

Equity Linked Investment and Currency Linked Investment are investment products and some of them may involve derivatives. (All the aforementioned products are together the **"Products"**). 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.

## 2025 Q4 DBS Online ELI and Online CLI Promotion Offers (the "Promotion") Terms and Conditions

1. The Promotion runs from 1 October 2025 to 31 December 2025, both dates inclusive (the **"Promotion Period"**).
2. The Promotion is applicable to customers who maintain an account with 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 31 March 2026 (the **"Customer"**). Customers who have received rewards under the previous round of DBS Online ELI and Online CLI Promotion Offers (which had a promotion period from 1 August 2025 to 30 September 2025) are excluded from this Promotion
3. **"DBS Treasures"** is a Customer Segment 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 who during the Promotion Period successfully completes via DBS iBanking or DBS digibank HK app:
  - a) an Equity Linked Investment (**"ELI"**) transaction (**any tenor**) or a Currency Linked Investment (**"CLI"**) (**tenor at 1 month or above**) transaction, will be entitled to receive HK\$200 (**"Cash Reward I"**) for every aggregate transaction amount of HK\$100,000 (or equivalent); and
  - b) both ELI and CLI transactions mentioned in a) above, will be entitled to receive an extra one-off HK\$400 (**"Cash Reward II"**).
 (together the **"Cash Rewards"**).
5. Each Customer is entitled to a maximum of HK\$5,600 for Cash Reward I; and a maximum of HK\$400 for Cash Reward II, and thus a total maximum of HK\$6,000 Cash Rewards under the Promotion.
6. To calculate the transaction amount, the Bank will convert all transactions denominated in foreign currencies to Hong Kong Dollars at the Bank's determined exchange rate on the relevant transaction execution dates.

### Example

- Customer A successfully completes transactions as tabled below:-

| Trade Date<br>(dd/mm/yyyy) | Order<br>Type | Product Category | Channel             | Transaction Amount<br>(HK\$) |
|----------------------------|---------------|------------------|---------------------|------------------------------|
| 3/10/2025                  | BUY           | I. ELI           | DBS digibank HK app | 1,000,000                    |
| 16/10/2025                 | BUY           | II. CLI          | DBS iBanking        | 500,000                      |

As such, Customer A will receive HK\$3,000 from Cash Reward I, and HK\$400 from Cash Reward II, i.e. HK\$3,400 Cash Rewards in total.

7. Only primary account holder is eligible for the Promotion.
8. Customer cannot enjoy the Promotion together with Wealth Management Offers, 2025 Q4 Exclusive Wealth Management Offers and DBS New Fund Investment Step-Up Promotion Offers during the Promotion Period.
9. The Promotion is not applicable to the Bank's Southbound Wealth Management Connect account customers.
10. All Cash Rewards will be credited to the Customer's Wealth Management Account with the Bank in HKD on or before 30 April 2026. Customer must maintain a valid Wealth Management Account with the Bank at the time the Reward is given.
11. All transaction values under the Promotion are determined according to the Bank's records. The Bank's record is final.
12. 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.
13. Participation in the Promotion is subject to there being no abuse/non-compliance by the Customer failing which the Bank will not credit the Cash Rewards to the Customer or where the Cash Rewards have been credited to the Customer, the Bank may debit the value of the Cash Rewards from the Customer's account without notice and/or take such action to recover any outstanding amounts.
14. Bank staff cannot participate in the Promotion.
15. Promotion will remain accessible up to one week after the end of the promotion.
16. The English version shall prevail if there is any inconsistency between the English and Chinese versions.

### Risk Disclosures

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

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

Equity Linked Investment is classified as complex products by the Bank. You are advised to exercise caution prior to investing.

**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.

股票掛鈎投資及外幣掛鈎投資是投資產品而個別產品可能涉及金融衍生工具。(以上提及的產品統稱「此等產品」)。投資決定是由閣下自行作出的，除非中介人於銷售此等產品時已向閣下解釋，經考慮閣下的財務狀況、投資經驗及投資目標後，此等產品是適合閣下的，否則閣下不應作出投資。此等產品並非及不應視作可代替定期存款，也並非保本。

## 2025 Q4 星展網上股票掛鈎投資及網上外幣掛鈎投資優惠(「本推廣」)的條款及細則

1. 本推廣由 2025 年 10 月 1 日起至 2025 年 12 月 31 日止，首尾兩天包括在內(「推廣期」)。
2. 本推廣適用於在推廣期內直至 2026 年 3 月 31 日於星展銀行(香港)有限公司(「本行」)持有星展豐盛理財戶口的客戶(「客戶」)。曾於 2025 年 8 月 1 日起至 2025 年 9 月 30 日期間享有星展網上股票掛鈎投資及網上外幣掛鈎投資優惠的客戶不可再享此優惠。
3. 「星展豐盛理財」是本行的客戶層之一。「客戶層」指 DBS Account、星展豐盛理財、星展豐盛私人客戶、星展私人銀行及本行不時增設的任何其他客戶層。在香港，星展私人銀行為星展銀行(香港)有限公司的私人銀行部門。
4. 如客戶在推廣期內經 DBS digibank HK 及/或 星展 iBanking 網上理財成功完成：
  - a) 股票掛鈎投資 (任何年期) 及/或外幣掛鈎投資 (年期一個月或以上)，每累積投資交易金額達港幣 100,000 元(或等值)，可獲港幣 200 元(現金獎賞 I); 及
  - b) 股票掛鈎投資及外幣掛鈎投資，可獲額外港幣 400 元乙次(現金獎賞 II)(以上提及統稱「現金獎賞」)。
5. 每位客戶可獲得最多港幣 5,600 元現金獎賞 I 及最多港幣 400 元現金獎賞 II，因此合共最多現金獎賞為港幣 6,000 元。
6. 就計算交易金額而言，所有金額將按本行在交易執行日釐定的匯率折算為港幣。

### 例子

- 客戶A成功完成以下交易：

| 交易日              | 交易類別 | 產品類別       | 渠道               | 交易金額(港幣)  |
|------------------|------|------------|------------------|-----------|
| 2025 年 10 月 3 日  | 買入   | I. 股票掛鈎投資  | DBS digibank HK  | 1,000,000 |
| 2025 年 10 月 16 日 | 買入   | II. 外幣掛鈎投資 | 星展 iBanking 網上理財 | 500,000   |

因此，客戶 A 可獲港幣 3,000 元現金獎賞 I 及港幣 400 元現金獎賞 II，合共港幣 3,400 元現金獎賞。

7. 只有基本戶口持有人方可參與本推廣。
8. 客戶於推廣期內享有本推廣的同時，不可再享有財富管理優惠、2025 年第 4 季財富管理專屬優惠及星展新資金投資優惠。
9. 本推廣不適用於本行跨境理財通南向通專戶的客戶。
10. 所有現金獎賞將於 2026 年 4 月 30 日或之前以港幣存入合資格客戶在本行的財富管理戶口。客戶必須於特定條款及細則下提及的獎賞存入時持有本行有效的財富管理戶口。
11. 本推廣的所有交易金額以本行的紀錄為準。本行的紀錄為最終決定。
12. 本行可修訂此條款及細則及/或更改/終止本推廣而無須另行通知。如有爭議，本行的決定為最終定論。
13. 客戶參加本推廣必須不涉及任何濫用/違規，否則本行將不會給予該客戶任何獎賞，或於給予獎賞後從客戶的戶口扣除獎賞的等值金額而無須另行通知，及/或採取行動以追討任何未償付金額。
14. 本行員工不可參與本推廣。
15. 客戶仍可於推廣完結後最多一星期閱覽推廣內容。
16. 中英文版本如有任何不一致之處，概以英文版本為準。

### 風險披露

此等產品是投資產品而個別產品可能涉及金融衍生工具。投資決定是由閣下自行作出的，除非中介人於銷售此等產品時已向閣下解釋，經考慮閣下的財務狀況、投資經驗及投資目標後，此等產品是適合閣下的，否則閣下不應作出投資。此等產品並非及不應視作可代替定期存款，也並非保本。

此等產品並非受保障存款，不受香港的存款保障計劃保障。

任何人士作出投資前，應在需要時諮詢獨立意見，考慮有關投資是否適合自己。

股票掛鈎投資被本行界定為複雜產品，閣下應審慎考慮才作出投資。

### 聲明

投資涉及風險。以上資料並非亦不應被視為投資建議，亦不構成任何認購、買賣或贖回任何投資產品的要約或要約招攬。過往業績並不代表將來的表現。閣下作出任何投資前，應細閱有關產品銷售文件、戶口條款及細則和產品條款及細則，以了解詳細產品資料及風險因素。如對此資料或任何銷售文件有任何疑問，閣下應諮詢獨立專業意見。