

## DBS Treasures Welcome Offers Terms and Conditions

### General Terms and Conditions:

1. All promotional offers contained in the leaflet ("**Welcome Offers**") shall run from 25 March 2014 to 31 May 2014, both dates inclusive, except that DBS iBanking & eStatement offer for DBS Treasures Customers shall run from 1 April 2014 to 30 June 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 cash reward awarded inappropriately 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.
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. A New Customer who opens a New Account during the Promotion Period and fulfills the New Funds Requirement shall be eligible to (i) "Hong Kong to Taiwan round trip Flight Ticket" ("**Flight Ticket**") ; or (ii) Foreign Currency Cash Reward ("**Travel \$**") set out in Clause 16 (collectively referred to as "**DBS Treasures Welcome Offers**").
16. **Flight Ticket / "Travel \$"**  
A New Customer who opens a New Account during the Promotion Period and fulfills all the requirements set out in this Clause 16 will be entitled to the relevant DBS Treasures Welcome Offers (as set out below) depending on the amount of New Funds agreed to be deposited by the New Customer at the time of the New Account opening as set out below:

| New Funds ^                       | New Funds Holding Period                   | Flight Ticket (Withholding Amount) |    | “Travel \$” (amount equivalent to HK\$) (Withholding Amount) |
|-----------------------------------|--|------------------------------------|----|--|
| HK\$1,000,000-<br>< HK\$3,000,000 | 6 months from the New Account opening date | 1 ticket (HK\$750)                 | OR | Travel \$ HK\$400 (HK\$400)                                  |
| HK\$3,000,000-<br><HK\$5,000,000  |  | 2 tickets (HK\$1,500)              |    | Travel \$ HK\$1,200 (HK\$1,200)                              |
| HK\$5,000,000 or above            |  | 3 tickets (HK\$2,250)              |    | Travel \$ HK\$2,000 (HK\$2,000)                              |

^ or its equivalent in foreign currency(ies)

17. The New Customer must select whether to receive the Flight Ticket or Travel \$ as the DBS Treasures Welcome offer at the time of the New Account opening. Once the selection is made, it cannot be changed.
18. If a New Customer selects Flight Ticket as the DBS Treasures Welcome offer, subject to Clause 18 (a) – 18 (n), the Bank will issue a redemption letter for the New Customer to redeem the Flight Ticket.
- Redemption letter will be mailed to New Customer within 3 weeks upon successful New Account opening to the eligible New Customer’s correspondence address in the Bank’s record. New Customer can redeem the Flight Ticket via the travel agent’s designated URL with the redemption code in the redemption letter. For details, please refer to the redemption letter.
  - Value of Flight Ticket does not include fuel surcharge, all applicable government taxes and fees and insurance. New Customer needs to pay for a handling fee of HK\$30 per head and can consider purchasing travel insurance at his/her expense. For the details of all related charges/ fees, please enquire the travel agent directly.
  - Once the Flight Ticket is redeemed and confirmed, no refund or change is allowed.
  - Arrangement for the flight booking depends on the seat availability.
  - Flight Ticket cannot be transferred, exchanged for cash, credit limit or other prizes.
  - Flight Ticket is available while stocks last. If stock of the Flight Ticket has ran out, the Bank has the right to provide New Customer with an alternative gift without further notice.
  - New Customer should make the ticket reservation at least 14 working days before the outbound date. New Customer must be one of the passengers.
  - The Bank is not the supplier of the Flight Ticket. Any enquiry, claim or complaint in relation to the quality or availability of the Flight Ticket or the accuracy of any of the aforementioned information contained in our marketing materials shall be directed to the relevant supplier. The Bank shall assume no liability in respect thereof.
  - The tickets redemption service will be provided by a third party service provider. The Bank is not responsible for any enquiry, claim or complaint in relation to the **tickets redemption process and shall assume no liability in respect thereof.**
  - Any information or data furnished by New Customers to the third party service provider shall be subject to the data policies of such third party service provider. The Bank shall assume no liability in relation to the use of such information or data by the third party service provider.
  - New Customer can choose the below Taiwan destination and valid flight for the round trip:
    - Taipei (CI678/CI922/CI904/CI642/CI928)
    - Taichung (AE1822/AE1842)
    - Kaohsiung (CI934/CI938)
  - Valid period of the Flight Ticket(s) is/are 2 - 7 days.
  - Travel period for the Flight Ticket(s) start(s) from 1 April 2014 to 29 September 2014 (not applicable to designated peak season period), redemption period starts from 1 April 2014 to 10 July 2014.
  - Flight Ticket is not applicable for travel during designated peak season period, which include 4 April – 6 April 2014, 17 April – 22 April 2014, 30 April – 6 May 2014, 30 May – 3 June 2014, 27 June – 2 July 2014, 11 July – 24 August 2014 and 6 September – 10 September 2014. If New Customer requests to travel during designated peak season period, or upgrade the Flight Ticket(s), New Customer must pay for the price difference.
19. If a New Customer selects Travel \$ as the DBS Treasures Welcome offer, the Customer is required to select the currency for the Travel \$ amongst the currency choices as set out in Clause 20, the relevant amount of the Travel \$ will be credited to the Multi-Currency Savings Account/ Renminbi Savings Account (as appropriate) of the eligible New Customer on the same date. Once the selection of the Travel \$ currency is made, it cannot be changed.

20. The respective amount of Travel \$ in different foreign currencies to which New Customer is eligible with respect to the different ranges of New Funds deposited by a New Customer in the New Account are set out in the table below:

| New Funds ^                       | Foreign Currency Cash Reward in respective currencies |     |     |
|-----------------------------------|---|-----|-----|
|                                   | RMB   | AUD | USD |
| HK\$1,000,000-<br>< HK\$3,000,000 | 308   | 58  | 58  |
| HK\$3,000,000-<br><HK\$5,000,000  | 948   | 158 | 158 |
| HK\$5,000,000 or<br>above         | 1,578   | 278 | 268 |

^ or its equivalent in foreign currency(ies)

21. A Withholding Amount (as set out above) will be withheld by the Bank in the core current account for New Customers who selected Flight Ticket as DBS Treasures Welcome Offer or the Multi-Currency Savings Account/ Renminbi Savings Account (as appropriate) for New Customers who selected Travel \$ as DBS Treasures Welcome Offer during the relevant New Funds Holding Period. Subject to Clause 22 below, the Withholding Amount will be released at the end of the relevant New Funds Holding Period.
22. 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.

#### 6-month Hong Kong Dollar Time Deposit Offer

23. A New Customer who sets up any single 6-month Hong Kong dollar ("HKD") time deposit with designated amount of New Funds as set out in the table under Clause 25 ("**Qualified Time Deposit**") during the Promotion Period will be eligible to the HKD Time Deposit Offer comprising:-
- a preferential interest rate on that Qualified Time Deposit; and
  - the "Travel \$" Foreign Currency Cash Reward in the amount corresponding to the foreign currency the eligible New Customer selects under Clause 25 below, providing the eligible New Customer maintains a valid Multi-Currency Savings Account/Renminbi Savings Account (as appropriate) when the "Travel \$" amount is credited to him/her ("Travel \$").

If the Qualified Time Deposit is opened in joint names, only the primary account holder will be eligible to this HKD Time Deposit Offer.

24. The eligible New Customer is required to select the currency for the "Travel \$" amongst the currency choices as set out in Clause 25 when the Qualified Time Deposit is set up and the relevant amount of the "Travel \$" will be credited to the Multi-Currency Savings Account/Renminbi Savings Account (as appropriate) of the eligible New Customer on the same date. Once the selection of the "Travel \$" currency is made, it cannot be changed.
25. The respective amount of Travel \$ in different foreign currencies to which New Customer is eligible with respect to the different ranges of New Funds deposited by a New Customer in the New Account are set out in the table below:

| New Funds^ to setup 6-month<br>HKD Time Deposit<br>(Withholding Amount) | Foreign Currency Cash Reward in respective<br>currencies |     |     |
|---|--|-----|-----|
|   | RMB  | AUD | USD |
| HK\$1,000,000-< HK\$3,000,000<br>(HK\$1,000)                            | 790  | 140 | 130 |
| HK\$3,000,000-<HK\$5,000,000<br>(HK\$3,000)                             | 2,360  | 430 | 390 |
| HK\$5,000,000 or above<br>(HK\$5,000)                                   | 3,940  | 710 | 640 |

^ or its equivalent in foreign currency(ies)

26. An eligible New Customer can only enjoy this HKD Time Deposit Offer once. If an eligible New Customer sets up more than one Qualified Time Deposit during the Promotion Period, the HKD 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.
27. For the avoidance of doubt, the HKD Time Deposit Offer will not apply to any renewal of a Qualified Time Deposit.
28. A Withholding Amount set out as above will be withheld by the Bank from the Qualified Time Deposit during its tenor. The eligible New Customer agrees that if the Qualified Time Deposit is terminated or withdrawn before its maturity date, the New Customer has to pay the Bank the Withholding Amount and the New Customer also

authorizes the Bank to deduct the Withholding Amount from the Qualified Time Deposit directly without prior notice.

29. 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.

**DBS Eminent Card Cash Rebate Offer and Flight Ticket Offer**

30. The welcome offer of DBS Eminent Card is only available to applicants who i) submit the DBS Eminent Card Application Form ("**Application Form**") to the Bank on or before 31 May 2014 ("**Offer Ending Date**") and ii) submit all supporting documents required by the Bank and have successfully applied to be the principal cardholder ("**Principal Cardholder**") of DBS Eminent Card ("**New Card**") to be issued by the Bank within one month from the date of application.
31. New Customer shall indicate his/ her choice of the welcome offer on the Application Form. Once such selection has been made, it cannot be changed.
32. If New Customer has not indicated his/her choice or he/she has indicated more than one choice as to what he/she would like to receive under the welcome offer in the Application Form, he/she will automatically be assigned "Up to HK\$600 Cash Rebate" as the welcome offer.
33. If New Customer has successfully applied for more than one New Card with the Bank by submitting multiple Application Forms to the Bank, he / she will only be entitled to the welcome offer ONCE in respect of all applications submitted before the Offer Ending Date.
34. For the purpose of this promotion, "**Eligible Transactions**" are the posted retail transactions and cash advance transactions (for Eligible Transactions being settled with a Credit Card Interest-free Instalment Loan, only posted monthly instalments shall be counted). For the avoidance of doubt, the following types of transactions shall not be considered as Eligible Transaction: Cash advance handling/administration fees, casino chips, foreign exchange, finance charges, reversed transactions, late charges, credit card annual fee, Call-a-loan, Balance Transfer, Funds Transfer, Fee Based Instalment, tax payment, any bill payment transactions made via DBS iBanking/JET Payment Service of JETCO/24-hour Customer Services Hotline or other available means as specified by the Bank from time to time, transactions that have been subject to cancellation, charge-back, return of goods and/or refund or any other categories of transactions specified by the Bank from time to time.
35. Fulfillment of the spending requirement shall be calculated based on eligible transactions conducted with each New Card successfully applied before the Offer Ending Date. If New Customer has successfully applied for more than one New Card, eligible transactions conducted with different New Cards cannot be combined for the purpose of calculating fulfillment of the spending requirement. The amount of any eligible transactions conducted through any supplementary card under the New Card will be aggregated with that of the principal card account of the New Card.
36. Welcome offer cannot be exchanged for cash, credit limit or other prizes.
37. Welcome offer is only available to cardholders whose credit card accounts are in good standing, remain valid and not in default during the spending period and when the welcome offer is issued.
38. Eligibility of any transaction for the purpose of entitlement to any welcome offer shall be determined based on its transaction date and time on the Bank's record. If there is any discrepancy between the Bank's record and cardholder's transaction slip, the Bank's record and determination shall be final and conclusive. For enquiries, please call DBS Eminent Card Customer Service Hotline at 2290 8300.

**Applicable to "Up to HK\$600 Cash Rebate":**

39. New Customer must accumulate retail spending and/or cash advance ("**Eligible Spending**") in the amount of HK\$4,800 or above ("**Spending Requirement**") within 2 months of the New Card issuance date ("**Spending Period**") to be eligible for \$200 Cash Rebate. If New Customer accumulates Eligible Spending in the amount of HK\$10,000 or above within the Spending Period, he/she will be eligible for the additional HK\$400 Cash Rebate, i.e. HK\$600 Cash Rebate in total. Cash Rebate will be credited to his/ her New Card's account within 3 months after the end of Spending Period, and shown on the monthly statement.
40. If a DBS Platinum Credit Card/ DBS Credit Card is issued to New Customer due to DBS Eminent Card application is declined by the Bank, the welcome offer will then be: New Customer must accumulate retail spending and/or cash advance ("**Eligible Spending**") in the amount of HK\$4,800 or above ("**Spending Requirement**") within 2 months of the New Card issuance date ("**Spending Period**") to be eligible for \$200 Cash Rebate. If New Customer accumulates Eligible Spending in the amount of HK\$10,000 or above within the Spending Period, he/she will be eligible for the additional HK\$200 Cash Rebate, i.e. HK\$400 Cash Rebate in total. Cash Rebate will be credited to New Customer's New Card's account within 3 months after the end of Spending Period, and shown on the monthly statement.

**"Hong Kong to Taiwan round trip flight ticket" Terms and Conditions:**

41. New Customer must accumulate retail spending and/or cash advance ("**Eligible Spending**") in the amount of HK\$6,800 or above ("**Spending Requirement**") within 2 months of the New Card issuance date ("**Spending Period**") to be eligible for the welcome offer of a free "Hong Kong to Taiwan round trip flight ticket".
42. If a DBS Platinum Credit Card/ DBS Credit Card is issued to New Customer due to DBS Eminent Card application is declined by the Bank, the welcome offer will then be: New Customer must accumulate retail



spending and/or cash advance (“**Eligible Spending**”) in the amount of HK\$4,800 or above (“**Spending Requirement**”) within 2 months of the New Card issuance date (“**Spending Period**”) to be eligible for the welcome offer of a “Hong Kong to Taiwan round trip flight ticket” at price of HK\$299. Please refer to the relevant SMS or letter for further details.

43. New Customer must provide a valid mobile phone number at the time he / she applies New Card in order to receive the relevant flight ticket redemption SMS.
44. Redemption details of the flight ticket will be sent to New Customer within 3 weeks upon successful New Card application via SMS, to his / her mobile phone number registered with our Bank. New Customer can redeem the flight ticket via the travel agent’s designated URL with the redemption code in the SMS. For details, please refer to the SMS. Redemption letter will be mailed to New Customer within 3 weeks upon successful application if he/she does not have valid/ no mobile phone number record in the Bank. New Customer can redeem the flight ticket via the travel agent’s designated URL with the redemption code in the redemption letter. For details, please refer to the redemption letter.
45. Value of flight ticket does not include fuel surcharge, all applicable government taxes and fees, insurance and VISA surcharges. New Customer needs to pay for a handling fee of HK\$30 per head and can consider purchasing travel insurance at his / her expense. All related charges/ fees, e.g. fuel surcharge, need to be settled by the New Card. For details, please enquire the travel agent directly.
46. New Customer can redeem a China Airlines Hong Kong to Taiwan round trip economy flight ticket (“**Free Flight Ticket**”), and New Customer can opt for getting an extra China Airlines Hong Kong to Taiwan economy Companion Discounted Ticket by paying HK\$750 (“**Companion Discounted Ticket**”). Companion Discounted Ticket should be reserved together with New Customer’s Free Flight Ticket.
47. Travel agent will debit a deposit of HK\$750 from New Customer’s New Card’s Account right after the flight ticket is reserved. If New Customer has opted for getting the Companion Discounted Ticket, travel agent will debit another HK\$750 from New Customer’s New Card’s account, i.e. HK\$1,500 in total, also with other relevant cost.
48. If New Customer has accumulated Eligible Spending with his /her New Card to the Spending Requirement within the Spending Period, New Customer will be eligible for the refund of deposit. The deposit will be refunded to his/her New Card’s Account within 3 months after the end of Spending Period, and shown on the monthly statement.
49. If New Customer cannot fulfill the Spending Requirement within the Spending Period, New Customer will not be eligible for the refund of deposit, and the Bank will not provide further notice to New Customer.
50. For the redemption details of Flight Tickets, please refer to clause 18(c) to 18 (n).

#### **Single Travel Insurance Plan Offers:**

51. The Single Travel Insurance Plan Offers are only applicable to New Customers who enroll for the Single Travel Insurance Plan online through the website of the Bank or via the designated mobile application during the Promotion Period.
52. **50% Premium Discount**  
Eligible New Customers can enjoy a 50% discount on the premium payable for enrollment of the Single Travel Insurance Plan.
53. **“Pacific Coffee Short Size Coffee e-Voucher” Reward**
  - a. New Customers (irrespective of the number of insured persons) who applied for the Single Travel Insurance Plan using online [www.dbs.com/hk/inspromo\\_e](http://www.dbs.com/hk/inspromo_e) or the designated mobile application with premium amount (net of discount) of HK\$180 or above shall be eligible to receive one Pacific Coffee short size coffee e-voucher valued at HK\$29 (the “**e-voucher**”) for each Single Travel Insurance Plan successfully enrolled.
  - b. The New Customers must input the Promocode provided by the Bank on opening the New Account when obtaining the quotation for the Single Travel Insurance Plan to receive the e-voucher.
  - c. Upon successful enrolment of the Single Travel Insurance Plan via online or the designated mobile application with the Promocode, MSIG Insurance (Hong Kong) Limited (“**MSIG**”) will send the e-voucher by email to the eligible New Customer’s email address as provided in the online application within 6 weeks from the application month end.
  - d. The Bank and MSIG are not the supplier of the e-vouchers. Any enquiry or complaint in connection with the e-vouchers or the products or services relating thereto should be directed to the relevant supplier. The Bank and MSIG shall have no liability of whatever nature in respect thereof.
  - e. The e-vouchers are available while stock lasts. The Bank and MSIG reserve the right to replace the e-vouchers with alternative offers without prior notice.
  - f. The e-vouchers cannot be redeemed for cash and their use is subject to terms and conditions stipulated by the relevant supplier.
54. The Single Travel Insurance Plan is underwritten by MSIG. MSIG reserves the right of final approval. For coverage and other details of the insurance plan, please refer to the policy provisions.
55. The Bank is an insurance agent authorised by MSIG.
56. For enquiries, please call DBS MSIG InsureDirect at 3122 6868. DBS MSIG InsureDirect is a dedicated Insurance Customer Services Hotline for customers of the Bank.

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

57. The Financial Needs Analysis Offer is only applicable to a New Customer who has no valid Financial Needs Analysis Offer 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.
58. 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").
59. 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 cannot be exchanged or redeemed for cash. The Gift Voucher will be mailed to eligible customer within 4 months after the FNA completion date.
60. Use of the Gift Voucher shall be subject to the terms and conditions 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 iBanking & eStatement offer for DBS Treasures Customers**

61. During the Promotion Period, for each Promotion, a New Customer who has completed the specified actions as stated in column II of the table below will be eligible for the relevant cash reward as stated in column III of the table below:

| I. Promotion         | II. Action(s) completed  | III. Cash Reward |
|----------------------|--|------------------|
| DBS iBanking offer   | <ul style="list-style-type: none"> <li>• Register for DBS iBanking; and</li> <li>• Successfully log on to DBS iBanking</li> </ul>      | HK\$50           |
| DBS eStatement offer | <ul style="list-style-type: none"> <li>• Subscribe to eStatement service in respect of the Customer's DBS Treasures account</li> </ul> | HK\$50           |

62. In order to be eligible for the DBS iBanking offer, a New Customer must not have previously registered for a DBS iBanking account at any time during the 6 months preceding the DBS iBanking registration date.
63. In order to be eligible for the DBS eStatement offer, a New Customer must not have previously subscribed to eStatement service in respect of the Customer's DBS Treasures account before 1 April 2014.
64. Each eligible New Customer is entitled to the cash reward once only for each of DBS iBanking offer and DBS eStatement offer.
65. Eligible New Customer cannot enjoy this promotion in conjunction with any other prevailing DBS iBanking welcome offers or eStatement subscription offers.
66. The cash reward for DBS iBanking offer will be credited to the eligible New Customer's DBS Treasures bank account on or before 31 August 2014 and such entry will be shown on the monthly consolidated statement. In order to receive the Cash Reward for DBS iBanking offer, the eligible New Customer shall remain as a DBS Treasures customer registered for DBS iBanking at the time the Bank credits the relevant cash reward.
67. The cash reward for DBS eStatement will be credited to the eligible New Customer's DBS Treasures bank account on or before 31 August 2014 and such entry will be shown on the monthly consolidated statement. In order to receive the cash reward for DBS eStatement, the eligible New Customer shall remain as a DBS Treasures customer subscribing to eStatement service in respect of the New Customer's DBS Treasures Account at the time the Bank credits the relevant cash reward.

**DBS Treasures Online Application Offer:**

68. 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 :
  - a. made an appointment by clicking "Open an Account" on the DBS Treasures webpage; or
  - b. 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").
69. 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.
70. The Online Instant Cash Reward
  - a. 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.
  - b. 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 16.
  - c. Subject to Clause 22, the Withholding Amount will be released at the end of the relevant New Funds Holding Period.
  - d. 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.

**Disclaimer / Risk Disclosure Statement:**

The Bank 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 and our “Investment Products Consolidated 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.