

Investment Fund is an investment product (the **“Product”**) 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.

Online Fund Investment Exclusive Offer (0% Subscription Fee) (the “Promotion”) Terms and Conditions:

1. The Promotion starts from 1 January 2026 to 31 March 2026, both dates inclusive (**“Promotion Period”**).
2. The Promotion is only applicable to individual DBS Treasures customers of DBS Bank (Hong Kong) Limited (星展銀行(香港)有限公司) (the **“Bank”**) who maintain Wealth Management Accounts (**“WM Account”**) with the Bank and customers who maintain Southbound Wealth Management Connect accounts (**“WMC Account”**) with the Bank (collectively the **“Customers”**).
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. During the Promotion Period, Customers who successfully complete Online Fund Subscription via their WM Account or WMC Account through a DBS online banking platform (only for transaction with a minimum subscription fee of 1.5%) can enjoy 0% fund subscription fee up to an aggregate transaction amount of HK\$300,000 or its equivalent (**“Eligible Transaction”**).
5. Customer is required to pay the subscription fee when conducting the Eligible Transaction. Upon verifying the Customer’s eligibility for the Promotion, the Bank will reimburse the subscription fee paid by the Customer for the Eligible Transaction by way of subscription fee refund (**“Reward”**).
6. Customer will not be eligible for the Promotion if he/she had previously, successfully completed any investment fund subscription or switching transaction between 1 January 2025 to 31 December 2025 (both dates inclusive) using his/her WM Account and/or Investment Fund Account and/or WMC Account.
7. Reward will be credited to the Customer’s WM Account or WMC Account with the Bank in HKD by 31 May 2026. Customer must maintain a valid WM Account or WMC Account with the Bank at the time the Reward is given.
8. Only primary account holder will be eligible for the Reward.
9. All transaction values relevant under the Promotion are determined according to the Bank’s record. The Bank’s record and calculation is final. The amount of the Reward will be rounded to the nearest Hong Kong Dollar equivalent.
10. To calculate the aggregate transaction amount of Eligible Transaction, the Bank will convert all transactions to Hong Kong Dollars at the exchange rate determined by the Bank on the relevant transaction date.
11. The subscription amount for the Eligible Transaction may not be used for the Investment Transaction Reward, Investment Funds Transfer-in Offers of Wealth Management Offers.
12. The Promotion is not applicable to fund subscription with no subscription fees, money market funds, fund switching and funds subscribed under Online Regular Fund Investment Plan.
13. For the avoidance of doubt, each Customer is entitled to a maximum of HK\$4,500 Reward in Customer’s WM Account or WMC Account under the Promotion. If Customer holds both WM Account and WMC Account, Customer is then entitled to a maximum of HK\$4,500 Reward in each of the accounts, which is a maximum of HK\$9,000 Reward in total.
14. The Reward is non-exchangeable and non-transferable.
15. 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.
16. The Promotion shall not be applicable to any staff of the Bank.
17. The Bank may change the terms and conditions and/or modify/terminate the Promotion without notice. The Bank’s decision is final.
18. The English version shall prevail if there is any inconsistency between the English and Chinese versions.
19. Promotion information will remain accessible up to one week after the end of the promotion.

Risk Disclosure and Important Notice:

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 offering documentation, you should seek independent professional advice. Investment Fund is NOT protected deposits and are NOT protected by the Deposit Protection Scheme in Hong Kong. The Products are different from traditional time deposits and should not be treated as their substitutes.

基金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。

網上投資基金專享優惠(0% 認購費) (「本推廣」)條款及細則：

1. 本推廣由 2026 年 1 月 1 日起至 2026 年 3 月 31 日止 (「推廣期」)，包括首尾兩天。
2. 本推廣只適用於星展銀行(香港)有限公司 (「本行」)持有本行財富管理戶口(「財富管理戶口」)的星展豐盛理財個人客戶，及於本行持有跨境理財通—南向通戶口(「南向通戶口」)的客戶(統稱「客戶」)。
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提供的任何其他客戶層。在香港，星展私人銀行為本行的私人銀行部門。
4. 在推廣期內，客戶透過星展網上理財平台，以財富管理戶口或南向通戶口成功完成基金認購(只限於認購費最低為 1.5%的基金交易)，可享 0%認購費優惠(累積認購金額上限為 HK\$300,000 或同等價值) (「合資格交易」)。
5. 客戶完成合資格交易時，將先被收取認購費。而本行成功確認符合本推廣資格後，將回贈相關之認購費 (「獎賞」)。
6. 如客戶曾在 2025 年 1 月 1 日至 2025 年 12 月 31 日 (包括首尾兩天) 期間成功以財富管理戶口及/或基金投資戶口及/或南向通戶口認購或轉換基金，客戶將不合資格參與本推廣。
7. 獎賞將於 2026 年 5 月 31 日或之前存入港幣於客戶本行的財富管理戶口或南向通戶口。客戶必須於獎賞存入時持有本行有效的財富管理戶口或南向通戶口。
8. 只有基本戶口持有人方合資格獲得獎賞。
9. 所有有關本推廣的交易金額概以本行紀錄為準。本行的紀錄及計算為最終紀錄。獎賞將湊整至最接近的港幣等值計算。
10. 本行會以本行於相關交易日釐定的外匯匯率轉換所有交易至港幣等值，以計算累積交易金額。
11. 合資格交易的認購金額於推廣期內不可用作計算財富管理優惠內的投資交易獎賞和基金轉入獎賞。
12. 本推廣不適用於不設認購費的基金認購、貨幣市場基金、基金轉換及經網上基金定期投資計劃認購的基金。
13. 為免生疑問，客戶於本推廣下於客戶的財富管理戶口或南向通戶口中只可獲最多 HK\$4,500 獎賞。如客戶同時持有財富管理戶口及南向通戶口，則每個戶口可獲最多 HK\$4,500 獎賞，即合共可獲最多 HK\$9,000 獎賞。
14. 獎賞將不可交換且不可轉讓。
15. 客戶參加本推廣不得涉及任何濫用/違規，否則本行不會存入獎賞或從客戶的戶口扣除已存入獎賞的等值金額而無須另行通知，及/或採取行動追討任何未償付金額。
16. 本推廣不適用於本行任何員工。
17. 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。本行的決定為最終定論。
18. 本條款及細則的中英文版本如有任何不一致之處，概以英文版本為準。
19. 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：

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，應細閱有關銷售文件、戶口的條款及細則及產品的條款及細則，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。基金並非受保障存款，不受香港的存款保障計劃保障。產品有別於傳統定期存款，也不應視作可代替定期存款。

基金是可能涉及衍生工具的投资产品(「产品」)。投资决定是由阁下自行作出的, 除非阁下完全了解及愿意承担所涉风险, 否则切勿投资此等产品。阁下如对此等产品所涉及风险有疑问, 请征询独立专业意见。

网上投资基金专享优惠 (0%认购费) (「本推广」) 条款及细则:

1. 本推广由 2026 年 1 月 1 日起至 2026 年 3 月 31 日止 (「推广期」), 包括首尾两天。
2. 本推广只适用于星展银行(香港)有限公司 (「本行」) 持有本行财富管理户口(「财富管理户口」) 的星展丰盛理财个人客户, 及于本行持有跨境理财通—南向通户口(「南向通户口」) 的客户 (统称「客户」)。
3. 「星展丰盛理财」是本行的客户层之一。「客户层」指 DBS Account、星展丰盛理财、星展丰盛私人客户、星展私人银行及本行不时提供的任何其他客户层。在香港, 星展私人银行为本行的私人银行部门。
4. 在推广期内, 客户透过星展网上理财平台, 以财富管理户口或南向通户口成功完成基金认购(只限于认购费最低为 1.5% 的基金交易), 可享 0% 认购费优惠 (累积认购金额上限为 HK\$300,000 或同等价值) (「合格交易」)。
5. 客户完成合格交易时, 将先被收取认购费。而本行成功确认符合本推广资格后, 将回赠相关之认购费 (「奖赏」)。
6. 如客户曾在 2025 年 1 月 1 日至 2025 年 12 月 31 日 (包括首尾两天) 期间成功以财富管理户口及/或基金投资户口及/或南向通户口认购或转换基金, 客户将不合资格参与本推广。
7. 奖赏将于 2026 年 5 月 31 日或之前存入港币于客户本行的财富管理户口或南向通户口。客户必须于奖赏存入时持有本行有效的财富管理户口或南向通户口。
8. 只有基本户口持有人方合资格获得奖赏。
9. 所有有关本推广的交易金额概以本行纪录为准。本行的纪录及计算为最终纪录。奖赏将凑整至最接近的港币等值计算。
10. 本行会以本行于相关交易日厘定的外汇汇率转换所有交易至港币等值, 以计算累积交易金额。
11. 合格交易的认购金额于推广期内不可用作计算, 财富管理优惠内的投资交易奖赏和基金转入奖赏。
12. 本推广不适用于不设认购费的基金认购、货币市场基金、基金转换及经网上基金定期投资计划认购的基金。
13. 为免生疑问, 客户于本推广下于客户的财富管理户口或南向通户口中只可获最多 HK\$4,500 奖赏。如客户同时持有财富管理户口及南向通户口, 则每个户口可获最多 HK\$4,500 奖赏, 即合共可获最多 HK\$9,000 奖赏。
14. 奖赏将不可交换且不可转让。
15. 客户参加本推广不得涉及任何滥用/违规, 否则本行不会存入奖赏或从客户的户口扣除已存入奖赏的等值金额而无须另行通知, 及/或采取行动追讨任何未偿付金额。
16. 本推广不适用于本行任何员工。
17. 本行可修订此条款及细则及/或更改/终止本推广而无须另行通知。本行的决定为最终定论。
18. 本条款及细则的中英文版本如有任何歧异, 概以英文版本为准。
19. 客户仍可于推广完结后的一周内阅览推广内容。

风险披露及重要通知:

投资涉及风险。以上数据并非亦不应被视为投资建议，亦不构成任何认购、买卖或赎回任何投资产品的要约或要约招揽。过往业绩并不代表将来的表现。阁下作出任何投资前，应细阅有关销售文件、户口的条款及细则及产品的条款及细则，以了解详细产品数据及风险因素。如对此数据或任何销售文件有任何疑问，阁下应咨询独立专业意见。基金并非受保障存款，不受香港的存款保障计划保障。产品有别于传统定期存款，也不应视作可代替定期存款。