

**Securities are investment products (the “Products”) that may involve derivatives. The investment decision is yours. Do not invest in the Products 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 Products, please seek independent professional advice.**

## **Initial Public Offering (IPO) Offer (the “Promotion”) - Terms and Conditions**

### **General Terms and Conditions**

1. The Promotion runs from 1 January 2023 to 31 March 2023 , both dates inclusive (the “**Promotion Period**”).
2. The Promotion is applicable to individual customers of DBS Bank (Hong Kong) Limited 星展銀行(香港)有限公司 (the “**Bank**”) who fulfill the below requirements (“**Eligible Customer**”):
  - (a) maintain an account with DBS Treasures or DBS Account (the “**Eligible Account**”) on or before 31 March 2023; and
  - (b) successfully submitted an eligible IPO Shares subscription application via any subscription channel provided by the Bank within the Promotion Period. (“**Eligible IPO Shares Subscription**”)
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. “**Eligible IPO Shares**” refers to IPO Shares Subscription listed on the Main Board of the Hong Kong Stock Exchange through the nominee service of the Bank and will be subject to the announcement of the Bank.
5. All Eligible Customers will be entitled to IPO Handling Fee Waiver during the Promotion Period.
6. Eligible Customer is required to pay the full handling fee for any IPO shares subscription at the time of subscription (HKD50 handling fee for each subscription via DBS iBanking and/or HKD100 handling fee for each subscription via any other subscription channel).
7. A fee discount representing the handling fee paid for an Eligible IPO Shares Subscription (“**Handling Fee Discount**”) will be reimbursed to the Eligible Customer’s HKD Current Account with the Bank by 31 May 2023.
8. All Eligible IPO Shares Subscriptions under the Promotion are determined according to the Bank’s record. The Bank’s record and calculation is final and conclusive.
9. Only primary account holder of the Eligible Account is eligible for the Promotion.
10. The Eligible Customer must maintain a valid HKD Current Account with the Bank at the time the Handling Fee Discount is given. All Handling Fee Discount will be given to the Eligible Customer in one combined reimbursement.
11. The Bank may change the terms and conditions and/or modify/terminate the Promotion without notice. In the event of dispute, the decision of the Bank shall be final and conclusive.
12. Participation in the Promotion is subject to there being no abuse/non-compliance by the Eligible Customer, failing which the Bank will not credit any discount/reward under this Promotion or where a discount /reward has been credited, the Bank may debit the value of the discount/reward from the Eligible Customer’s account without notice and/or take such action to recover any outstanding amounts.
13. The English version shall prevail if there is any inconsistency between the English and Chinese versions.
14. Promotion information will remain accessible up to one week after the end of the promotion.

### **Risk Disclosure and Important Notice:**

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. Investment involves risks. 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. Securities trading is an investment which involves risks. 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 be aware that investing in foreign securities market involves foreign exchange risk, you may incur loss due to the fluctuation of exchange rate. 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. Customers should be aware that the prices of the Callable Bull / Bear Contracts, Warrants and Exchange Traded Funds may fall in value as rapidly as they may rise and holders may sustain a total loss of their investment. The Bank does not provide securities advisory service. Any person considering an investment should seek independent advice on the investment suitability when considered necessary.

證券是可能涉及衍生工具的投資產品(「產品」)。投資決定是由閣下自行作出的，除非閣下完全瞭解及願意承擔所涉風險，否則切勿投資此等產品。閣下如對此等產品所涉及風險有疑問，請徵詢獨立專業意見。

## 新股認購推廣優惠(「推廣」)- 條款及細則

### 一般條款及細則

1. 此推廣由 2023 年 1 月 1 日起至 2023 年 3 月 31 日，包括首尾兩天(「推廣期」)。
2. 此推廣適用於符合以下細則之星展銀行(香港)有限公司(「本行」)個人客戶(「合資格客戶」)：
  - (a) 在 2023 年 3 月 31 日或之前持有星展豐盛理財戶口或 DBS Account(「合資格戶口」)；及
  - (b) 於推廣期內透過本行的任何新股認購途徑成功遞交認購合資格新股表格(「合資格新股認購」)。
3. 「DBS Account」和「星展豐盛理財戶口」是本行的客戶群。「客戶群」是指 DBS Account、星展豐盛理財、星展豐盛私人客戶、星展私人銀行及任何本行不時提供的其他客戶群。在香港，星展私人銀行是本行的私人銀行部門。
4. 「合資格新股」是指由本行代辦認購於香港交易所(主板)上市之新股，並將以本行公佈為準。
5. 所有合資格客戶於推廣期內都可享有新股認購手續費回贈優惠。
6. 合資格客戶須於遞交認購時先繳交全數新股認購手續費(透過星展 iBanking 網上理財之新股認購手續費為每單 HK\$50，及/或透過任何其他新股認購途徑之新股認購手續費為每單 HK\$100)。
7. 本行將於 2023 年 5 月 31 日或之前將相關合資格新股認購的新股認購手續費回贈(「新股認購手續費回贈」)存入合資格客戶內的港幣往來戶口。
8. 本推廣中的所有新股認購概以本行紀錄為準。本行的紀錄為最終定論。
9. 只有基本戶口持有人之合資格戶口合資格參與推廣。
10. 合資格客戶必須於新股認購手續費回贈存入時持有有效的港幣往來戶口。所有新股認購手續費回贈將會合計並一筆過發給合資格客戶。
11. 本行可修訂本條款及細則及/或更改/終止本推廣而無須另行通知。若有任何爭議，本行保留最終決定權。
12. 參與推廣將受制於合資格客戶並無欺詐/違規成份。如有，本行將不會存入新股認購手續費回贈，或如新股認購手續費回贈/現金獎賞已存入，本行可從合資格客戶的戶口扣除新股認購手續費回贈/現金獎賞而不作另行通知及/或採取行動追討任何未償付金額。
13. 本條款及細則之中英文版本如有任何歧義，一概以英文版本為準。
14. 客戶仍可於本推廣完結後的一星期內閱覽推廣內容。

### 風險披露及重要通知：

本行並非閣下的投資顧問或以閣下的受託人身份行事。以上資料並非亦不應被視為投資建議，亦不構成任何認購、交易或贖回任何投資產品的要約或要約招攬。投資涉及風險，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，以瞭解詳細產品資料及風險因素。如對此資料或任何產品銷售文件有任何疑問，閣下應尋求獨立專業意見。證券買賣是一項投資。證券價格可升可跌，有時可能會非常波動，在某些情況下更可能變成毫無價值。買賣證券未必一定能夠賺取利潤，反而可能會招致損失。投資決定是由閣下自行作出的，除非閣下經考慮自己的財務狀況、投資經驗及目標後，認為某股票是適合閣下的，否則閣下不應作出投資。閣下亦應注意，投資海外市場證券涉及貨幣風險，匯率波動可令閣下蒙受損失。客戶須注意，牛熊證、認股證價格及交易所買賣基金可急升亦可急跌，投資者或會虧蝕所有投資資金。本行不設證券投資顧問服務。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。