

DBS WMC Southbound Account November New Fund Offer (the “Promotion”) – Terms and Conditions

1. The Promotion runs from 1 November 2024 to 30 November 2024 (the “**Promotion Period**”).
2. The Promotion is only applicable to individual DBS Treasures customers who maintain Southbound Wealth Management Connect account with (“**Eligible Customers**”) of DBS Bank (Hong Kong) Limited (the “**Bank**”) during the Promotion Period. The Bank’s decision on whether a customer is an Eligible Customer is final.
3. “**DBS Treasures**” is a Customer Segment of the Bank. “**Customer Segment**” means DBS Account, DBS Treasures, DBS Treasures Private Client, DBS Private Bank and any other segment made available by the Bank from time to time. In Hong Kong, DBS Private Bank is the private banking division of the Bank.
4. “**Eligible New Funds**” refers to the incremental balance comparing the Total Relationship Balance on 30 November 2024 to the Total Relationship Balance on 31 October 2024, according to the Bank’s record.
5. The calculation of “**Total Relationship Balance**” is the total assets that an Eligible Customer maintains with the Bank in the Southbound Wealth Management Connect account (“**WMC Southbound Account**”), whether solely or jointly. The assets include Hong Kong dollar, Renminbi and foreign currency deposits including time deposits, Currency Linked Investment, market value of local and overseas securities, investment funds, bonds, paper gold and other linked or structured investment products.
6. Eligible Customer who:
 - a. transfers in Eligible New Funds of minimum RMB 1,000,000 (or its equivalent foreign currency (ies)) into WMC Southbound Account; and
 - b. maintains Eligible News Funds as set out in the Table 1 or Table 2 below during the corresponding Funds Counting Period
 is eligible to receive the corresponding amount of **New Funds Reward I or New Funds Reward II** (collectively, the “**New Funds Rewards**”).

Table 1:

Eligible New Funds tier	Funds Counting Period	New Funds Reward I (HK\$)
RMB 1,000,000 to below RMB 2,000,000	1 December 2024 – 31 May 2025	\$3,500
RMB 2,000,000 to below RMB 3,000,000		\$5,000
RMB 3,000,000 or above		\$7,500

Table 2:

Eligible New Funds tier	Funds Counting Period	New Funds Reward II (HK\$)
RMB 1,000,000 to below RMB 2,000,000	1 December 2024 – 31 August 2025	\$5,000
RMB 2,000,000 to below RMB 3,000,000		\$7,500
RMB 3,000,000 or above		\$10,000

7. The Bank will convert all non-Renminbi deposit balance to Renminbi dollars at the Bank’s determined exchange rate on the last date of the Funds Counting Period. The calculation decision of the Bank is final.
8. Each Eligible Customer can only enjoy either the New Funds Reward I **OR** the New Funds Reward II.
9. New Funds Rewards will be credited directly to the Eligible Customer’s HKD Savings Account or

Current Account on or before 30 November 2025. Each Customer is eligible to a maximum of HK\$10,000 New Funds Rewards under the Promotion.

10. If the Eligible Customer becomes a non-DBS Treasures customer or if there is abuse/non-compliance by the Eligible Customer during the Promotion Period, the Eligible Customer cannot enjoy the New Funds Rewards or where the New Funds Rewards have been credited, the Bank may debit the value of the New Funds Rewards from the Eligible Customer's account without prior notice and/or take action to recover any outstanding amounts.
11. Only primary account holder is eligible for the Promotion.
12. Each Eligible Customer can only enjoy the Promotion once.
13. **Eligible Customer cannot enjoy the Promotion together with any other DBS Current & Savings Account offers.**
14. The Promotion is not applicable to Bank staff.
15. The Promotion is limited in quota and offered on a first come first served basis.
16. The Bank may change the terms and/or modify/terminate the Promotion without further notice. The Bank's decision is final.
17. All transaction dates and values relevant under the Promotion are determined according to the Bank's records. The Bank's record is final.
18. The Promotion information will remain accessible up to one week after the end of the Promotion.
19. The English version shall prevail if there is any inconsistency between the English and Chinese versions.

Disclaimer: Foreign exchange involves risks. Customers should note that foreign exchange may incur loss due to the fluctuation of exchange rate. This information does not constitute any offer, recommendation, invitation or solicitation of any transaction.

RMB currently may not be freely convertible and is subject to exchange controls and restrictions. If you choose to convert your RMB or foreign currency to other currencies at an exchange rate that is less favourable than your original exchange rate, you may suffer loss in principal. There is no guarantee that RMB will not depreciate.