

Important Notice:

Securities, Bonds, Investment Funds and Equity-Linked Notes are investment products (altogether “the Products”). The Products are NOT equivalent to time deposits and are NOT principal protected. They are NOT protected deposits under the Deposit Protection Scheme in Hong Kong. The Products are different from traditional time deposits and should not be treated as their substitutes. The Products may involve derivatives. Do not invest in them unless you fully understand and are willing to assume the risks associated with them. If you are in any doubt about the risks involved in the Products, please seek independent professional advice.

Foreign Exchange involves risk and may incur loss due to the fluctuation of exchange rate.

Terms and Conditions for Investment Rewards of DBS Treasures Private Client (“Promotion”):

1. The Promotion runs from 1 January 2024 to 31 March 2024 (“Promotion Period”).
2. The client must be managed by Treasures Private Client Relationship Manager of DBS Bank (Hong Kong) Limited (“the Bank”) and maintain Assets Under Management (“AUM”) of no less than HK\$8,000,000 (or its equivalent) from the time of New Investment Funds Transfer-in until rewards are credited (“Eligible Client”).
3. The calculation of AUM is based on eligible assets a client maintains with the Bank on the last business day of each month under single-name and joint-name accounts with a common account holder. Eligible assets include Hong Kong dollars, renminbi and foreign currency deposits, market value of local and overseas exchange listed securities, investment funds, bonds, and other linked or structured investment products.
4. The Eligible Client must maintain a valid Wealth Management account (“WM Account”) of Treasures Private Client at the time the Reward is given.
5. The Eligible Client who successfully transfers any Bonds, Investment Funds and/or scrip-less stocks (“Eligible Transfer-in Products”) from any other financial institution(s) into the WM Account (“New Funds”) at an aggregate amount reaching the designated range below is eligible to the reward below (“Investment Transfer-in Reward”).

5.1. For Investment Funds, Bonds and/or Scrip-less Stocks

| Designated Range (or equivalent) | Investment Transfer-in Reward (Cap at HK\$60,000) |
|----------------------------------|--|
| Every HK\$200,000 | HK\$500 |

- 5.2. The Investment Transfer-in Reward under Clause 5.1 is capped at HK\$60,000 for any Eligible Client.
- 5.3. New Funds do not include cash, securities and/or other investments transferred from any existing account held with the Bank.
- 5.4. To enjoy the Investment Transfer-in Reward, the Eligible Client must successfully submit the transfer-in application via designated Relationship Manager and complete the relevant Investment transfer-in within the Promotion Period.
- 5.5. All cash rewards will be credited to the Eligible Client’s WM Account with the Bank on or before 31 August 2024 (“Fulfillment Date”).
- 5.6. If Eligible Client transfers out any Eligible Transfer-in Products from the Bank on or before Fulfillment Date, the Eligible Client will not be entitled the cash reward(s) under the Investment Transfer-in Rewards.
- 5.7. The Bank’s decision on whether to accept a transfer-in product is final.
- 5.8. The aggregate amount of the Eligible Transfer-in Products will be calculated on the marked-to-market value on the last business day of the transfer month. The marked-to-market prices are calculated based on data obtained from sources believed to be reliable by the Bank and subject to availability. The Bank makes no representation to any Eligible Client as to the accuracy or completeness of such information and shall not accept any responsibility or liability for damages or losses to any person arising out of any reliance upon such information.
- 5.9. If any transfer-in amount is not denominated in Hong Kong Dollars, the Bank will convert it into Hong Kong Dollar equivalent at the exchange rate quoted by the Bank at its discretion on the last business day of the transfer month.

6. All rewards are non-exchangeable and non-transferable.
7. The Bank can replace the Rewards with other rewards without notice.
8. Each Eligible Client and WM Account can enjoy the Promotion once during each Promotion Period.
9. Eligible Client cannot enjoy the Promotion together with any other Wealth Management Offers of DBS Treasures Private Client with the same New Funds.
10. Bank staff cannot participate in the Promotion.
11. Participation in the Promotion is subject to there being no abuse/non-compliance by the clients, failing which the Bank will debit the value of the reward from the client's account without notice and/or take such action to recover any outstanding amounts.
12. The Bank may change these Terms and Conditions and/or the Promotion without prior notice. The Bank has the final decision in case of dispute.
13. The English version shall prevail if there is conflict between the English and Chinese versions.

Notes:

The above information does not constitute and should not be construed as constituting any offer or solicitation of offer to subscribe, transact or redeem any investment product. Should you have any question regarding this material, please contact our Relationship Managers.