

2016 Q4 Online Equity Trading Promotion (the "Promotion") - Terms and Conditions

General Terms and Conditions

1. The Promotion runs from 1 October 2016 to 31 December 2016 (the "**Promotion Period**").
2. The Promotion is applicable to DBS Treasures customers ("**Eligible Customers**") who fall within one of the following groups:-
 - a. successfully open a Wealth Management Securities Account ("**WM Securities Account**") during the Promotion Period with DBS Bank (Hong Kong) Limited (星展銀行(香港)有限公司) (the "**Bank**") and have not maintained any securities account with the Bank (whether solely or jointly) between 1 April 2016 to 30 September 2016 ("**New Customers**");
 - b. upgrade a securities account to a WM Securities Account during the Promotion Period ("**Upgraded Customers**");
 - c. hold a WM Securities Account prior to the Promotion Period ("**Existing Customers**").
3. Participation in the Promotion is subject to there being no abuse/non compliance by Eligible Customers, failing which the Bank will debit the equivalent value of the reward from Eligible Customers' account without notice and/or take such action to recover any outstanding amounts.
4. All the transactions value relevant under the Promotion is subject to the Bank's records.
5. The Bank may change the terms and conditions and/or modify/terminate the Promotion without giving notice. The Bank's decision is final.
6. Eligible Customers cannot enjoy the Promotion together with any other securities trading related offers.
7. Brokerage commission fee, alongside with other fees, will be charged on the transaction date. For details, please refer to the Bank's latest Bank Charges Schedule or contact our staffs.
8. 0% Brokerage Reward (defined in clause 14a), 1st Log-in Reward (defined in clause 15a), 1st Trade Reward (defined in clause 16a) and Securities Transfer-in Reward (defined in clause 17a) will be credited to the Multi-currency Settlement Account designated for WM Securities Account on or before 28 February 2017. Eligible Customers must maintain a WM Securities Account at the time the reward/rebate is given.
9. Transaction(s) on Initial public offering subscription, Shanghai-Hong Kong Stock Connect, odd lot, Hong Kong Government Bond (iBond), and any other stocks as determined by the Bank from time to time are excluded from the 0% Brokerage Reward and 1st Trade Reward.
10. To calculate the transaction amount, the Bank will convert all transactions to Hong Kong Dollar at the Bank's determined exchange rate on the relevant transaction date.
11. Eligible Customers who are eligible for the 0% Brokerage Reward, 1st Log-in Reward, 1st Trade Reward and Securities Transfer-in Reward will be notified by mail on or before 28 February 2017.
12. Only primary account holder is eligible for the Promotion. Each Eligible Customer can only enjoy the Promotion once.
13. The English version shall prevail if there is any inconsistency between the English and Chinese versions.

Specific Terms and Conditions

14. **Terms and Conditions for 0% Brokerage Reward Offer [for New Customers & Upgraded Customers only]**
 - a. New Customers and Upgraded Customers who successfully complete any BUY transaction(s) of listed securities through the WM Securities Account via DBS iBanking during the Promotion Period is eligible for 0% brokerage rebate ("**0% Brokerage Reward**").
 - b. For securities listed in Hong Kong, the aggregate 0% Brokerage Reward is capped at HK\$5,000 (or equivalent).
 - c. For securities listed outside Hong Kong, the aggregate 0% Brokerage Reward is capped at HK\$5,000 (or equivalent).
 - d. Each WM Securities Account is eligible for a maximum of HK\$10,000 (or equivalent) of 0% Brokerage Reward .
15. **Terms and Conditions for 1st Log-in Offer**
 - a. Eligible Customers who successfully complete first-time log-in to WM Securities Account via DBS iBanking during the Promotion Period is eligible for HK\$200 cash reward ("**1st Log-in Reward**").
 - b. Eligible Customers who completed any log-in to WM Securities Account via DBS iBanking prior to the Promotion Period is not eligible for 1st Log-in Reward.
16. **Terms and Conditions for 1st Trade Offer**
 - a. Eligible Customers who successfully complete first-time BUY or SELL transaction of listed securities with transaction amount attaining HK\$50,000 (or equivalent) through the WM Securities Account via DBS iBanking during the Promotion Period is eligible for HK\$300 cash reward ("**1st Trade Reward**").
 - b. Eligible Customers who completed any BUY or SELL transaction through WM Securities Account via DBS iBanking prior to the Promotion Period is not eligible for 1st Trade Reward.
17. **Terms and Conditions for Securities Transfer-in Reward**
 - a. Eligible Customers will enjoy 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's WM Securities Account during the Promotion Period. Each Eligible Customer is entitled to a maximum of HK\$10,000 cash reward for securities transfer-in ("**Securities Transfer-in Reward**").
 - b. The Bank's decision on whether to accept a transfer-in product is final. To enjoy the Securities Transfer-in Reward, the Eligible Customers must successfully submit the transfer-in application and complete the relevant transfer-in within the Promotion Period.
 - c. 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.

Risk Disclosure and Important Notice:

The Bank 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.

Securities trading is an investment. The prices of stocks fluctuate, sometimes dramatically. The price of a 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. You should also note that investing in foreign market securities involves currency risk, you may suffer loss because of currency fluctuations.

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.