

Terms and Conditions of the DBS Treasures Private Client Member Get Member Programme Promotion (the "Programme")

1. In these terms and conditions:

"DBS" means DBS Bank Ltd, DBS Vickers Securities (Singapore) Pte Ltd and Islamic Bank of Asia;
"DBS Customers" means existing DBS Treasures Private Client customers as at the date of referral and excludes:

- (a) non-individuals;
- (b) employees of DBS and its affiliates and their immediate families;
- (c) the advertising agencies engaged by DBS and its affiliates; or
- (d) any other parties which are directly involved in organizing, promoting and/or conducting the Programme;

"Non-Qualifying Referral" means any person who is:

- (a) an existing Wealth Management Customer at the date of the referral or was a Wealth Management Customer at any time in the 6 months preceding the date of the referral;
- (b) an employee of DBS; or
- (c) a Business Introducer under the TPC Business Introducer Program.

"Qualifying Assets" mean new funds or other assets transferred from outside of DBS and excludes any funds or other assets transferred from any DBS/POSB account or arising from the liquidation of any investment held with or through DBS/POSB; and "Wealth Management Customer" means a customer of DBS Treasures, DBS Treasures Private Client or DBS Private Bank.

2. Only DBS Customers are eligible to participate in the Programme.

3. The Programme is valid from 2 January 2019 to 31 December 2019 (the "Promotional Period")

4. A DBS Customer (each, a "Referrer") will receive a reward (the "Reward") in accordance with the rewards table (the "Rewards Table") set out in the Schedule if:

- (a) the Referrer refers a prospective customer (not being himself/herself or a Non-Qualifying Referral) (each such prospective customer, a "Referred Person") to DBS by completing and submitting the referral form, and DBS receives such submission during the Promotional Period;
- (b) the Referred Person qualifies as a DBS Treasures Private Client (as determined by DBS in its absolute discretion);
- (c) the Referred Person opens an account with DBS (not being a joint account with the Referrer as a joint account holder) (the "First Account") with Qualifying Assets within 3 months from the date of referral; and

(d) the assets under management ("AUM") in the First Account at the end of the third calendar month from the date the First Account was established is not less than SGD 1,500,000 AUM amount

5. If more than one DBS Customer successfully refers the same Referred Person to DBS within the Promotional Period, only the first DBS Customer that submitted the name of the Referred Person to DBS through their relationship manager, a DBS front line staff, via referral form, online or via email will be entitled to the Reward.

6. There is no limit to the number of referrals that can be made by the Referrer.

7. A Referrer who qualifies for the Reward will receive the cash credit in their designated S-Account after 2 months from fulfilling all the requirements set out in clause 4 of these terms and conditions.

8. DBS' decision on all matters relating to the Programme will be final and binding on all parties. DBS may discontinue the Programme or vary these terms and conditions without prior notice or liability to any party. In the event of any inconsistency between these terms and conditions and any brochures, marketing or promotional materials relating to the Programme, these terms and conditions will prevail.

9. DBS may at any time substitute the Reward with any other reward of similar value.

10. DBS shall not be liable for any injury, loss or damage whatsoever, whether direct or indirect, arising from or in connection with the Reward and the Programme.

11. The Referrer:

(a) undertakes to comply with the provisions of the Personal Data Protection Act (Cap 26 of 2012), including all relevant subsidiary legislations and regulations (the "Act");

(b) warrants that he/she has obtained consent under the Act from the Referred Person for and consent on behalf of the Referred Person to the collection, processing, use and disclosure of the Referred Person's personal data by/to DBS and such other third party for the purpose of the Programme and/or the opening of the First Account and/or any other purposes related thereto;

(c) warrants that, to the best of his/her knowledge, the Referred Person's personal data collected is reasonably accurate and complete;

(d) consents to DBS disclosing the Referrer's name to the Referred Person for the purposes of the Programme and/or the opening of the First Account and/or any other purposes related thereto;

(e) confirms that he/she has read and agrees (and procures that the Referred Person has read and agrees) to be bound by the terms of the DBS Privacy Policy, a copy of which can be found on <http://www.dbs.com/privacy/Pages/>; and

(f) agrees to hold DBS and its directors, officers and employees (each an "Indemnified Party") harmless and keep each Indemnified Party fully and effectively indemnified from and against any losses, costs, claims, damage and expenses whatsoever which any of them may incur (directly or indirectly) as a result of any breach by the Referrer of any of its representations, warranties, undertakings or obligations hereunder.

12. These terms and conditions are governed by Singapore law and parties agree to submit to the exclusive jurisdiction of the Singapore courts.

Schedule: Rewards Table

Wealth Segment: DBS Treasures Private Client	Reward
Every successful referral	SGD 1,000 cash credit