

Investment fund is an investment product (“**Investment Fund**”) and may involve derivatives. The investment decision is yours. Do not invest in the Investment Fund unless you fully understand and are willing to assume the risks associated with it. If you are in any doubt about the risks involved in the Investment Fund, please seek independent professional advice.

DBS ESG Fund Promotion (the “Promotion”) Terms and Conditions

1. The Promotion runs from 1 January 2024 to 31 March 2024, both dates inclusive (the “**Promotion Period**”).
2. The Promotion is applicable to customers who maintain an account with DBS Account or DBS Treasures of DBS Bank (Hong Kong) Limited 星展銀行(香港)有限公司 (the “**Bank**”) throughout the Promotion Period and up to 30 September 2024 (the “**Customer**”).
3. “**DBS Account**” and “**DBS Treasures**” are Customer Segments of the Bank. “**Customer Segment**” means DBS Account, DBS Treasures, DBS Treasures Private Client, DBS Private Bank and any other segment made available by the Bank from time to time. In Hong Kong, DBS Private Bank is the private banking division of the Bank.
4. Customer will be entitled to receive the ESG Fund Transaction Reward (as set out in **Table 1** below) designated for the applicable ESG Fund Transaction (as set out in **Table 1** below) conducted during the Promotion Period.

Table 1:

ESG Fund Transaction	ESG Fund Transaction Reward
For every aggregate Eligible Transaction (as defined in Table 2) amount of HK\$300,000 (or equivalent) conducted during the Promotion Period	HK\$200 (Capped at HK\$3,000)

Table 2:

Eligible Transaction for ESG Fund Transaction	
<p>Designated Investment Fund Categories: (i) SFC-authorized ESG funds (ii) Funds obtained “AAA” or “AA” MSCI ESG Fund Rating</p> <p>For the list of eligible funds, please contact our bank staff for details.</p>	<p>Lump sum subscription and/or switching (only for transaction with minimum subscription fee of 1.2% or switching fee of 1%) of Investment Funds and/or initial investment of Investment Funds Savings Plan and subsequent monthly investment during Promotion Period (excluding the Investment Funds Savings Plan performed via DBS iBanking)</p>

5. “**SFC-authorized ESG funds**” refer to the Securities and Futures Commission (“**SFC**”) list of authorised funds which incorporate environmental, social and governance (“**ESG**”) factors as their key investment focus and reflect them in their investment objective or strategy pursuant to the SFC’s circular to management companies of SFC-authorized unit trusts and mutual funds – ESG funds dated 29 June 2021.
6. **Customer will not be eligible for the Promotion if he/she had lump sum subscription or switching of Investment Funds between 1 January 2023 to 31 December 2023 (both dates inclusive).**
7. The Promotion is not applicable to the Bank’s Southbound Wealth Management Connect account customers.
8. Customer cannot enjoy the Promotion together with Wealth Management Reward of DBS Treasures Welcome Offers – Wealth Management Reward Counting Period from 1 October 2023 to 29 February 2024, Online Fund Investment Exclusive Offer and Investment Funds Transfer-in Bonus Offer during the Promotion Period.
9. Only primary account holder is eligible for the Promotion.
10. The Promotion shall not be applicable to any staff of the Bank.
11. Customer can only enjoy the Promotion once.
12. Each Customer is entitled to a maximum of HK\$3,000 cash reward under the Promotion.
13. To calculate the aggregate Eligible Transaction amount, the Bank will convert all transactions to Hong Kong Dollars at the Bank’s determined exchange rate on the relevant transaction execution dates.
14. All transaction values under the Promotion are determined according to the Bank’s records. The Bank’s record is final.
15. The ESG Fund Transaction Reward will be credited to the Customer’s HKD current account with the Bank on or before 30 September 2024. If the Customer does not have any HKD current account with the Bank at the time the ESG Fund Transaction Reward is given, the ESG Fund Transaction Reward will be credited to the Customer’s HKD savings account with the Bank or such other account as the Bank deems appropriate.
16. The Bank may change the terms and conditions and/or modify/terminate the Promotion without notice. The Bank’s decision is final in the event of dispute.
17. Participation in the Promotion is subject to there being no abuse/non-compliance by the Customer failing which the Bank will not credit the ESG Fund Transaction Reward to the Customer or where the ESG Fund Transaction Reward has been credited to the Customer, the Bank may debit its value from the Customer’s account without notice and/or take such action to recover any outstanding amounts.
18. Promotion will remain accessible up to one week after the end of the promotion.
19. The English version shall prevail if there is any inconsistency between the English and Chinese versions.

Risk Disclosure and Important Notice:

Investment involves risks. Some Investment Funds are classified as complex products by the Bank. You are advised to exercise caution prior to investing. 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. 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.

Greenwashing Risk - DBS does not make any representation of the “green-ness” of the product. Investors should exercise caution with regard to greenwashing risk. Greenwashing is about misrepresentation, misstatement and false or misleading practices in relation to environmental, social and governance credentials. Greenwashing risk carries with it reputational, regulatory and litigation risks for the issuer and could have a negative impact on the performance of the product.