

Investment Fund is an investment product. The investment decision is yours but you should not invest in the product unless the intermediary who sells it to you has explained to you that the product is suitable for you having regard to your financial situation, investment experience and investment objectives.

Online Investment Fund Promotion (the “**Promotion**”) Terms and Conditions:

1. The Promotion runs from 1 Oct 2016 to 31 December 2016, both dates inclusive (the “**Promotion Period**”).
2. “**Investment Fund Account**” refers to any investment fund account opened with DBS Bank (Hong Kong) Limited (星展銀行香港有限公司) (the “**Bank**”, which expression shall include its successors and assigns).
3. “**New Investment Fund Account**” refers to any investment fund account opened with the Bank via DBS iBanking provided by the Bank during the Promotion Period and none of its accountholder(s) maintained any Investment Fund Account in the Bank within 6 months prior to the commencement of the Promotion Period.
4. “**Online Transaction**” refers to any investment fund subscription successfully completed within the Promotion Period via DBS iBanking provided by the Bank.
5. A New Investment Fund Account holder is eligible for extra HK\$150 PARKnSHOP Gift Coupons (the “**Coupons**”) if he/she opens the new Investment Account successfully via DBS iBanking within the Promotion Period.
 - 5.1. If the New Investment Fund Account is a joint account, only its primary account holder will be eligible for the Coupons. Each New Investment Fund Account is eligible for the Coupons once only during the Promotion Period.
 - 5.2. The Coupons will be mailed to the New Investment Fund Account holder by 28 February 2017. The New Investment Fund Account holder must maintain the Investment Fund Account at the time the Coupons are sent, otherwise, the New Investment Fund Account holder will not be eligible for any Coupon or compensation of whatsoever nature.
 - 5.3. The Coupons cannot be exchanged or redeemed for cash. The Bank reserves the right to replace the Coupons with alternative gifts without prior notice.
 - 5.4. The Bank is not the supplier of the Coupons or any goods redeemed by/ service relating to the Coupons. Any enquiry or complaint regarding the quality of the Coupons, the goods redeemed by/ service relating thereto should be directed to the relevant supplier. The Bank will assume no responsibility / liability in respect thereof.
6. Existing Investment Fund Account and New Investment Fund Account holders are eligible for 1.5% preferential subscription fee for all Online Transactions in the amount of HK\$20,000 or above (or its equivalent in foreign currency(ies)) successfully completed through the Investment Fund Account during the Promotion Period.
7. The Promotion shall not be applicable to any staff of the Bank.
8. The Bank reserves the right to change these terms and conditions and/or modify or discontinue any promotion offer at any time without prior notice. In the event of dispute, the decision of the Bank shall be final and conclusively binding.
9. Any fraud and/ or abuse of the Promotion by a customer (as determined by the Bank at its sole discretion) will result in forfeiture of the customer’s eligibility to participate in the Promotion and/or cancellation of all or part of the customer’s account(s) with the Bank. The Bank reserves the right not to offer the Promotion inappropriately made to a customer directly from the customer’s bank account(s) with the Bank without prior notice and/or take legal action in such instances to recover any outstanding amounts.
10. In case of discrepancies between the English and Chinese versions of these terms and conditions, the English version shall prevail.

Disclaimer

DBS Bank (Hong Kong) Limited (星展銀行(香港)有限公司) 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 offering documentation for detailed product information and risk factors prior to making any investment. If you have any doubt on this material or any offering documentation, you should seek independent professional advice.