

Investment Funds and Bonds are investment products and some of them may involve derivatives. Equity Linked Products are structured products involving derivatives. Paper Gold is an investment product. (All the aforementioned products are together the “**Products**”). The investment decision is yours but you should not invest in the Products unless DBS Bank (Hong Kong) Limited (星展銀行(香港)有限公司) who sells them to you has explained to you that the Products are suitable for you having regard to your financial situation, investment experience and investment objectives.

## Wealth Management Offers (the “Promotion”) Terms and Conditions

### General Terms and Conditions

1. The Promotion runs from 1 April 2024 to 30 June 2024, both dates inclusive (the “**Promotion Period**”).
2. The Promotion is applicable to customers who maintain an account with DBS Treasures or DBS Account 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 31 October 2024 (the “**Customer**”).
3. “**Relevant Period**” means the period from 1 April 2023 to 31 March 2024, both dates inclusive.
4. “**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.
5. Only primary account holder is eligible for the Promotion.
6. Customer can only enjoy the Promotion once.
7. Customer cannot enjoy the Promotion together with DBS Treasures Welcome Offers during the Promotion Period.
8. The Promotion is not applicable to the Bank’s Southbound Wealth Management Connect account customers.
9. All cash rewards will be credited to the Customer’s HKD current account with the Bank on or before 31 October 2024. If the Customer does not have any HKD current account with the Bank at the time the cash reward is given, cash reward will be credited to the Customer’s HKD savings account with the Bank or such other account as the Bank deems appropriate.
10. All transaction values under the Promotion are determined according to the Bank’s records. The Bank’s record is final.
11. 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.
12. Participation in the Promotion is subject to there being no abuse/non-compliance by the Customer failing which the Bank will not credit the reward to the Customer or where the reward has been credited to the Customer, the Bank may debit the value of the reward from the Customer’s account without notice and/or take such action to recover any outstanding amounts.
13. Bank staff cannot participate in the Promotion.
14. Promotion will remain accessible up to one week after the end of the promotion.
15. The English version shall prevail if there is any inconsistency between the English and Chinese versions.

### Specific Terms and Conditions

#### Investment Transaction Reward

16. Customer will be entitled to receive (a) Investment Transaction Cash Reward and (b) Extra Investment Transaction Cash Reward, (both as set out in **Table 1** below) designated for the applicable Eligible Transactions (as defined in **Table 2** below) conducted during the Promotion Period.

Table 1 – Investment Transaction Cash Reward

Eligible Transaction(s) (see Table 2)	I. Equity Linked Products (“ELP”) ; II. Bonds; III. Investment Funds; IV. Paper Gold
Investment Transaction Cash Reward for <b>every</b> Aggregate Investment Transaction Amount of <b>HK\$200,000</b> (or equivalent)	<b>HK\$200</b> (Cap at HK\$6,000)
Extra Investment Transaction Cash Reward for Aggregate Investment Transaction Amount of <b>HK\$1,000,000</b> or above (or equivalent) (“ <b>Extra IT Cash Reward I</b> ”)	<b>HK\$500</b>
Extra Investment Transaction Cash Reward for Aggregate Investment Transaction Amount of <b>HK\$2,000,000</b> or above (or equivalent) (“ <b>Extra IT Cash Reward II</b> ”)	<b>HK\$1,000</b>

Table 2 – Eligible Transactions

Category	Eligible Transaction	Customer
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I. ELP	Subscription of ELP (i.e. equity linked investments and/or equity linked notes)	Customer with no subscription of ELP during the Relevant Period
II. Bonds	Buy or sell Bonds (excluding any Retail Bonds (as defined in clause 23(g) below), initial public offering and Certificates of Deposit (“CDs”))	Customer with no buy or sell order of Bonds (excluding any Retail Bonds, initial public offering and CDs) during the Relevant Period
III. Investment Funds	Lump sum subscription 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 the Promotion Period (excluding the Investment Funds Savings Plan performed via DBS iBanking)	Customer with no lump sum subscription or switching of Investment Funds during the Relevant Period
IV. Paper Gold	Conduct Paper Gold transaction (Buy or sell Paper Gold)	Customer with no buy or sell order of Paper Gold during the Relevant Period

17. Where Customer is eligible for the Extra Investment Transaction Cash Reward, he/she can only be eligible for either the Extra IT Cash Reward I or the Extra IT Cash Reward II and not both.
18. Each DBS Treasures customer is entitled to a maximum of HK\$7,000 cash reward for Investment Transaction Cash Reward.
19. To calculate the Aggregate Investment 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.

#### Example 1

- Customer A conducts the Eligible Transactions as tabled below:-

Trade Date (dd/mm/yyyy)	Order Type	Product Category	Transaction Amount (HK\$)	Aggregate Investment Transaction Amount (HK\$)
12/04/2024	BUY	I. ELP	1,000,000	3,000,000
17/04/2024	BUY	II. Bonds	500,000	
15/05/2024	BUY	III. Investment Funds	1,000,000	
20/06/2024	BUY	IV. Paper Gold	500,000	

As such, Customer A will receive **HK\$3,000** Investment Transaction Reward Cash Reward and **HK\$1,000** Extra IT Cash Reward II, i.e. **HK\$4,000** cash reward in total.

#### Investment Funds Transfer-in Offers

##### 20. Investment Funds Transfer-in Basic Offer

- a) Customer who successfully transferred in Investment Funds from any other financial institution(s) to the Bank is entitled to:
  - HK\$400** cash reward for every aggregate HK\$100,000 transfer-in of Investment Funds upon reaching an aggregate Investment Funds transfer-in amount of HK\$200,000 or above (or equivalent).
- b) Customer who had transferred out any Investment Funds from 1 October 2023 to 31 March 2024 will not be eligible for this Offer.
- c) Eligible Investment Funds are determined by the Bank. The Bank’s decision is final.
- d) Customer must successfully submit the transfer-in application via any branch of the Bank during the Promotion Period and complete the relevant Investment Funds transfer-in by 15 July 2024.
- e) If Customer transfers out any Investment Funds from the Bank on or before 31 October 2024, the Customer will not be entitled to any cash reward under the Investment Funds Transfer-in Basic Offers.
- f) Each Customer is entitled to a maximum of HK\$20,000 cash reward for Transfer-in Basic Offer.

##### 21. Investment Funds Transfer-in Bonus Offer

- a) Customer who subscribes Investment Funds in lump sum Investment Funds and/or switch-in Investment Funds during the Promotion Period (only for transaction with minimum subscription fee of 1.2% or switching fee of 1%) (“**Eligible Bonus Transaction**”) is entitled to:-
  - HK\$400** cash reward for every aggregate HK\$100,000 Eligible Bonus Transaction upon reaching an aggregate Investment Funds transfer-in amount of HK\$200,000 or above (or equivalent).
- b) Customer who had transferred out any Investment Funds from 1 October 2023 to 31 March 2024 will not be eligible for this Offer.
- c) Eligible Investment Funds are determined by the Bank. The Bank’s decision is final.
- d) Customer must successfully submit the transfer-in application via any branch of the Bank during the Promotion Period and complete the relevant Investment Funds Transfer-in by 15 July 2024.
- e) If Customer is eligible to Investment Funds Transfer-in Bonus Offer, his/her Eligible Bonus Transaction amount would not be counted under Investment Transaction Reward and he/she cannot enjoy the Promotion together with Exclusive Wealth Management Offers.
- f) If Customer transfers out any Investment Funds from the Bank on or before 31 October 2024, the Customer will not be entitled to any cash reward under the Investment Funds Transfer-in Bonus Offer.
- g) Each Customer is entitled to a maximum of HK\$20,000 cash reward for Transfer-in Bonus Offer.

## 22. Securities Transfer-in Offer

- Customer is entitled to **HK\$400** cash reward for every aggregate HK\$200,000 (or equivalent) of successful eligible Securities transfer-in from any other financial institution(s) (in scripless) to his/her Wealth Management Accounts (“WMA”) in the Bank.
- Customer who had transferred out any Securities from 1 October 2023 to 31 March 2024 will not be eligible for this Offer.
- Each Customer is entitled to a maximum of HK\$20,000 cash reward for Securities Transfer-in Offer.
- Eligible Securities are determined by the Bank. The Bank’s decision is final.
- Customer must successfully submit the Securities transfer-in application and complete the relevant transfer-in during the Promotion Period.
- If Customer transfers out any Securities (in scrip or scripless) from the Bank on or before 31 October 2024, the Customer will not be entitled to any cash reward under the Securities Transfer-in Offer.

## 23. Bonds Transfer-in Offer

- Customer is entitled to HK\$400 cash reward for every aggregate HK\$200,000 (or equivalent) of successful eligible Bonds transfer-in from any other financial institution(s) to his/her WMA in the Bank.
- Customer who had transferred out any Bonds from 1 October 2023 to 31 March 2024 will not be eligible for this Offer.
- Each Customer is entitled to a maximum of HK\$20,000 cash reward for Bonds Transfer-in Offer.
- Eligible Bonds are determined by the Bank. The Bank’s decision is final.
- Customer must successfully submit the Bonds transfer-in application and complete the relevant transfer-in during the Promotion Period.
- If Customer transfers out any Bonds from the Bank on or before 31 October 2024, the Customer will not be entitled to any cash reward under the Bonds Transfer-in Offer.
- Eligible Bonds exclude initial public offering, CDs and Retail Bonds, i.e. Bonds which could be traded on the Hong Kong Stock Exchange, such as Hong Kong Government iBonds.

### Example 2

- Customer B transfers in HK\$1,000,000 Investment Funds, HK\$1,000,000 Bonds and HK\$1,000,000 Securities from another financial institution and conducted transactions as tabled below:-

Trade Date (dd/m/yyyy)	Order Type	Product Category	Transaction Amount (HK\$)
20/05/2024	BUY	I. ELP	1,000,000
17/06/2024	BUY	II. Bonds	1,000,000
15/07/2024	BUY	III. Investment Funds	1,000,000

- The eligible transaction amount under Investment Transaction Reward is:  
 $\text{HK\$1,000,000 (ELP transaction amount) + HK\$1,000,000 (Bonds transaction amount)}$   
 $= \text{HK\$2,000,000}$
  - As such, Customer B will receive **HK\$2,000** Investment Transaction Reward Cash Reward, **HK\$1,000** Extra IT Cash Reward II, **HK\$4,000** cash reward from Investment Funds Transfer-in Basic Offer, **HK\$4,000** cash reward from Investment Funds Transfer-in Bonus Offer, **HK\$2,000** cash reward from Securities Transfer-in Offer and **HK\$2,000** cash reward from Bonds Transfer-in Offer, i.e. **HK\$15,000** cash reward in total.
24. The Bank’s decision on whether to accept a transfer-in product is final.
25. To calculate the amount of eligible Investment Funds ,eligible Securities and eligible Bonds transferred into the Bank, the Bank will convert all transactions to Hong Kong Dollars at the Bank’s determined exchange rate. The transfer-in amount of Investment Funds will be calculated based on the net asset value at closing on the last trade day of the month in which the respective transfer-in instruction is accepted and executed by the Bank. The net asset value is based on data obtained from sources believed to be reliable by the Bank, subject to the availability of data in the market. The transfer-in amount of eligible Securities will be calculated based on the marked-to-market value on the last trade day of the month in which the respective transfer-in instruction is accepted and executed by the Bank. The transfer-in amount of eligible Bonds will be calculated based on the net asset value of the eligible Bonds based on the last trade day of the month in which the respective transfer-in instruction is accepted and executed by the Bank. The calculation decision of the Bank is final.

### Risk Disclosures

Bonds, Investment Funds, Equity Linked Products and Paper Gold (together the “Products”) are investment products and some of them may involve derivatives. The investment decision is yours but you should not invest in the Products unless the intermediary who sells them to you has explained to you that the Products are suitable for you having regard to your financial situation, investment experience and investment objectives. The Products are NOT equivalent to and are not treated as substitutes for time deposits, and are not principal protected.

The Products are NOT protected deposits and are NOT protected by the Deposit Protection Scheme in Hong Kong.

Securities trading is an investment. 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.

Any person considering an investment should seek independent advice on the investment suitability when considered necessary.

Equity Linked Products, some Bonds and some Investment Funds are classified as complex products by the Bank. You are advised to exercise caution prior to investing.

The price of Paper Gold is volatile and value of the investment may go down as well as up. In the worst-case scenario, you may lose your entire principal. Investment in Paper Gold is not the same as investment in physical gold. Price changes in physical gold might not be reflected in price changes of Paper Gold. You should also be aware of the risk of foreign exchange rate fluctuations and may experience a loss on conversion of the investment back into other currency (including but not limited to your home currency).

### **Disclaimer**

Investment involves risks. 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.