 31 October 2016	1 – 30 November 2016
August 2016	1 August 2016 – 30 November 2016	1 – 31 December 2016
September 2016	1 September 2016 – 31 December 2016	1 – 31 January 2017

30. To be eligible for the Transactional Cash Reward, the New Customer must not have conducted any Eligible Transactions during 1 January 2016 to 30 June 2016. The Transactional Cash Reward will be credited directly to the eligible New Customer’s Core Current Account under the New Account during the relevant Transactional Rewards Fulfilment Designated Period.

Wealth Management Offers

31. Wealth Management Offers Counting Period is determined by reference to the date the New Account is opened:

New Account Opening Month	Wealth Management Offers Counting Period	Wealth Management Offers Fulfilment Designated Period
July 2016	1 July 2016 - 30 September 2016	1 – 30 November 2016
August 2016	1 August 2016 – 31 October 2016	1 – 31 December 2016
September 2016	1 September 2016 – 30 November 2016	1 – 31 January 2017

32. The Wealth Management Offers include:

Subscription Offers:

- 32.1. A New Customer is eligible for the following Aggregate Subscription Cash Reward for subscription of investment fund and/or Designated Treasury Products via Investment Account and/or Wealth Management Account within Wealth Management Offers Counting Period.

Aggregate Subscription Amount (in Hong Kong Dollars or equivalent)	Aggregate Subscription Cash Reward
HK\$200,000 - <HK\$500,000	HK\$250
HK\$500,000 - <HK\$1,000,000	HK\$600
HK\$1,000,000 - <HK\$3,000,000	HK\$1,300
HK\$3,000,000 - <HK\$5,000,000	HK\$4,000
HK\$5,000,000 or above	HK\$7,000

- 32.2. Investment fund include lump sum investment fund subscription and set up of Investment Fund Savings Plan. “**Designated Treasury Products**” includes Bonds (inclusive of sale but excluding any initial public offering bond), Currency Linked Investment (minimum one-month investment tenor), Equity-Linked Product (minimum one-month investment tenor), Structured Investment Products and Foreign Currency Exchange (except HKD/USD and USD/HKD exchange transactions). Securities trading is excluded.

- 32.3. For the purpose of calculating the Aggregate Subscription Amount, all transactions will be converted into Hong Kong Dollars at the Bank’s determined exchange rate on the transaction execution date.

Investment Fund Transfer-in Offer:

- 32.4. A New Customer is eligible for HK\$400 cash reward for every HK\$200,000 (or equivalent) aggregate worth of investment fund transferred in from other financial institution(s) to the Bank during the Wealth Management Offers Counting Period. Each New Customer is entitled to a maximum of HK\$10,000 cash reward.

Securities Transfer-in Offer:

- 32.5. A New Customer is eligible for HK\$100 cash reward for every HK\$200,000 (or equivalent) aggregate worth of securities transferred in from other financial institution(s) to New Customer's Wealth Management Account during the Wealth Management Offers Counting Period. Each New Customer is entitled to a maximum of HK\$10,000 cash reward.
33. To enjoy the Investment Funds Transfer-in Offer and Securities Transfer-in Offer, the New Customer must successfully submit the transfer-in application during the Promotion Period and successfully complete the relevant transfer-in during the Wealth Management Offers Counting Period.
34. A New Customer cannot enjoy the Investment Funds and Securities Transfer-in Offers in conjunction with other transfer-in offers during the Promotion Period.
35. To calculate the amount of investment funds and/or securities 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 investment fund 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.
36. Any Cash Reward will be credited to the New Customer's core current account under his/her New Account during the relevant Wealth Management Offers Fulfilment Designated Period.

Preferential Interest Rate for Time Deposit Offer:

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

DBS Eminent Card Welcome Offer for DBS Treasures Customers:

39. 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 applied for the DBS Eminent Card and/or cancelled any DBS Eminent Card issued by the Bank in the 12 months prior to the date of application.
40. Please refer to the DBS Eminent Card Promotional leaflet or 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.

DBS Treasures Online Application Offer:

41. A New Customer who, in addition to opening a New Account and fulfilling the New Fund Requirement, has made an appointment by clicking "Open an Account" on the DBS Treasures webpage during the Promotion Period is eligible to receive an additional HK\$500 Cash Reward ("**Online Cash Reward**").
42. The Online Cash Reward will be credited to the New Customer's Core Current Account under the New Account during the applicable Fulfilment Designated Period.

New Account Opening Month	Fulfilment Designated Period
July 2016	1 – 30 November 2016
August 2016	1 – 31 December 2016
September 2016	1 – 31 January 2017

43. DBS Treasures Online Application Offer cannot be used in conjunction with other online DBS Treasures Acquisition promotion.

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:

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 product offering documentation, you should seek independent professional advice.