星展銀行 DBS

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.

2026 Q4 Free Stock Offer (the "Promotion") - Terms and Conditions

1. The Promotion runs from 1 October 2026 to 31 December 2026, both dates inclusive (the "**Promotion Period**").
2. The Promotion is applicable to DBS Treasures customers of DBS Bank (Hong Kong) Limited 星展銀行(香港)有限公司 (the "**Bank**") who:
   (i) have successfully set up their Wealth Management Accounts ("**WM Account**") during the period between 1 October 2025 to 30 September 2026 (both dates inclusive);
   (ii) have not successfully completed a securities transaction with their WM Accounts during the period between 1 October 2025 to 30 September 2026 (both dates inclusive); and
   (iii) have completed securities transactions via DBS online banking platforms with a total turnover of at least HK$500,000 ("**Eligible Transaction**") during the Promotion Period
   (the "**Eligible Customers**").
3. "**Eligible Transaction**" means any successful Hong Kong Securities, U.S. Securities, Canadian Securities, Singapore Securities, Australian Securities, Japan Securities, United Kingdom Securities or China Stock Connect Securities BUY or SELL transaction performed via WM Account through DBS online banking platforms.
4. "**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.

5. Free Stock Offer

Subject to the eligibility criteria stated above, Eligible Customers are eligible for one free share of **Intel Corp (INTC US)** stock ("**Free Stock Offer**"). The free stock will be given to the Eligible Customer and credited to the Eligible Customer's WM Account by 28 February 2027.

6. To be entitled to the Free Stock Offer, the Eligible Customer must be a DBS Treasures customer and maintain a valid WM Account without any transaction or account blocking with the Bank at the time any reward under this Promotion is given.
7. Eligible Customers must have already completed the W-8BEN form as required by the U.S. Internal Revenue Service at the time any reward under this Promotion is given.
8. To calculate the transaction amount of an 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.
9. All relevant transaction values under the Promotion are determined according to the Bank's record. The Bank's record and calculation is final.
10. Only primary account holders are eligible for the Promotion.
11. Each Eligible Customer can enjoy the Promotion once during the Promotion Period.
12. The Promotion shall not be applicable to any staff of the Bank.
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 reward under this Promotion or where a reward has been credited, the Bank may debit the value of the reward from the Eligible Customer's account without notice and/or take such action to recover any outstanding amounts.
14. The Bank may change these terms and conditions and/or modify/terminate the Promotion without notice. In the event of dispute, the decision of the Bank shall be final.
15. The English version shall prevail if there is any inconsistency between the English and Chinese versions.
16. Where a copy of the Promotion terms and conditions is required, please reach out to any branch for assistance.
17. The Promotion terms and conditions 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.

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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。

2026 年第 4 季贈股推廣優惠 (「本推廣」) - 條款及細則

1. 本推廣由 2026 年 10 月 1 日起至 2026 年 12 月 31 日，包括首尾兩天(「**推廣期**」)。
2. 本推廣適用於符合以下條件的星展銀行(香港)有限公司(「**本行**」)星展豐盛理財客戶(「**合資格客戶**」):
   (i) 於 2025 年 10 月 1 日至 2026 年 9 月 30 日期間（包括首尾兩天）成功開立財富管理戶口；
   (ii) 於 2025 年 10 月 1 日至 2026 年 9 月 30 日期間（包括首尾兩天）未曾透過財富管理戶口成功完成任何證券交易；及
   (iii) 於推廣期內透過星展網上理財平台完成證券交易，且累積總交易額達 500,000 港元或以上（「**合資格交易**」）。
3. 「**合資格交易**」指透過財富管理戶口經星展網上理財平台成功進行香港、美國、加拿大、新加坡、澳洲、日本、英國或中港通證券的買入或賣出交易。
4. 「**星展豐盛理財**」是本行的客戶層。「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，星展私人銀行為本行的私人銀行部門。

5. 贈股推廣優惠

符合上述資格的合資格客戶可獲贈一股免費的英特爾 (INTC US) 股票（「**贈股推廣優惠**」）。送贈的股份將於 2027 年 2 月 28 日或之前存入合資格客戶的財富管理戶口。

6. 於本行存入本贈股推廣優惠的獎賞時，合資格客戶必須為星展豐盛理財客戶及在本行持有有效的財富管理戶口。
7. 合資格客戶於本行存入本贈股推廣優惠的獎賞時，必須已填妥美國稅務局要求的 W-8BEN 表格。
8. 本行會以其於相關交易日釐定的匯率把所有交易金額換算為港幣等值，以計算累積合資格交易金額
9. 本推廣的所有交易金額概以本行紀錄為準。本行的紀錄及計算結果為最終定論。
10. 本推廣只限主要戶口持有人參加。
11. 每名合資格客戶於推廣期內可享此推廣一次。
12. 本推廣不適用於本行任何員工。
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獎賞，如已存入獎賞則可從合資格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。
15. 中英文版本如有任何不一致之處，概以英文版本為準。
16. 如需索取本推廣的條款及細則，請親臨任何分行以便我們提供協助。
17. 本推廣的條款及細則於推廣完結後最多一星期仍可供閱覽。

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，以了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、認股證及交易所買賣基金價格可急升亦可急跌，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。