

Terms and Conditions of the DBS Treasures Private Client Q3 2018 Campaign (the “Campaign”)

Participation in the Campaign constitutes acceptance of these Terms and Conditions.

1. This Campaign is valid from 21 August to 30 September 2018, both dates inclusive (the “**Campaign Period**”). This Campaign is not to be used with any other ongoing campaign offers. This Campaign comprises the New Funds Gift, the Insurance Gift, the Online Product Take-up Gift Campaign and the Online Registration Gift as set out below.
2. Only new DBS Treasures Private Client customers (“**Customers**”) of DBS Bank Ltd (“**DBS**” or the “**Bank**”) who successfully open and establish a new Account with DBS Treasures Private Client during the Promotional Period are eligible to participate in the New Funds Gift, the Insurance Gift and the Online Product Take-up Gift.
3. Customers are not eligible if they have closed an Account with DBS Treasures Private Client or DBS Private Bank in the last twelve (12) months prior to the date of establishing a new banking relationship.

(i) NEW FUNDS GIFT

4. To participate in the Promotion, a Customer must:
 - (a) Complete and submit the DBS Treasures Private Client “Contact Me” online form during the Campaign Period;
 - (b) deposit a single sum of not less than SGD 1,000,000 / SGD 1,500,000 or its foreign currency equivalent in Qualifying Funds in the Account (the “**Relevant Account**”) during the Campaign Period (“**Deposit of Qualifying Funds**”); and
 - (c) maintain the Deposit of Qualifying Funds in the Relevant Account with DBS for at least three (3) months after the date on which such Deposit of Qualifying Funds was deposited (the “**Relevant Period**”).
5. Customers who qualify for the New Funds Promotion are entitled to receive a cash credit (the “**Gift**”) which will be credited to the Relevant Account by 30 November 2018.

Gift	Minimum Amount of Deposit of Qualifying Funds
SGD 6,000	SGD 1,500,000 and above or its foreign currency equivalent
SGD 3,200	Between SGD 1,000,000 and SGD 1,499,999.99 or its foreign currency equivalent

6. Each eligible Customer is only entitled to one (1) Gift capped at SGD 6,000 in cash credit at any time regardless of the amount of the Deposit of Qualifying Funds (so long as such Deposit of Qualifying Funds meets the minimum amount stated in clause 4b) or the number of accounts which the eligible Customer may open or have with DBS, whether alone or jointly with any other person(s). In the case of joint account holders, only one (1) Gift will be awarded.
7. If the Deposit is not maintained in the Relevant Account with DBS at any time during the Relevant Period or if the DBS Treasures Private Client Account is closed within twelve (12) months from the date on which it is opened and if DBS has awarded the Gift to the eligible Customer, DBS shall be entitled to recover the Gift by debiting such sum from the Relevant Account or any other account that the eligible Customer maintains with DBS.

(ii) INSURANCE GIFT

8. Each Customer is entitled to sign up for one Qualifying Product only. The Qualifying Products must be issued by 30 September 2018. Each Policy Owner is only entitled to one Insurance Gift.
9. Customers who qualify for the Insurance Gift are entitled to receive a cash credit which will be credited to their designated account or provided the redemption letter via their relationship managers (the “**Insurance Gift**”) by 30 November 2018, after the policy crosses the 14-day free-look period.

Qualifying Products	Insurance Gift	
Category A <ul style="list-style-type: none"> • Heirloom (V) • Signature Life • Signature Income 	Insurance Gift	Minimum Single Premium Amount
	SGD 4,500	USD 1,100,000
	SGD 3,500	USD 500,000
Category B <ul style="list-style-type: none"> • ManuProtect Decreasing • ManuProtect Decreasing Lite • ManuProtect Term • ManuProtect Term Lite • ManuProtect MoneyBack 	Additional SGD 100 cash rebate on top of prevailing promotions	
Category C <ul style="list-style-type: none"> • ManuFlexi Growth • Manulife ReadyIncome • Manulife ReadyPayout Plus • Manulife SmartRetire • Manulife SmartWealth • Ready Builder – Regular Premium • RetireReady Plus – Regular Premium 	Additional SGD 500 cash rebate on top of prevailing promotions	
Category D Any of the above qualifying products with the respective minimum premium amount in the following category: Category A : \$200,000 (in the product denominated currency) Category B & C : Annualised Premium of \$20,000	For the first 30 customers (choose one): (a) Traditional Chinese Medicine (TCM) Health Assessment: 1 consultation + 1 Tui Na or 1 acupuncture or; (b) a Premium Health Screening Package. There will be no replacement in the event of lost or damaged redemption letters. All appointments are subject to availability.	

10. Terms and conditions of other prevailing insurance promotions will apply, at the point of issuance of the Qualifying Products
11. The exchange rate for USD to SGD for USD denominated Qualifying Products will be fixed at 1.33.

(iii) ONLINE PRODUCT TAKE-UP GIFT

12. The Campaign is applicable to first 30 Customers (each a “**Qualifying Customer**”, collectively the “**Qualifying Customers**”) who perform any product placement via iWealth (online) during the **Campaign Period**.
13. **Qualifying Customers** will receive either a TCM Health Assessment (consultation plus treatment session of either 1 *Tui Na* or 1 acupuncture), or a Premium Health Screening Package (the “**Online Take-up Gift**”).
14. Each **Qualifying Customer** will receive one Online Take-up **Gift**, provided via a redemption letter available to them through their relationship manager by 30 November 2018.

15. There will be no replacement in the event of lost or damaged redemption letters.
16. All appointments are subject to availability. The cost of additional services or medication sought by the customer will be undertaken by the customer.

(iv) **ONLINE REGISTRATION GIFT**

17. The Promotion is open to first 50 Customers (each a “**Qualifying Customer**”, collectively the “**Qualifying Customers**”), who must have completed and submitted a DBS Treasures Private Client “Make an appointment” or “Contact Me” online form during the Promotional Period.
18. Qualifying Customers may be required to show proof that they are Accredited Investors, i.e. Net Personal assets exceeding SGD 2 million (or equivalent in foreign currency), wherein net equity of private residence can be considered up to SGD 1 million (or equivalent in foreign currency), or Income in preceding 12 months of not less than SGD 300,000 (or equivalent in foreign currency).
19. Each Qualifying Customer will receive a \$50 Health Supplements Voucher (the “Online Registration Gift”) presented via a redemption letter during their first appointment with a TPC relationship manager.
20. The redemption letter is to be utilized by 31 March 2019. There will be no replacement in the event of lost or damaged redemption letters.
21. Each Qualifying Customer is entitled to one (1) Online Registration Gift.

GENERAL

22. DBS’ decision on all matters relating to the Promotion shall be final and binding on all parties. No correspondence or claims will be entertained.
23. DBS may suspend or discontinue the Promotion 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 Promotion, these terms and conditions will prevail.
24. DBS will not enter into any correspondence on any matter concerning the Promotion.
25. DBS shall not be liable for any injury, loss or damage whatsoever, whether direct or indirect, arising from or in connection with the Gift or the Promotion.
26. DBS may at any time replace the Gift with any other item of similar value without giving prior notice.
27. DBS assumes no responsibility for any losses or damages or expenses arising in connection with this Promotion, howsoever arising, including without limitation, from any late or non-notification, any error in computing, technical hardware or software breakdown, malfunctions or defects, failed, delayed or incorrect transactions, or lost or unavailable network connections, or any notice that is lost or misdirected, which may affect a person’s eligibility to participate in the Promotion.
28. These terms and conditions shall be read in conjunction with the terms and conditions governing the Relevant Account, the Terms and Conditions Governing Electronic Services and the DBS Privacy Policy, which are available on DBS’ website at www.dbs.com.sg and which Customers agree to be bound by. In the event of any inconsistency, these terms and conditions shall prevail insofar as they apply to the Promotion.
29. Customers consent to the collection, use and disclosure of their personal data by DBS and to such other third parties as DBS deems reasonable for the purposes of the Promotion.
30. These terms and conditions are governed by Singapore law and parties agree to submit to the exclusive jurisdiction of the Singapore courts.

31. In these terms and conditions:

“Account” means such account(s) opened and maintained by a Customer with DBS whether alone or jointly with any other person(s) and includes any savings account, current account, settlement account and any other accounts which DBS may introduce from time to time; It excludes fixed deposit accounts.

“DBS” means DBS Bank Ltd.

“Qualifying Funds” mean new funds transferred from outside of DBS and exclude any funds transferred from any DBS/POSB account, funds deposited via any DBS/POSB cheque(s), cashier’s order(s) or demand draft(s) or funds that have been withdrawn and re-deposited

Premium Health Screening Package includes the following:

Physical Examination & Assessment

- Consultation and Physical Examination by Doctor
- Height / Weight / BMI
- Blood Pressure Reading
- Individual Medical Report
- Post Examination Review by Doctor

Laboratory Analysis

- Complete Haematological Parameters
- Lipid / Cholesterol Profile
- Fasting Blood Sugar
- Liver Function Test
- Kidney Function Test
- Gout (Uric Acid)
- Erythrocyte Sedimentation Rate (ESR)
- Thyroid Screen (Free T4)
- Hepatitis A Screening
- Hepatitis B Screening
- HIV Screening
- Venereal Disease (VDRL / TPHA)
- Stool Occult Blood Test
- Urinalysis

Other Clinical Assessments

- 12-Lead Resting Electrocardiogram
- Audiometry

Fasting is required 8 hours prior.

Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors and monies and deposits denominated in Singapore dollars under the Supplementary Retirement Scheme are insured by the Singapore Deposit Insurance Corporation, for up to SGD 50,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.