

**Privileges for Corporate Payroll Services**

**Exclusive Offers for the Members of The Hong Kong Polytechnic University Staff Association**

**Time:** 25th October 2017 (Wednesday)

**Date:** 10:00 a.m. - 6:00 p.m.

**Venue:** VA204, PUSA, The Hong Kong Polytechnic University, Hung Hom, Kowloon, Hong Kong

	<u>DBS Treasures</u>	<u>DBS Account</u>
<b>PAYROLL AND WELCOME REWARD</b>	<b>exclusive</b> HK\$5,000 Cash Reward for joining DBS Treasures with designated New Funds amount and fulfilling relevant requirements	<b>exclusive</b> HK\$900 Cash Reward for joining DBS Account with designated New Funds amount and fulfilling relevant requirements
<b>SERVICE FEE WAIVER</b>	<b>exclusive</b> ❖ 1 <sup>st</sup> year waiver for monthly service fee	
<b>CARD</b>	<b>exclusive</b> ❖ Extra <b>HK\$200 Cash Rebate</b> on top of prevailing offers for applying each type of DBS Credit Cards	
<b>SAVE</b>	❖ Up to <b>1.1% p.a.</b> Preferential Interest Rate for Time Deposit	
<b>INVEST</b>	❖ Investment Account Opening <b>HK\$200</b> Cash Reward	
<b>BORROW</b>	❖ <b>0.25% Rebate</b> on Personal Instalment Loan handling fee (Up to HK\$2,000)	

**Card Application:**



**DBS Eminent VISA Signature Card:**

<http://go.dbs.com/hk-emiv-q4>



**DBS Eminent VISA Platinum Card:**

<http://go.dbs.com/hk-emip-q4>



**DBS Black World Mastercard:**

<http://go.dbs.com/hk-blkmc-q4>



**DBS Compass VISA:**

<http://go.dbs.com/hk-cv-q4>

**Enquiry:**

**For Account Opening and others: Mr. Roy Yu**  
Tel: 9826 7990 / 3668 7931 Email: royyu@dbs.com

**For Loans enquiry: Ronald Yu**  
Tel: 2290 8118

1. The Promotion runs from 1 October to 31 December 2017.
2. Investment involves risks. The above information is not and shall not be considered as investment advice or any offer or solicitation to enter into any investment arrangement.
3. The Promotion is subject to terms and conditions.

Reminder: To borrow or not to borrow? Borrow only if you can repay!

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 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.

## DBS Account & DBS Treasures Privileges for Corporate Payroll Services (“Promotion”) Terms and Conditions

### General Terms and Conditions:

1. The Promotion runs from 1 October 2017 to 31 December 2017 (“**Promotion Period**”).
2. “**New Customer**” means an individual customer with DBS Bank (Hong Kong) Limited 星展銀行(香港)有限公司 (the “**Bank**”) who successfully completes the Personal Account Opening Form and becomes a new DBS Account or DBS Treasures customer during the Promotion Period. The Bank’s decision on whether a customer is New Customer is final.
3. The Promotion is not available to existing DBS Account or DBS Treasures Customers or customers who have been DBS Account or DBS Treasures Customer at any time during the 12 months preceding the date the customer becomes a New Customer (“**Joining Date**”).
4. If the New Customer becomes a non-DBS Account or non-DBS Treasures customer (as the case may be) during the Promotion Period, 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.
5. Only the primary account holder is eligible for the Promotion.
6. New Customer must be a DBS Account or DBS Treasures (as the case may be) customer at the time any reward under this Promotion is given.
7. The calculation of Total Relationship Balance is the total assets that a New Customer maintained with the Bank, regardless whether it is solely or jointly owned by the New Customer. The assets include Hong Kong dollar, Renminbi and foreign currency market value of local and overseas securities, investment funds, bonds and other linked or structured investment products.
8. A HK\$100 monthly service fee for DBS Account and a HK\$200 monthly service fee for DBS Treasures account is chargeable if the Monthly Total Relationship Balance over the previous 3 consecutive months falls below HK\$200,000 (or its equivalent in foreign currency(ies)) or HK\$1,000,000 (or its equivalent in foreign currency(ies)) respectively.
9. A HK\$200 handling charge and the value of any reward given will be debited from the New Customer’s account without notice if the New Customer’s accounts is/are closed within 3 months from the Joining Date.
10. Each New 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 Customer’s account without notice and/or take such action to recover any outstanding amounts.
14. New Customer cannot enjoy the Promotion together with any current and/or savings accounts offers and/or Online Time Deposit offers and/or DBS Treasures Welcome 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.

### Specific Terms and Conditions

#### **Payroll Reward**

17. A New Customer who
  - a) deposits New Funds (as defined in Clause 18) in the amount of HK\$200,000 (or equivalent) or above for DBS Account or HK\$1,000,000 (or equivalent) or above for DBS Treasures within 7 calendar days from the Joining Date; and
  - b) maintains his/her monthly Total Relationship Balance held with the Bank at the amount of HK\$200,000 (or equivalent) or above for DBS Account or HK\$1,000,000 (or equivalent) or above for DBS Treasures during the applicable Funds Counting Period (as set out in the table below); and
  - c) deposits HK\$10,000 or above into the HKD Current/ HKD Savings Account via auto-payroll per month for any 2 calendar months during the applicable Transactions Counting Period (as set out in the table below),

will be entitled to HK\$900 cash reward for DBS Account or HK\$5,000 cash reward for DBS Treasures customer (“**Payroll Reward**”).

Joining Date	Funds Counting Period	Transactions Counting Period
1 – 31 October 2017	7th day of Joining Date – 31 December 2017	1 October 2017 – 31 December 2017
1 – 30 November 2017	7th day of Joining Date – 31 January 2018	1 November 2017 – 31 January 2018
1 – 31 December 2017	7th day of Joining Date – 28 February 2018	1 December 2017 – 28 February 2018

18. "New Funds" means the net increase in value when comparing the New Customer's Total Relationship Balance held with the Bank on the 7<sup>th</sup> day of Joining Date with the monthly Total Relationship Balance in the 3 months prior to the Joining Date. New Funds do not include funds transferred from any existing accounts held with the Bank.
19. Payroll Reward will be credited to the New Customer's Current Account during the applicable Designated Fulfilment Period (as set out in the table below).

Joining Date	Designated Fulfilment Period
October 2017	1 – 28 February 2018
November 2017	1 – 31 March 2018
December 2017	1 – 30 April 2018

#### Fee Waiver Reward

20. New Customer will be entitled to monthly service fee waiver for DBS Account or DBS Treasures (as the case may be) for 1 year from the Joining Date ("Fee Waiver Reward").

#### DBS Credit Card Additional Welcome Reward

21. New Customer will be entitled to extra HK\$200 cash rebate ("Credit Card Additional Welcome Reward") for each new principal DBS Eminent VISA Signature Card, DBS Eminent VISA Platinum Card, DBS Black World MasterCard or DBS Compass VISA approved and issued by the Bank during the Promotion Period. To enjoy the Credit Card Additional Welcome Reward, New Customer is required to apply for the credit card via designated website links and fulfil the respective credit card welcome offer spending requirement.
22. Credit Card Additional Welcome Reward will be credited to the eligible credit card account within 3 months after the spending period of the respective credit card welcome offer has ended.
23. Credit Card Additional Welcome Reward cannot be enjoyed in conjunction with other credit card promotional offer except the welcome offer of DBS Eminent VISA Signature Card, DBS Eminent VISA Platinum Card, DBS Black World MasterCard and DBS Compass VISA. New Customer is only eligible to Credit Card Additional Welcome Reward for each type of credit card once.

#### Preferential Interest Rate for Time Deposit Reward:

24. 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.
25. The preferential interest rate for selected Time Deposit is determined by the Bank and is subject to adjustment without prior notice. Please contact our staff for details.

#### Investment Account Opening Reward

26. A New Customer who
- is eligible to Payroll Reward and Fee Waiver Reward, and
  - 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 Joining Date to apply for a Securities Account and/or Investment Fund Account and/or Wealth Management Account and/or Investment ID Account and successfully sets up such account within 7 calendar days of the Joining Date, will be entitled to HK\$200 cash reward ("Investment Account Opening Reward").
27. Investment Account Opening Reward will be credited to the New Customer's current account during the applicable Designated Investment Account Opening Reward Fulfilment Period (as set out in the table below).

Joining Date	Designated Investment Account Opening Reward Fulfilment Period
October 2017	1 – 28 February 2018
November 2017	1 – 31 March 2018
December 2017	1 – 30 April 2018

**Handling Fee Rebate for Personal Instalment Loan:**

28. New Customer who applies for any personal instalment loan during the Promotion Period will be eligible to 0.25% Cash Rebate on the handling fee of the relevant personal instalment loan (“**Handling Fee Rebate**”).
29. The maximum amount of Handling Fee Rebate for each New Customer is HK\$2,000.
30. Handling Fee Rebate will be credited to the New Customer’s repayment account 6 months after draw down of the personal instalment loan.
31. The Handling Fee Rebate is only applicable to New Customer whose loan accounts are in good standing and not in default. If the account status has changed or the New Customer early repays the full amount of the personal instalment loan, the Bank reserves the rights to withhold the Handling Fee Rebate or deduct the Handling Fee Rebate from the relevant account without prior notice.

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**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.