

Exclusive Offers for PUSA Members



Date: 19 October 2016 (Wednesday)
Time: 10:00 am - 6:00 pm
Venue: PUSA Office, VA204, The HK Polytechnic University




With **DBS Treasures** as your financial partner, you can turn your everyday banking and spending into rewarding pleasures. Together with our specialists and seasoned professional, diversified financial products and investment platform, **DBS Treasures** adds spice to your life with treasures and pleasures.

From now till **31 October 2016**, join us to enjoy a total return of up to **2.08% p.a**¹ and a series of privileges.

Offers for PUSA Members		
	Additional Complete questionnaire on the spot ▶ Travel Kits or HK\$400 Magazine eCoupon Sign up DBS Treasures with full documents ▶ HK\$200 ParknShop Shopping Coupon Deposit new funds of HK\$1,000,000 or above ▶ Annual Travel Insurance (Gold Plan) (Valued at HK\$2,010)	
	New Funds Reward Deposit new funds of HK\$1,000,000 or above (or equivalent; within designated hold fund period)	HK\$2,150 Cash Reward
	Investment Account Opening Reward Open a designated Investment Account	HK\$100 Cash Reward

Other banking privileges:

 Octopus ATM Card Reward Apply for DBS Octopus ATM Card and complete at least one AAVS transaction per month in any 2 consecutive months	Up to HK\$150 Cash Reward
 Transactional Rewards Complete designated banking transaction(s) via HKD Current or Saving Account	Up to HK\$2,000 Cash Reward

Member-Get-Member Reward	
 Successfully refer each friend or relative	HK\$800 Cash Reward
 Bonus reward for 3-4 successful referrals	Extra HK\$2,000 Cash Reward
 Bonus reward for 5 successful referrals or above	Extra HK\$4,000 Cash Reward

Please contact our **Corporate Account Manager Mr. Roy Yu at 9826 7990** for **DBS Treasures account** opening!

¹ Base on the return of bringing in New Funds of HK\$1,000,000 to set up a 3-month time deposit and designated investment account.

The above information is not and shall not be considered as investment advice or any offer or solicitation to enter into any investment arrangement. Investment involves risks. The above offers are subject to the relevant terms and conditions.

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:

- Unless stated otherwise, the Promotion runs from 1 October 2016 to 31 December 2016 ("Promotion Period").
- "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 Fund 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.
- "New Fund" 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 in 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.
- 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.
- During the Promotion Period, if the New Customer
 - closes the New Account; or
 - transfers New Funds out of the New Account such that the New Funds Requirement cannot be met; or
 - 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.
- Only the primary account holder is eligible for the Promotion.
- New Customer must maintain a valid New Account at the time any reward under this Promotion is given.
- 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.
- 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.
- Each customer can only enjoy the Promotion **once**.
- The Bank has final decision on all account opening.
- All rewards/gifts are non-exchangeable. The Bank can replace the rewards/gifts with other rewards/gifts without prior notice.
- 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.
- Customers cannot enjoy the Promotion together with any current and/or savings accounts offers.
- The Bank may change the terms and conditions and/or modify/terminate the Promotion without notice. The Bank's decision is final.
- The English version shall prevail if there is any inconsistency between the English and Chinese versions.

New Fund Reward

- A New Customer who
 - opens a New Account during the Promotion Period and fulfils the New Fund Requirement; and
 - 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) during the applicable Hold Fund Period (as set out in the table below) will be entitled to HK\$1,200 cash reward ("New Fund Reward").

New Account Opening Month	Hold Fund Period
October 2016	7 th day of New Account opening – 31 December 2016
November 2016	7 th day of New Account opening – 31 January 2017
December 2016	7 th day of New Account opening – 28 February 2017

- New Fund 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
October 2016	1 – 28 February 2017
November 2016	1 – 31 March 2017
December 2016	1 – 30 April 2017

DBS Octopus ATM Card Reward

- 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 New 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
October 2016	3 October 2016 – 31 December 2016	1 – 28 February 2017
November 2016	1 November 2016 – 31 January 2017	1 – 31 March 2017
December 2016	1 December 2016 – 28 February 2017	1 – 30 April 2017

- 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

21. 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.
22. 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".
23. 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.
24. The Octopus Cash Reward is not applicable to existing DBS Octopus ATM Card customers or customers who have cancelled any DBS Octopus ATM Card within 6 months from New Octopus Card application date.

DBS Treasures Transactional Reward

25. "Eligible Transaction" means any of the following payments (being an immediate payment or a schedule payment) completed during the relevant Transactional Reward Counting Period by reference to the date of the first Eligible Transaction:-
 - 25.1. Deposit HK\$15,000 or above into the HKD Current/ HKD Saving Account under the New Account via standing instruction / auto-payroll; or
 - 25.2. Settle a bill via DBS mBanking or DBS iBanking by any HKD Current / HKD Savings Account under the New Account; or
 - 25.3. Conduct autopay service via any HKD Current / HKD Savings Account under the New Account; or
 - 25.4. Link PPS with HKD Current / HKD Savings Account under the New Account and use PPS through phone or internet for any transaction; or
 - 25.5. Deposit HK\$50,000 or above into the HKD Current/ HKD Saving Account under the New Account via standing instruction / auto-payroll.
26. Any New Customer who completes one Eligible Transaction as stated in clause 25.1 to 25.4 per month for any 3 calendar months within the relevant Transactional Reward Counting Period by reference to the date the New Account is opened will be eligible for HK\$1,000 Cash Reward ("HK\$1,000 Cash Reward").
27. Any Customer who completes one Eligible Transaction as stated in clause 25.5 per month for any 3 calendar months within the relevant Transactional Reward Counting Period by reference to the date the New Account is opened will be eligible for HK\$2,000 Cash Reward ("HK\$2,000 Cash Reward").

New Account Opening Month	Transactional Reward Counting Period	Transactional Reward Fulfilment Designated Period
October 2016	1 October 2016 - 31 January 2017	1 - 28 February 2017
November 2016	1 November 2016 - 28 February 2017	1 - 31 March 2017
December 2016	1 December 2016 - 31 March 2017	1 - 30 April 2017

28. Customer cannot enjoy the HK\$1,000 Cash Reward in conjunction with the HK\$2,000 Cash Reward ("Transactional Cash Reward").
29. To be eligible for the Transactional Cash Reward, the New Customer must not have conducted any Eligible Transactions from 1 April 2016 to 30 September 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 Reward Fulfilment Designated Period.

Wealth Management Reward

30. Counting Period for the Wealth Management Reward is determined by reference to the date the New Account is opened:

New Account Opening Month	Counting Period	Wealth Management Reward Fulfilment Designated Period
October 2016	1 October 2016 - 31 December 2016	1 - 28 February 2017
November 2016	1 November 2016 - 31 January 2017	1 - 31 March 2017
December 2016	1 December 2016 - 28 February 2017	1 - 30 April 2017

31. All cash reward under Wealth Management Reward (comprises of the Investment Transaction Reward, Transfer-in Reward and Multiple Investment Reward as defined in Clauses 32, 33 & 34) will be credited to the eligible New Customer's Core Current Account under his/her New Account during the relevant Wealth Management Reward Fulfilment Designated Period.

32. Investment Transaction Reward:

- a) New Customer is eligible for the following Investment Transaction Cash Reward if they reach the relevant Aggregate Investment Transaction Amount(s) of Investment Funds, Bonds and/or Designated Treasury Products (as defined in Clause 32c) during the relevant Counting Period.

Aggregate Investment Transaction Amount (in Hong Kong Dollars or equivalent)	Investment Transaction Cash Reward
HK\$100,000 - <HK\$200,000	HK\$100
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

- b) Aggregate Investment Transaction Amount includes (i) lump sum Investment Fund subscription and initial investment and monthly investment of newly set up Investment Fund Savings Plan during the relevant Counting Period; and (ii) the subscription (excluding any initial public offering bond) and/or sale amount of Bonds during the relevant Counting Period; and (iii) subscription amount for Designated Treasury Products during the relevant Counting Period.
- c) "Designated Treasury Products" includes Currency Linked Investment (with minimum one-month investment tenor), Equity-Linked Product, Structured Investment Products and Foreign Currency Exchange (excluding HKD/USD and USD/HKD exchange transactions). Securities trading is excluded.
- d) To calculate the Aggregate Investment Transaction Amount, the Bank will convert all transactions to Hong Kong Dollars at the Bank's determined exchange rate on the relevant transaction execution date.

33. Transfer-in Reward:

- a) New Customer is eligible for HK\$400 cash reward for every HK\$200,000 (or equivalent) aggregate worth of investment funds and/or HK\$100 cash reward for every HK\$100,000 (or equivalent) aggregate worth of securities transferred in from other financial institution(s) ("Transfer-in Amount") to the Bank during the relevant Counting Period (for investment funds, transfer-in to Investment Fund Account and/or Wealth Management Account is eligible; for securities, only transfer-in to Wealth Management Account is eligible). Each New Customer is entitled to a maximum of HK\$10,000 cash reward for investment funds transfer-in and securities transfer-in respectively.
- b) The Bank's decision on whether to accept a transfer-in product is final. To enjoy the Transfer-in Reward, the New Customer must successfully submit the transfer-in application and complete the relevant transfer-in during the relevant Counting Period.
- c) A New Customer cannot enjoy the Transfer-in Reward in conjunction with other transfer-in offers during the Promotion Period.
- d) To calculate the Transfer-in Amount, 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 Securities will be calculated based on the marked-to-market value on the last day of the month in which the transaction is executed. The Transfer-in Amount of investment funds 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.

34. Multiple Investment Reward:

New Customer is eligible for the following Bonus Cash Reward for the subscription and/or sale (for Bonds only) for investment products of 2 or more Investment Product Categories attaining the respective minimum Aggregate Investment Transaction amount via any Investment Accounts or Wealth Management Accounts during the relevant Counting Period.

Investment Product Category	Minimum Aggregate Investment Transaction Amount (in Hong Kong Dollars or equivalent)
Investment Funds	HK\$300,000
Bonds (excluding any initial public offering bond)	HK\$300,000
Currency Linked Investment	HK\$300,000
Equity-Linked Products	HK\$300,000
Structured Investment Products	HK\$300,000
Foreign Currency Exchange (excluding HKD/USD and USD/HKD exchange transactions)	HK\$1,000,000

Number of categories of investment products	Bonus Cash Reward
2	HK\$400
3	HK\$800
4 or more	HK\$1,200

Preferential Interest Rate for Time Deposit Reward:

35. 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.
36. 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:

37. 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.
38. 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.

October Early Bird Reward:

39. October Early Bird Reward runs from 1 October 2016 to 31 October 2016 (the "October Early Bird Reward Promotion Period").
40. A New Customer who
- opens a New Account during the October Early Bird Reward Promotion Period and fulfils the New Funds Requirements; and
 - 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) during the applicable Hold Fund Period (as set out in the table below) will be entitled to HK\$950 cash reward ("October Early Bird New Fund Reward").

New Account Opening Month	Hold Fund Period
October 2016	7 th day of New Account opening – 31 December 2016
November 2016	7 th day of New Account opening – 31 January 2017
December 2016	7 th day of New Account opening – 28 February 2017

41. Where a New Customer who satisfies Clause 40 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\$100 cash reward ("Investment Account Opening Reward").
42. October Early Bird New Fund Reward and 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
October 2016	1 – 28 February 2017
November 2016	1 – 31 March 2017
December 2016	1 – 30 April 2017

43. 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.

Risk Disclosures:

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