星展銀行☎DBS

DBS Bank (Hong Kong) Limited Notice of Amendment

With effect from 1 January 2026 (the "Effective Date"), revision will be made to the Supplemental Terms and Conditions for GBA Wealth Management Connect Southbound Account (the "Terms and Conditions") as follows:

Section	Prevailing	Revised
	ms and Conditions for GBA	Wealth Management
Connect Scheme (Southbound)		
2. Definitions and Interpretation	2.1 NA	"Licensed Corporation" means a corporation which is granted a licence under section 116 or 117 of the Securities and Futures
		Ordinance (Cap. 571 of Hong Kong).
3. Southbound Services	3.4 The Southbound Services provided by the Bank may be limited if the Customer is not physically in Hong Kong and the Customer agrees and accepts that the Bank may not solicit in respect of, or recommend, any Eligible Wealth Management Products if the Customer is not physically in Hong Kong and even where the Customer is physically in Hong Kong, the Bank is not obliged to solicit or recommend any Eligible Wealth Management Products to the Customer.	and accepts that upon the Customer's request, the Bank may introduce to the Customer Eligible Wealth Management Products which meet the risk appetite of the Customer and provide related product information through appropriate channels (including telephone, video conference, online channels and other appropriate channels) after considering the Customer's personal circumstances. The Bank is not obliged to solicit or recommend any Eligible Wealth Management Products to the Customer.
4. Eligible investors	4.1 NA	4.1 (f) the Customer agrees to notify the Bank when the Customer has opened, maintained or otherwise held and/or will open, maintain or otherwise hold any dedicated investment accounts with a Licensed Corporation in Hong Kong under the GBA Wealth Management Connect

星展銀行■DBS

Scheme (Southbound) and has conducted and/or will conduct GBA Wealth Management Connect Scheme (Southbound) activities with the Licensed Corporation in Hong Kong. The Customer is aware that the Bank will share this information to the Mainland China Partner Bank upon the Customer's notification and in accordance with Clause 11, and due to the selection of a Licensed Corporation for investment under the GBA Wealth Management Connect Scheme (Southbound), the allocated Southbound Individual Investor Quota to the Bank may need to be adjusted; and

Part B - Risk Disclosure and Other Information

5. Eligible Products for Customers

The Southbound Services provided by the Bank may be limited if I am not physically in Hong Kong and I agree and accept that the Bank may not solicit in respect of, or recommend, any Eligible Wealth Management Products if I am not physically in Hong Kong and even where I am physically in Hong Kong, the Bank is not obliged to solicit or recommend any Eligible Wealth Management Products to me.

I agree and accept that upon my request, the Bank may introduce to me Eligible Wealth Management Products which meet my risk appetite and provide related product information through appropriate channels (including telephone, video conference, online channels and other appropriate channels) after considering my personal circumstances. The Bank is not obliged to solicit or recommend any Eligible Wealth Management Products to me.

This Notice of Amendment serves as our notice to you regarding the changes set out above. The changes will take effect automatically on the Effective Date.

The Terms and Conditions will be reviewed and updated from time to time. In order for you to keep track of the changes and store a copy for future reference, the respective copy as well as this Notice of Amendment will be available for your access or download

星展銀行■DBS

within 30 days from the Effective Date at our website at go.dbs.com/hk-wmcsbtc. After 30 days, you may not be able to access or download such documents.

Please note that your retention and/or continuous use of your GBA Wealth Management Connect Southbound accounts and services on or after the Effective Date shall constitute your agreement and acceptance of the above revisions and the revisions shall be binding on you. If you do not accept the above revisions, you can terminate your GBA Wealth Management Connect Southbound account before the Effective Date in accordance with your right of closure provided in the Terms and Conditions.

Please contact GBA Wealth Management Connect Team of the Bank via 4008-427-926 or GBA@dbs.com (working hours: 9:00 – 17:00, Monday to Friday) if you have any further enquiries.

DBS Bank (Hong Kong) Limited November 2025