

**Selected Customers Time Deposit Placement Offer (the “Promotion”) – Terms and Conditions**

1. The Promotion runs from 1 January 2025 to 31 March 2025 (the “**Promotion Period**”).
2. The Promotion is only applicable to individual customers who (“**Eligible Customers**”):
  - i. have maintained DBS Treasures account (“**Eligible Account**”) with DBS Bank (Hong Kong) Limited (the “**Bank**”) AND;
  - ii. have maintained Wealth Management Accounts (“**WMA**”) AND;
  - iii. have received the relevant invitation from the Bank
3. “**DBS Treasures**” is Customer Segments 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 Customers can enjoy the preferential rate in Table 1 below (“**Preferential Interest Rate**”) for placing a 3-month time deposit (capped at RMB 3,000,000 or equivalent in foreign currency) through DBS Treasures Relationship Manager or DBS Treasures GBA Engagement team during the Promotion Period (“**Time Deposit**”).
5. Eligible Customers who successfully conducts any eligible transaction type as specified in Table 2 below with aggregate investment transaction amount of RMB100,000 or above (or equivalent in foreign currency) via the Eligible Customer’s WMA (“**Eligible Investment Transaction**”) before Time Deposit placement is eligible to receive an **extra 0.50%** p.a. in addition to the Preferential Interest Rate (“**Level-up Bonus Interest Rate**”).

Table 1

Currency	Tenor	Preferential Interest Rate (p.a.)	Level-up Bonus Interest rate (p.a.)
RMB	3-month	1.80%	0.5%
USD		3.30%	
HKD		2.30%	

Table 2 – Eligible transaction type to be successfully conducted prior to Time Deposit placement in order to receive the Level-up Bonus Interest Rate

I. Bonds	Bond Purchase
II. Investment Funds	Lump sum subscription or switching of Investment Funds

6. The Bank reserves the right to amend or revise the Preferential Interest Rate and Level-up Bonus Interest Rate. The Preferential Interest Rate and Level-up Bonus Interest Rate will be confirmed by the Bank at the time the Time Deposit is placed.
7. Only primary account holder is eligible for the Promotion.
8. Each Eligible Customer can only enjoy the Promotion once.
9. If the Eligible Customer becomes a non-DBS Treasures or if there is abuse/non-compliance by the Eligible Customer during the Promotion Period, the Eligible Customer cannot enjoy the Preferential Interest Rate and/or the Level-up Bonus Interest Rate (together the “**Offer**”) or where the Offer has been credited, the Bank may debit the value of the Offer from the Eligible Customer's account without prior notice and/or take action to recover any outstanding amounts.
10. **Eligible Customer cannot enjoy the Promotion together with any other current and/or savings accounts offers and/or any other DBS Treasures Funds Retention Reward and/or DBS Treasures Welcome Offers and/or any other Foreign Exchange offers.**
11. The Promotion is not applicable to Bank staff.
12. The Bank may change the terms and/or modify/terminate the Promotion without further notice. The Bank’s decision is final.
13. All transaction values relevant under the Promotion are determined according to the Bank’s records. The Bank’s record is final.
14. The Promotion information will remain accessible up to one week after the end of the Promotion.
15. The English version shall prevail if there is any inconsistency between the English and Chinese versions.

**Risk Disclosure:**

Bonds and Investment Funds (together “the Products”) are investment products and some of them may involve derivatives. The investment decision is yours but you should not invest in the Products unless the intermediary 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. The Products are NOT equivalent to and are not to be treated as substitutes for time deposits and are not principal protected. The Products are NOT protected deposits and are NOT protected by the Deposit Protection Scheme in Hong Kong.

Any person considering an investment should seek independent advice on the investment suitability when considered necessary.

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

RMB currently may not be freely convertible and is subject to exchange controls and restrictions. 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:**

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