



Your World of Treasures

DBS. Living, Breathing Asia

As a bank born and bred in Asia, DBS Treasures has the knowledge and capability to help you achieve your investment aspirations.

Through decades of specialising in Asian banking, our products combine world-class financial thinking with regional opportunities to ensure your investment objectives are met with the highest of banking standards.

Our strong presence across key Asian markets provides you access to banking solutions all over the region.

As a DBS Treasures client, you will enjoy a host of privileges including:

- Priority treatment at all DBS Treasures Centres throughout Asia
- Regional lifestyle privileges with the DBS Treasures *Black Elite* American Express® Credit Card
- Special rates and access to the DBS Treasures Exclusive Safekeeping Service Facility
- Added convenience as we assist you with your banking and services requests across the region

We offer you the opportunity to tap Asia's growth to build, accumulate and preserve your wealth. After all, we are the bank that understands Asia.



Putting You First



Access to a Team of Specialists

Ensuring all your wealth management needs are met is a dedicated team of experienced and certified bankers consisting of:

- Treasures Relationship Managers for your wealth and financial management needs
- Treasures Service Relationship Managers for your banking needs
- Treasury Sales Managers for your treasury needs
- Treasures Investment Consultants for your portfolio and investment needs
- Home Advice Specialists for your home financing needs
- Bancassurance Specialists for your protection needs
- Fiduciary Services Specialists for your succession planning needs

Round-the-Clock Accessibility to Your Account

Offering you a world of convenience and accessibility with a variety of channels that enhances your banking experience:

- DBS Treasures Centres
- Dedicated DBS Treasures teller counters at DBS branches island-wide
- DBS Wealth Management Hotline
- Internet and Mobile Banking
- Island-wide network of branches and ATMs
- Monthly consolidated statements (with option of eStatement)

Should you require further information on our DBS Treasures Centres, branches and ATMs, simply visit www.dbs.com.sg/treasures

Note: Services and privileges will vary from country to country.

Managing Your Wealth

Portfolio Opportunities

DBS Trading

Trade with confidence online and offline. With DBS Trading, gain access to a complete report of your trades and investments through our consolidated statement available online via iBanking. DBS online trading allows you to trade anytime, anywhere, whenever opportunity knocks. You can also trade offline with our Treasures Equity Specialist team who can also furnish you with the latest market movements.

Wealth Accumulation

Enjoy opportunities in emerging markets like Russia, China, India and even the Middle East and North America. Choose from Savings/ Current Accounts, Fixed Deposits (Singapore Dollar & Foreign Currency), Unit Trusts and Structured Deposits.

Wealth Preservation

Always be prepared for the unexpected and stay financially protected with our complete suite of Bancassurance plans that include Life, Health, Term Insurance and Universal Life Insurance.

Wealth Transfer

Ensure your legacy lasts for generations with our wealth succession planning methods that are specially designed for you to ensure you get the right mix of traditional and modern approaches.

Yield Play

Expand your investment portfolio by leveraging assets linked to equities, commodities, currencies, interest rates and credits to receive potentially higher returns.



Defensive Play

Stabilise your portfolio and secure a line of defence against market trends by investing in instruments such as bonds.

Loans

Take care of your home financing needs with DBS Home Advice, or access DBS Cashline for instant cash. AssetLine gives you access to cash when you need the financial freedom to pursue your dreams. Use it to start or expand your own business, seize an investment opportunity or pay for your child's education.

Market Research

Stay updated with the latest financial reports and analyses, and keep pace with what is happening in the financial markets.

If you would like to receive our market research reports, simply inform your DBS Treasures Relationship Manager and you will be included in our mailing list.

Alternatively, you may sign up at www.dbs.com.sg/treasures



Exclusive Privileges



DBS Treasures Visa Debit Card

Enjoy exclusive privileges:

- Cash withdrawal fee waiver when you use your Debit Card at any overseas Visa/PLUS ATMs
- Cashback with every Visa transaction (including online, mail or phone) you make
- Recognition for priority queue in DBS branches island-wide and usage of Treasures Centres across the region
- Dining and shopping privileges at over 1,000 sought-after merchants across Singapore



DBS Treasures Black Elite American Express® Card

Enhancing your experience with DBS Treasures is the DBS Treasures *Black Elite* Card, your access to the finest things in life.

Enjoy preferential treatment at world-class hotels, or a weekend getaway to the most exotic destinations. Each privilege speaks of who you are – a person of discerning taste and obvious distinction.

Quick Points. Quicker Rewards.

Enjoy your rewards and privileges faster with more points every time you charge your purchase to your DBS Treasures *Black Elite* Card.

8X DBS Points when you shop at selected luxury boutiques	6X DBS Points on all overseas spend	3X DBS Points on all local spend
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What's more, you'll also receive travel insurance coverage worth S\$1 million when you charge your full airfare to your DBS Treasures *Black Elite* Card. For the latest privileges, please refer to www.dbs.com.sg/treasures/deposits/treasures-black-elite-card

American Express is a trademark of American Express. This card is issued by DBS Bank Ltd pursuant to a license from American Express.

Invitation to Events



Exclusive Events & Seminars

As a Treasures client, you will be invited to exclusive events and seminars such as festive dinners, movie premieres, investment seminars, market outlook talks, golf days, as well as partner events including wine tasting, watch collecting, cocktail events and dinner sessions.

Besides enjoying an informative and entertaining day, you'll also get the opportunity to mingle and network with other Treasures clients.

DBS Treasures Exclusive Safekeeping Service



A world of invaluable care for your treasures, our premier standalone safekeeping facility in the heart of Siglap gives you the exclusive benefit of storing your important valuables with these privileges:

- Extended opening hours – 8.30 a.m to 10.00 p.m daily
- Biometric access
- Premium Safe Deposit Boxes and state-of-the-art Mini-Vaults
- Business centre services
- Luxurious inspection rooms
- Lounge areas serving light refreshments
- Wide selection of reading material

Preferential Pricing on Products and Services

Get more for less with our preferential pricing exclusive to our valued DBS Treasures clients:

- Complimentary chequebooks
- Complimentary stop payment charges for issued cheques
- Complimentary Cashier's Order applications over the counter and via Internet banking
- Complimentary replacement of your DBS Treasures Visa Debit Card
- Discounted commission-in-lieu of exchange for selected currencies deposited or withdrawn in foreign currency notes
- Preferential rates for mortgage
- Preferential pricing for Safe Deposit Box rentals

Regional Privileges

- **Single Passport Entry Requirement**
As a DBS Treasures client, you'll need to only meet and maintain the minimum financial portfolio balance requirement at any DBS Treasures location to qualify as a Treasures client around the region. You will enjoy the same privileges provided to DBS Treasures clients in that country when you become a client.
- **Remote Account Opening Ability**
Experience convenience as we assist you with your account opening requests at DBS Treasures in Hong Kong, India, Indonesia and Singapore, subject to the in-country's regulatory policies and guidelines.
- **Waiver of Fees for Telegraphic Transfers**
Enjoy remittance waivers on commission charges and handling fees for your inward and outward telegraphic transfers within any of our DBS branches in the region (telex charges apply).
- **Waiver of Service Fees for Withdrawals**
Enjoy service fee waivers when you make withdrawals with your DBS Treasures Visa Debit Card at any overseas Visa/PLUS ATMs.
- **Emergency Cash Withdrawals**
Receive up to US\$5,000 or equivalent in emergency cash withdrawals in participating countries.
- **Exclusive Benefits**
Gain full access to the facilities in our Treasures Centres across the region by simply presenting your Treasures card.

Talk to your DBS Treasures Relationship Manager today to enjoy the regional privileges and benefits you deserve.



Our Local Branches

DBS Treasures Centres – Singapore

DBS Treasures at Ang Mo Kio

53 Ang Mo Kio Ave 3
#03-01 AMK HUB
Singapore 569933

DBS Treasures at Bukit Timah

1 Jalan Anak Bukit
#02-29/33 Bukit Timah Plaza
Singapore 588996

DBS Treasures at Marina Bay Financial Centre

12 Marina Boulevard, Level 3
Marina Bay Financial Centre Tower 3
Singapore 018982

DBS Treasures at Ngee Ann City

391 Orchard Road #05-23A/24/24A
Ngee Ann City Podium Block
Singapore 238872

DBS Treasures at Parkway Parade

DBS Parkway Branch
80 Marine Parade Road
#01-12 Parkway Parade
Singapore 449269

DBS Treasures at Raffles City

252 North Bridge Road
#02-26A/B Raffles City Shopping Centre
Singapore 179103

DBS Treasures at Raffles Place

22 Malacca Street
#02-00 RB Capital Building
Singapore 048980

DBS Treasures at Resorts World Sentosa

26 Sentosa Gateway
#01-205/206
Singapore 098138

DBS Treasures at Serangoon Garden

1 Maju Avenue #02-10/11/12/13
Serangoon Garden Village
Singapore 556679

DBS Treasures at Siglap

42 Upper East Coast Road
Level 3
Singapore 455213

DBS Treasures at Thomson

301 Upper Thomson Road
#01-45 Thomson Plaza
Singapore 574408

Our Regional Network



Through local and regional networks, experience an entirely new way of Asian banking.

From the bank that understands Asia.

INDONESIA

Jakarta
Plaza Permata
Jl. M H Thamrin Kav.57
Jakarta 10350
Tel: (62) 21 390 3366
24-hour Customer Centre Hotline:
(62) 21 500 327

INDIA

Mumbai
Fort House, 3rd Floor 221, Dr, D.N.
Road, Fort Mumbai 400 001, India
Tel: (91) 22 6638 8888

HONG KONG

Head Office G/F,
The Center, 99 Queen's Road
Central, Central, Hong Kong
Tel: (852) 3668 2000

TAIWAN

Dunbei
No. 56, Dunhua N. Road
Sonshan District, Taipei 105
Taiwan, R.O.C.
Tel: (886) 2 6612 8220

CHINA

Shanghai
18th Floor DBS Bank Tower
1318 Lu Jia Zui Ring Road
Pudong
Shanghai 200120
People's Republic of China
Tel: (86) 400 820 8988

For the full list of DBS Treasures locations, please visit www.dbs.com.sg/treasures

Asia's Safest, Asia's Best

Safest Bank in Asia 2009 – 2013, **Global Finance**
Bank of the Year, Asia 2012, **The Banker**
Best Managed Bank in Asia Pacific 2013, **The Asian Banker**

