

# INVESTMENTS 投資

		ANZ Investment Product 澳新銀行投資產品	DBS Investment Product 星展銀行投資產品
Structured Investment Product ("SIP") 結構性投資產品	Segment 客戶層	Product not offered 無提供此類產品	Available to customers of DBS Treasures and DBS Personal Banking.  提供予星展豐盛理財及星展個人銀行客戶。
	Tenor 年期		Up to 1 year  長至一年
	Currency 貨幣		AUD, CAD, CHF, CNY (offshore), EUR, GBP, HKD, JPY, NZD, SGD and USD  澳元、加元、瑞士法郎、人民幣（離岸）、歐羅、英鎊、港元、日圓、紐元、新加坡元及美元
	Type 種類		SIP can be linked to Interest Rate, FX or a hybrid of both.  結構性投資產品可與利率、外匯或兩者掛鉤。
Dual Currency Investment ("DCI") 外幣雙機賬戶	Name 名稱	Dual Currency Investment ("DCI")  外幣雙機賬戶	Dual Currency Investment holdings will be transferred to DBS and renamed as Currency Linked Investment ("CLI").  您所持有的外幣雙機賬戶將轉移至星展銀行且易名為外幣掛鉤投資。
	Segment 客戶層	Available to customers in all segments.  提供予所有客戶層	Available to customers of all segments (DBS Private Bank, DBS Treasures Private Client, DBS Treasures and DBS Personal Banking).  提供予所有客戶層(星展私人銀行、星展豐盛私人客戶、星展豐盛理財及星展個人銀行)。
	Minimum Investment Amount 最低投資金額	US\$10,000  US\$10,000	DBS Private Bank and DBS Treasures Private Client: US\$100,000 DBS Treasures and DBS Personal Banking: HK\$100,000  星展私人銀行及星展豐盛私人客戶: US\$100,000 星展豐盛理財及星展個人銀行: HK\$100,000
	Tenor 年期	1 week - 6 months  1 週 - 6 個月	DBS Private Bank and DBS Treasures Private Client: 1 week – 12 months DBS Treasures and DBS Personal Banking: 1 week – 6 months  星展私人銀行及星展豐盛私人客戶: 1 週 - 12 個月 星展豐盛理財及星展個人銀行: 1 週 - 6 個月

	Currency 貨幣	AUD, CAD, CHF, CNH, EUR, GBP, HKD, JPY, NZD, SGD and USD  澳元、加元、瑞士法郎、人民幣（離岸）、歐羅、英鎊、港元、日圓、紐元、新加坡元及美元	AUD, CAD, CHF, CNY (offshore), EUR, GBP, HKD, JPY, NZD, SGD and USD  澳元、加元、瑞士法郎、人民幣（離岸）、歐羅、英鎊、港元、日圓、紐元、新加坡元及美元
	Fixing 定價	ANZ Private Bank: 2.00pm (HK Time) ANZ Signature Priority Banking 11.00am (HK Time)  ANZ 私人銀行: 2.00pm (香港時間) ANZ Signature Priority Banking: 11.00am (香港時間)	DBS Private Bank and DBS Treasures Private Client: 2.00pm (HK Time) DBS Treasures and DBS Personal Banking: 11.00am (HK Time)  星展私人銀行及星展豐盛私人客戶: 2.00pm (香港時間) 星展豐盛理財及星展個人銀行: 11.00am (香港時間)
	Points to Note 注意		For certain currency pairs, the currency symbol shown on statements or advices may be different from that used by ANZ. Please be assured that this difference does not affect the nature, fixing result and/or redemption amount of the product.  某些貨幣組合於星展結單或通知書的顯示方式將有別於澳新銀行。請放心，此不同顯示不會影響產品的性質、定價結果及/或贖回金額。
Bonds 債券	Segment / Eligibility 客戶層 / 合適人士	Available to customers in all segments.  提供予所有客戶層。	Available to customers of all segments (DBS Private Bank, DBS Treasures Private Client, DBS Treasures and DBS Personal Banking).  Retail bonds and corporate bonds available to both PI and non-PI customers.  提供予所有客戶層(星展私人銀行、星展豐盛私人客戶、星展豐盛理財及星展個人銀行)。  提供零售債券及公司債券予專業投資者及非專業投資者。
Equities/ Exchange Traded Funds 證券 / 交易所買賣基金	Segment 客戶層	Available to customers in all segments.  提供予所有客戶層。	Available to customers in all segments (DBS Private Bank, DBS Treasures Private Client, DBS Treasures and DBS Personal Banking).  提供予所有客戶層(星展私人銀行、星展豐盛私人客戶、星展豐盛理財及星展個人銀行)。
	Trading Channel 交易渠道	Manned Channel 專人服務渠道	For clients of DBS Private Bank and DBS Treasures Private Client, you can call your Relationship Manager or Investment Counsellor to place orders or trade directly using our Online Equity Trading platform ("OET") with access to 7 global stock markets (HK, US,

		<p>Singapore, Canada, Japan, UK, Australia). Please note that for stocks traded in Norway and Sweden, the settlement currency will be in the respective local currencies instead of USD as adopted by ANZ. For more details on fees relating to equities, please contact your Relationship Manager.</p> <p>For customers of DBS Treasures and DBS Personal Banking: The following channels will be available for equities trading:</p> <ol style="list-style-type: none"> <li>1. <u>DBS Online Equity Trading platform</u> Online access to 7 global stock markets (Hong Kong, United States, Singapore, Canada, Japan, United Kingdom and Australia). Customers are reminded to transfer money to their Multi-Currency Settlement Account during 9:00am-7:00pm on Monday to Friday (except public holidays) for settlement purpose. This service is available to WMA only.</li> <li>2. <u>DBS iBanking and DBS digibank</u> Online and mobile access to local equities trading. Mobile trading is applicable to IPAs only.</li> <li>3. <u>DBS Phone Banking</u> Customers with Securities Account will receive a DBS Phone Banking PIN by post in mid-September 2017 to their current mailing address as registered with ANZ. Before receiving the PIN, you may trade by calling 852 2961 2338 and please be prepared to answer a few questions to facilitate identity verification.</li> </ol> <p>For customers with WMA, you can perform equity trading by calling DBS at 852 2290 8033.</p> <p>The above 3 channels are not available for ANZ accounts under CIES. Customers with ANZ accounts under CIES can only perform equity trading by calling DBS at 852 2290 8033.</p> <p>星展私人銀行客戶及星展豐盛私人客戶可以聯絡您的客戶經理或投資顧問進行交易指示；或直接於我們的網上證券交易平台在全球七個股票市場(香港、美國、新加坡、加拿大、日本、英國、澳洲)進行買賣。請注意：如屬在挪威或瑞典買賣的股票，交收貨幣將會是相應的當地貨幣而並非澳新以</p>
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			<p>往採用的美元。有關股票交易的收費詳情，請向您的客戶經理查詢。</p> <p>星展銀行為星展豐盛理財及星展個人銀行客戶於證券交易方面提供不同的交易渠道：</p> <ol style="list-style-type: none"> <li><u>星展海外證券買賣服務</u> 支援 7 個證券市場證券網上交易（香港、美國、新加坡、加拿大、日本、英國及澳洲）。惟客戶須於星期一至五（公眾假期除外）早上 9 時至晚上 7 時轉賬至多種貨幣結算戶口作結算之用。此服務只適用於財富管理戶口。</li> <li><u>星展 iBanking 網上理財及星展 digibank 流動應用程式</u> 支援本地市場網上及手機證券交易。手機證券交易只適用於投資戶口。</li> <li><u>星展電話理財</u> 持有證券戶口的客戶將於 2017 年 9 月中收到郵寄至現時於澳新銀行登記地址的星展電話理財密碼。在收到此密碼前，您可以致電 852 2961 2338 進行交易。屆時您需要回答數條問題以核實身份。  持有財富管理戶口的客戶，您可致電 852 2290 8033 聯絡星展銀行買賣證券。</li> </ol> <p>以上三種渠道均不適用根據於資本投資者入境計劃開立的澳新銀行戶口。客戶如持有上述澳新銀行戶口，可以致電星展銀行 852 2290 8033 進行證券交易。</p>
Structured Notes 結構性票據	Segment 客戶層	Product not offered 無提供此類產品	Available to clients of DBS Private Bank and DBS Treasures Private Client.
	Type 種類		<p>提供予星展私人銀行及星展豐盛私人客戶。</p> <p>FX, equity, interest rate linked, commodity, index, funds, credit, etc. are available.</p> <p>提供的結構性產品有外匯、股票、利率、商品、指數、基金、信貸等。</p>
Equity Linked Notes ("ELN") 股票掛鈎票據	Segment / Eligibility	Available to PI customers in all segments.	Available to PI customers in all segments (DBS Private Bank, DBS Treasures Private Client, DBS Treasures and DBS Personal Banking).

	客戶層 / 合適人士	提供予所有客戶層的專業投資者。	提供予專業投資者(星展私人銀行、星展豐盛私人客戶、星展豐盛理財及星展個人銀行)。
	Type 種類	ELNs issued by different issuers and linked to either a single or a basket of underlyer(s) are available.  提供不同發行人發行的股票掛鈎票據，並掛鈎至單一或一籃子的股票。	Similar products available.  提供類似的產品。
Equity Linked Investment (“ELI”) 股票掛鈎投資	Segment / Eligibility 客戶層 / 合適人士	Available to customers of ANZ Signature Priority Banking.  提供予 ANZ Signature Priority Banking 客戶。	Available to customers of DBS Treasures and DBS Personal Banking.  提供予星展豐盛理財及星展個人銀行客戶。
	Type 種類	ELIs issued by different issuers and linked to either a single or a basket of underlyer(s) are available.  提供不同發行人發行的股票掛鈎投資，並掛鈎至單一或一籃子的股票。	Similar products available.  提供類似的產品。
FX Spot/ Forward/ NDF 即期外匯/遠期外匯/不交收遠期外匯	Segment 客戶層	FX Spot is available to customers in all segments.  即期外匯提供予所有客戶層。	FX Spot is available to customers in all segments (DBS Private Bank, DBS Treasures Private Client, DBS Treasures and DBS Personal Banking).  FX Forward and NDF are available to clients of DBS Private Bank and DBS Treasures Private Client.  即期外匯提供予所有客戶層 (星展私人銀行、星展豐盛私人客戶、星展豐盛理財及星展個人銀行)。  遠期外匯及不交收遠期外匯提供予星展私人銀行及星展豐盛私人客戶。
	Currency 貨幣	FX Spot available for G10 currencies, SGD and CNH  外匯即期包括 G10 貨幣及新加坡元及人民幣	DBS Private Bank and DBS Treasures Private Client: Major Currencies – USD, EUR, JPY, GBP, AUD, NZD, CAD, CHF Asian Currencies – CNH, SGD, HKD Asian Currencies (Remittance Only) – THB, PHP Scandinavian Currencies – SEK, NOK, DKK Exotic Currencies – ZAR, MXN, TRY, RUB. (NO Short Sell) Non Deliverable Forwards (NDF) – CNY, KRW, INR, IDR, TWD, BRL, RUB, PHP  DBS Treasures and DBS Personal Banking: HKD, AUD, CAD, CHF, CNY, DKK, EUR, GBP, JPY, NOK, NZD, SEK, SGD, USD  星展私人銀行及星展豐盛私人客戶: 主要貨幣 – 美元、歐元、日圓、英鎊、澳元、紐西蘭元、加拿大元、瑞士法郎 亞洲貨幣 – 人民幣(離岸)、新加坡元、港元

			<p>亞洲貨幣（僅限匯款）– 泰銖、菲律賓比索          北歐貨幣 – 瑞典克朗、挪威克朗、丹麥克朗          非主要貨幣 – 南非蘭特、墨西哥披索、土耳其里拉、俄羅斯盧布 (不可沽空)          不交收遠期合約 – 人民幣(在岸)、南韓圓、印度盧比、印尼盾、台幣、巴西雷亞爾、俄羅斯盧布、菲律賓披索</p> <p>星展豐盛理財及星展個人銀行:          港元、澳元、加拿大元、瑞士法郎、人民幣、丹麥克朗、歐元、英鎊、日圓、挪威克朗、紐西蘭元、瑞典克朗、新加坡元、美元</p>
	Trading Channel 交易渠道	<p>Manned channel</p> <p>專人服務渠道</p>	<p>For customers holding a Multi-Currency Savings Account, you can enjoy 7x24 Online FX in addition to contacting your Relationship Manager for FX order placement.</p> <p>開立了多種貨幣儲蓄戶口的客戶除了直接聯絡客戶經理進行外匯交易，更可享受 7x24 網上外匯交易平台。</p>
OTC Derivatives 場外衍生產品		<p>Product not offered</p> <p>無提供此類產品</p>	<p>OTC Derivatives are available to clients of DBS Private Bank and DBS Treasures Private Client.</p> <p>FX, commodity and equity derivatives and swaps are available</p> <p>場外衍生產品提供予星展私人銀行及星展豐盛私人客戶。          提供外匯、商品、股票衍生工具及掉期。</p>
Gold (Unallocated XAU) & Silver (Unallocated XAG) 黃金及白銀(不記名登記)		<p>Product not offered</p> <p>無提供此類產品</p>	<p>Unallocated Gold and Silver are available to clients of DBS Private Bank and DBS Treasures Private Client.</p> <p>Minimum trading size:          100oz (XAU)          10,000oz (XAG)          Quotation against USD, AUD, SGD and HKD</p> <p>不記名登記黃金及白銀產品提供予星展私人銀行及星展豐盛私人客戶。</p> <p>最低交易量：          100 盎司 (黃金)          10,000 盎司 (白銀)          以美元、澳元、新加坡元及港元報價。</p>
Regular Investment Savings Plan linked to mutual fund	Name 名稱	<p>Regular Investment Savings Plan linked to mutual fund</p> <p>互惠基金定期投資服務</p>	<p>Regular Investment Savings Plan will be migrated to the Investment Fund Account and renamed as Investment Fund Savings Plan.</p> <p>互惠基金定期投資服務將轉移至基金投資戶口且易名為基金投資儲蓄計劃。</p>

互惠基金定期投資服務	Segment 客戶層	Available to customers of ANZ Signature Priority Banking  提供予 ANZ Signature Priority Banking 客戶。	Available to customers of DBS Treasures and DBS Personal Banking.  提供予星展豐盛理財及星展個人銀行客戶。
	Debit Date 扣賬日	Every 5 <sup>th</sup> or 20 <sup>th</sup> of the month  每月五號或二十號	For customers with Regular Investment Savings Plan linked to mutual fund there will be changes to the debit dates of the Plan by DBS starting from September 2017: <ul style="list-style-type: none"> <li>8<sup>th</sup> of each month (original on the 5<sup>th</sup> of each month at ANZ);</li> <li>18<sup>th</sup> of each month (original on the 20<sup>th</sup> of each month at ANZ)</li> </ul> 持有互惠基金定期投資服務的客戶，其扣賬日將由2017年9月起調整如下： <ul style="list-style-type: none"> <li>每月8號（原於澳新銀行的扣賬日為每月5號）；</li> <li>每月18號（原於澳新銀行的扣賬日為每月20號）</li> </ul>
Mutual Funds	Name 名稱	Mutual Fund 基金	Investment Fund 基金投資
	Segment 客戶層	Available to customers of all segments.  提供予所有客戶層。	Funds are available to customers of all segments (DBS Private Bank, DBS Treasures Private Client, DBS Treasures and DBS Personal Banking).  Hedge Funds and Private Equity are only available to clients of DBS Private Bank and DBS Treasures Private Client  基金提供予所有客戶層(星展私人銀行、星展豐盛私人客戶、星展豐盛理財及星展個人銀行)。  對沖基金及私募基金只提供予星展私人銀行及星展豐盛私人客戶。
	Channel 銷售渠道	Manned Channel  專人服務渠道	For clients of DBS Private Bank and DBS Treasures Private Client, you can contact your Relationship Manager or Investment Counselor to place orders.  For customers of DBS Treasures and DBS Personal Banking, you can place orders via online channel or at branch.  星展私人銀行及星展豐盛私人客戶可以聯絡客戶經理或投資顧問進行交易。  星展豐盛理財及星展個人銀行客戶可以透過網上基金投資或於分行進行交易。

<p>Bankers Guarantees and Standby Letter of Credits (“SBLCs”) 銀行擔保及備用信用證</p>		<p>Service not offered 無提供此類服務</p>	<p>SBLC can be accepted and issued by clients of DBS Private Bank and DBS Treasures Private Client. 備用信用證可由星展私人銀行及星展豐盛私人客戶開出並獲前述兩者接納。</p>
<p>Custody Fees 股票保管費</p>	<p>Fees and Charges 收費</p>	<p>Documented in the fees and charges booklet 記載於收費表中</p>	<p>For clients of DBS Private Bank and DBS Treasures Private Client, please contact your Relationship Manager for details. Documented in Bank Charges Schedule for DBS Treasures and DBS Personal Banking. 星展私人銀行客戶及星展豐盛私人客戶可以聯絡客戶經理了解詳情。 星展豐盛理財客戶及星展個人銀行客戶的收費記載於銀行服務收費。</p>