

DBS Securities privilege offers (the “Promotion”) Terms and Conditions

General Terms and Conditions

1. The Promotion runs from 1 October 2017 to 31 December 2017 (the “**Promotion Period**”).
2. “**Customers**” means DBS Account or DBS Treasures customers who maintain a securities account under Investment Products Consolidated Terms and Conditions or a Wealth Management Account (collectively the “**Securities Account**”) with the Bank.
3. “**New Securities Customers**” means Customers who either:
 - a. successfully open a Securities Account during the Promotion Period and have not maintained any securities account with the Bank (whether solely or jointly owned) between 1 April 2017 to 30 September 2017; or
 - b. upgrade a securities account under Investment Products Consolidated Terms and Conditions to a Wealth Management Account during the Promotion Period (collectively with the account opened under clause 3a, the “**New Securities Account**”).
4. Participation in the Promotion is subject to there being no abuse/non-compliance by the customer, failing which the Bank will debit the value of the reward from the customer’s account without notice and/or take such action to recover any outstanding amounts.
5. The Bank’s record will be final and conclusive if there is any discrepancy in the transaction value.
6. Securities transactions may attract other fees and charges. Please refer to the Bank’s latest Charges Schedule or contact our staff for details.
7. To calculate the transaction amount, the Bank will convert all transactions into Hong Kong Dollar at the Bank’s determined exchange rate on the relevant transaction date.
8. The Bank may change the terms and conditions and/or modify and/or terminate the Promotion without notice. The Bank’s decision is final.
9. Customers cannot enjoy the Promotion together with other securities trading related offers.
10. Only primary account holder is eligible for the Promotion. Each customer can only enjoy the Promotion once.
11. Transaction(s) on Initial Public Offering subscription, Shanghai-Hong Kong Stock Connect, Shenzhen-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 Promotion.
12. The English version shall prevail if there is any inconsistency between the English and Chinese versions.

Specific Terms and Conditions

A. As Low as 0% Brokerage Commission for up to 6 months Promotion Offer (the “0% Brokerage Commission Offer”)

13. New Securities Customer who successfully completes any **BUY transaction(s) of listed securities** through the New Securities Account via DBS iBanking and/ or DBS digibank from the New Securities Account opening date to 31 March 2018 will be eligible to full brokerage commission rebate (the “**Brokerage Commission Rebate**”) for the relevant transaction(s).
14. New Securities Customer is required to pay full brokerage commission at the time of transaction and the Bank will credit the Brokerage Commission Rebate to the settlement account designated for the New Securities Account on or before 31 May 2018.
15. Each New Securities Customer is eligible for a maximum of HK\$10,000 of the Brokerage Commission Rebate.
16. New Securities Customer must maintain the New Securities Account at the time the Brokerage Commission Rebate is credited to the designated settlement account.
17. If the New Securities Customer terminates the New Securities Account on or before 31 May 2018, the Brokerage Commission Rebate will be forfeited. If the New Securities Customer open a new securities account again, he/ she will not be eligible for the 0% Brokerage Commission Offer.

B. Securities Transfer-in Promotion Offer (the “Securities Transfer-in Offer”)

18. Customer is eligible for HK\$400 cash reward for every HK\$200,000 (or equivalent) aggregate worth of securities (excluding Hong Kong Government Bond (iBond), and other stocks as determined by the Bank from time to time) transferred in from other financial institution(s) (“**Transfer-in Amount**”) to the Bank during the Promotion Period.
19. Each Customer is entitled to a maximum of HK\$6,000 cash reward for securities transfer-in.
20. To enjoy the Securities Transfer-in Offer, Customer must successfully submit the transfer-in application and complete the relevant transfer-in during the Promotion Period.
21. The Bank’s decision on whether to accept a transfer-in product is final.
22. To calculate the Transfer-in Amount, the Bank will convert all transactions into 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 trade day of the month in

which the transaction is executed. The marked-to-market value and net asset value are based on data obtained from sources believed to be reliable by the Bank, subject to the availability of data in the market.

23. The cash reward will be credited to the Customer's current account under his/her DBS account on or before 30 April 2018. The Customer must maintain a valid DBS account at the time the cash reward is given.

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 which involves risk. 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. You should also note that investing in foreign market securities involves currency risk, you may suffer loss because of currency fluctuations. 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.

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.