

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) Extra Offer (the “Promotion”) - Terms and Conditions

1. The Promotion runs from 1 July 2025 to 30 September 2025, 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 (the “**Eligible Account**”) during the Promotion Period and up to 30 November 2025; and
 - (b) have not successfully completed a securities transaction using Online Equity Trading service with their Wealth Management Accounts (“**WM Account**”) via DBS online banking platforms during the period between 1 July 2024 to 30 June 2025 (both dates inclusive); and
 - (c) successfully submitted an eligible IPO Shares subscription application with their WM Account via DBS digibank HK app within the Promotion Period. (“**Eligible IPO Shares Subscription**”)
3. “**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 eligible to receive a one-off cash reward of HK\$100 (“**Cash Reward**”) during the Promotion Period.
6. Each Eligible Customer can only enjoy the Promotion once during the Promotion Period.
7. The Cash Reward will be credited to the Eligible Customer’s HKD Current Account with the Bank by 30 November 2025.
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 is eligible for the Promotion.
10. The Promotion shall not be applicable to any staff of the Bank.
11. The Eligible Customer must maintain a valid HKD Current Account with the Bank at the time the Cash Reward is given.
12. 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.
13. 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 refund/reward under this Promotion or where a refund/reward has been credited, the Bank may debit the value of the refund/reward from the Eligible Customer’s account without notice and/or take such action to recover any outstanding amounts.
14. The English version shall prevail if there is any inconsistency between the English and Chinese versions.
15. 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，除非閣下完全了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。

新股認購額外獎賞推廣(「推廣」)- 條款及細則

1. 本推廣由 2025 年 7 月 1 日起至 2025 年 9 月 30 日，包括首尾兩天(「推廣期」)。
2. 本推廣適用於符合以下要求的星展銀行(香港)有限公司(「本行」)個人客戶(「合資格客戶」)：
 - (a) 於推廣期內及直至 2025 年 11 月 30 日持有星展豐盛理財戶口(「合資格戶口」)；及
 - (b) 並沒有於 2024 年 7 月 1 日至 2025 年 6 月 30 日期間(包括首尾兩天)成功通過星展網上理財平台以財富管理戶口使用網上證券交易服務完成證券交易；及
 - (c) 於推廣期內透過 DBS digibank HK 應用程式以財富管理戶口成功遞交合資格新股認購申請(「合資格新股認購」)。
3. 「星展豐盛理財」是本行的客戶層。「客戶層」是指 DBS Account、星展豐盛理財、星展豐盛私人客戶、星展私人銀行及本行不時增設的其他客戶層。在香港，星展私人銀行為本行的私人銀行部門。
4. 「合資格新股」是指經由本行的代理人服務認購於香港交易所(主板)上市的新股，並以本行公佈為準。
5. 所有合資格客戶於推廣期內可獲一次性 HK\$100 現金獎賞(「現金獎賞」)。
6. 每位合資格客戶於推廣期內只可享本推廣優惠一次。
7. 本行將於 2025 年 11 月 30 日或之前將現金獎賞存入合資格客戶在本行的港幣往來戶口。
8. 本推廣中的所有合資格新股認購概以本行紀錄為準。本行的紀錄為最終定論。
9. 本推廣只限主要戶口持有人參加。
10. 本推廣不適用於本行任何員工。
11. 合資格客戶必須於現金獎賞存入時持有效的港幣往來戶口。
12. 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，本行的決定為最終定論。
13. 合資格客戶參加本推廣不可涉及濫用或違規，否則本行不會存入本推廣的任何回贈/獎賞，或於存入回贈/獎賞後從合資格客戶的戶口扣除回贈/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. 中英文版本如有任何不一致之處，概以英文版本為準。
15. 客戶可於本推廣完結後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。