

Investment Funds and Bonds are investment products and some of them may involve derivatives. Equity Linked Products are structured products involving derivatives. Paper Gold is an investment product. (All the aforementioned products are together the “**Products**”). The investment decision is yours but you should not invest in the Products unless DBS Bank (Hong Kong) Limited (星展銀行(香港)有限公司) who sells them to you has explained to you that the Products are suitable for you having regard to your financial situation, investment experience and investment objectives.

Wealth Management Offers (the “Promotion”) Terms and Conditions

General Terms and Conditions

1. The Promotion runs from 1 July 2022 to 30 September 2022, both dates inclusive (the “**Promotion Period**”).
2. The Promotion is applicable to customers who maintain an account with DBS Treasures or DBS Account of DBS Bank (Hong Kong) Limited 星展銀行(香港)有限公司 (the “**Bank**”) throughout the Promotion Period and up to 31 January 2023 (the “**Customer**”).
3. “**Relevant Period**” means the period from 1 July 2021 to 30 June 2022, both dates inclusive.
4. “**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.
5. Only primary account holder is eligible for the Promotion.
6. Customer can only enjoy the Promotion once.
7. Customer cannot enjoy the Promotion together with Wealth Management Reward of DBS Treasures Welcome Offers – Wealth Management Reward Counting Period from 1 April 2022 to 31 August 2022 during the Promotion Period.
8. The Promotion is not applicable to the Bank’s Southbound Wealth Management Connect account customers.
9. All cash rewards will be credited to the Customer’s HKD current account with the Bank on or before 31 January 2023. If the Customer does not have any HKD current account with the Bank at the time the cash reward is given, cash reward will be credited to the Customer’s HKD savings account with the Bank or such other account as the Bank deems appropriate.
10. All transaction values under the Promotion are determined according to the Bank’s records. The Bank’s record is final.
11. The Bank may change the terms and conditions and/or modify/terminate the Promotion without notice. The Bank’s decision is final in the event of dispute.
12. 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.
13. Bank staff cannot participate in the Promotion.
14. The English version shall prevail if there is any inconsistency between the English and Chinese versions.

Specific Terms and Conditions

Investment Transaction Reward

15. Customer will be entitled to receive (a) Investment Transaction Cash Reward and (b) Extra Investment Transaction Cash Reward, (both as set out in **Table 1** below) designated for the applicable Eligible Transactions (as defined in **Table 2** below) conducted during the Promotion Period.

Table 1 – Investment Transaction Cash Reward

Eligible Transaction(s) (see Table 2)	I. Equity Linked Products (“ELP”); II. Bonds; III. Investment Funds; IV. Paper Gold
Investment Transaction Cash Reward for every Aggregate Investment Transaction Amount of HK\$300,000 or above (or equivalent)	HK\$300 (Cap at HK\$6,000)
Extra Investment Transaction Cash Reward for Aggregate Investment Transaction Amount of HK\$3,000,000 or above (or equivalent)	HK\$1,000

Table 2 – Eligible Transactions

Category	Eligible Transaction	Customer
I. ELP	Subscription of ELP	Customer with no subscription of ELP during the Relevant Period
II. Bonds	Buy or sell Bonds (excluding any initial public offering)	Customer with no buy or sell order of Bonds (excluding any initial public offering) during the Relevant Period

III. Investment Funds	Lump sum subscription or switching (only for transaction with minimum subscription fee or switching fee of 1%) of Investment Funds and/or initial investment of Investment Funds Savings Plan and subsequent monthly investment during the Promotion Period (excluding the Investment Funds Savings Plan performed via DBS iBanking)	Customer with no lump sum subscription or switching of Investment Funds during the Relevant Period
IV. Paper Gold	Conduct Paper Gold transaction (Buy or sell Paper Gold)	Customer with no buy or sell order of Paper Gold during the Relevant Period

16. Each DBS Treasures customer is entitled to a maximum of HK\$7,000 cash reward for Investment Transaction Cash Reward.
17. To calculate the Aggregate Investment Transaction Amount, the Bank will convert all transactions to Hong Kong Dollars at the Bank's determined exchange rate on the relevant transaction execution dates.

Example 1

- Customer A conducts the Eligible Transactions as tabled below:-

Trade Date (dd/mm/yyyy)	Order Type	Product Category	Transaction Amount (HK\$)	Aggregate Investment Transaction Amount (HK\$)
21/7/2022	BUY	I. ELP	1,000,000	3,000,000
18/8/2022	BUY	II. Bonds	500,000	
16/9/2022	BUY	III. Investment Funds	1,000,000	
19/9/2022	BUY	IV. Paper Gold	500,000	

As such, Customer A will receive **HK\$3,000** Investment Transaction Reward Cash Reward and **HK\$1,000** Extra Investment Transaction Reward Cash Reward from ELP, Bonds, Investment Funds and Paper Gold, i.e. **HK\$4,000** cash reward in total.

Investment Funds Transfer-in Offers

18. Investment Funds Transfer-in Basic Offer

- a) Customer who transfers in Investment Funds from any other financial institution(s) to the Bank is entitled to:-
 - i. **HK\$500** cash reward for first successful transfer-in of Investment Funds with an aggregate amount of HK\$200,000 (or equivalent); and
 - ii. additional **HK\$250** cash reward for every aggregate HK\$100,000 (or equivalent) of successful transfer-in of Investment Funds after the first HK\$200,000 (or equivalent).
- b) Customer must successfully submit the transfer-in application via any branch of the Bank during the Promotion Period and complete the relevant Investment Funds transfer-in by 14 October 2022.

19. Investment Funds Transfer-in Step Up Offer

- a) Customer who transfers in Investment Funds from any other financial institution(s) to the Bank and subscribes Investment Funds in lump sum and/or switches-in Investment Funds during the Promotion Period (only for transaction with minimum subscription fee or switching fee of 1%) ("**Eligible Step Up Transaction**") is entitled to:-
 - i. **HK\$800** cash reward for first Eligible Step Up Transaction with an aggregate amount of HK\$200,000 (or equivalent) ; and
 - ii. **additional HK\$400** cash reward for every aggregate HK\$100,000 (or equivalent) Eligible Step Up Transaction after the first HK\$200,000 (or equivalent).
- b) Customer must successfully submit the transfer-in application via any branch of the Bank during the Promotion Period and complete the relevant Investment Funds Transfer-in by 14 October 2022.
- c) If Customer is eligible to Investment Funds Transfer-in Step Up Offer, his/her Eligible Step Up Transaction amount would not be counted under Investment Transaction Reward nor Investment Funds Transfer-in Basic Offer.

20. Investment Funds Transfer-in Special Step Up Offer

- a) Investment Funds Transfer-in Special Step Up Offer is only applicable to customers who, from 1 January 2022 to 30 June 2022 (both dates inclusive), (i) successfully transferred in Investments Funds from other financial institution(s) to the Bank; and (ii) did not transfer out any Investments Funds from the bank to any other financial institution(s) ("**Selected Customer**").
- b) Selected Customer who subscribes Investment Funds in lump sum and/or switches-in Investment Funds during the Promotion Period (only for transaction with minimum subscription fee or switching fee of 1%) ("**Eligible Special Step Up Transaction**") is entitled to:
 - i. **HK\$800** cash reward for first Eligible Special Step Up Transaction with an aggregate amount of HK\$200,000 (or equivalent) ; and
 - ii. **additional HK\$400** cash reward for every aggregate HK\$100,000 (or equivalent) Eligible Special Step Up Transaction after the first HK\$200,000 (or equivalent).
- c) If Selected Customer is eligible to Investment Funds Transfer-in Special Step Up Offer, his/her Eligible Special Step Up Transaction amount would not be counted under Investment Transaction Reward, Investment Funds Transfer-in Basic Offer and Investment Funds Transfer-in Step Up Offer.

21. Bonds Transfer-in Offer

- Bonds Transfer-in Offer is only applicable to a Customer who is a DBS Treasures customer.
- DBS Treasures customer is entitled to **HK\$500** cash reward for every aggregate HK\$200,000 (or equivalent) of successful eligible Bonds transfer-in from any other financial institution(s) to the DBS Treasures customer's wealth management accounts in the Bank.
- Eligible Bonds exclude retail bonds, i.e. bonds which could be traded on the Hong Kong Stock Exchange, such as Hong Kong Government iBonds.
- Each DBS Treasures customer is entitled to a maximum of HK\$20,000 cash reward for Bonds Transfer-in Offer.
- Eligible Bonds are determined by the Bank. The Bank's decision is final.
- DBS Treasures customer must successfully submit the transfer-in application via any branch of the Bank and complete the relevant transfer-in during the Promotion Period.

22. Securities Transfer-in Offer

- Customer is entitled to **HK\$500** cash reward for every aggregate HK\$200,000 (or equivalent) of successful eligible Securities transfer-in from any other financial institution(s) to the Bank.
- Each Customer is entitled to a maximum of HK\$20,000 cash reward for Securities Transfer-in Offer.
- Eligible Securities are determined by the Bank. The Bank's decision is final.
- Customer must successfully submit the transfer-in application via any branch of the Bank and complete the relevant transfer-in during the Promotion Period.

Example 2

- Customer B transfers in HK\$1,000,000 Investment Funds, HK\$1,000,000 Bonds and HK\$1,000,000 Securities from another financial institution and conducted transactions as tabled below:-

Trade Date (dd/m/yyyy)	Order Type	Product Category	Transaction Amount (HK\$)
21/7/2022	BUY	I. ELP	1,000,000
18/8/2022	BUY	II. Bonds	1,000,000
16/9/2022	BUY	III. Investment Funds	1,000,000

- The eligible transaction amount under Investment Transaction Reward is:
HK\$1,000,000 (ELP transaction amount) + HK\$1,000,000 (Bonds transaction amount)
= HK\$2,000,000
 - The aggregate amount of transaction under Investment Funds Transfer-in Step Up Offer is:-
HK\$1,000,000 (Investment Funds transaction amount) + HK\$1,000,000 (Investment Funds transfer in amount)
= HK\$2,000,000
 - As such, Customer B will receive **HK\$1,800** Investment Transaction Reward Cash Reward, **HK\$8,000** cash reward from Investment Funds Transfer-in Step Up Offer, **HK\$2,500** cash reward from Bonds Transfer-in Offer and **HK\$2,500** cash reward from Securities Transfer-in Basic Offer, i.e. **HK\$14,800** cash reward in total.
23. The Bank's decision on whether to accept a transfer-in product is final.
24. To calculate the amount of Investment Funds and eligible Bonds and eligible Securities transferred into the Bank, the Bank will convert all transactions to Hong Kong Dollars at the Bank's determined exchange rate. The transfer-in amount of Investment Funds will be calculated based on the net asset value at closing on the last trade day of the month in which the transaction is executed. The net asset value is based on data obtained from sources believed to be reliable by the Bank, subject to the availability of data in the market. The transfer-in amount of eligible Bonds will be calculated based on the face value of the eligible Bonds. The transfer-in amount of eligible Securities will be calculated based on the marked-to-market value on the last trade day of the month in which the transaction is executed. The calculation decision of the Bank is final.
25. If Customer transfers out any Investment Funds, eligible Bonds or eligible Securities (in scrip or scripless) from the Bank on or before 31 January 2023, the Customer will not be entitled to any cash reward under the Investment Funds Transfer-in Offers, the Bonds Transfer-in Offer and the Securities Transfer-in Offers.

Risk Disclosures

Bonds, funds, structured notes and Paper Gold (together the "Products") are investment products and some of them may involve derivatives. The investment decision is yours but you should not invest in the Products unless the intermediary who sells them to you has explained to you that the Products are suitable for you having regard to your financial situation, investment experience and investment objectives. The Products are NOT equivalent to and are not treated as substitutes for time deposits, not principal protected.

The Products are 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.

Securities trading is an investment. 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 note that investing in foreign market securities involves currency risk, you may

suffer loss because of currency fluctuations. 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.

Any person considering an investment should seek independent advice on the investment suitability when considered necessary.

Equity Linked Products, some Bonds and some Investment Funds are classified as complex products by the Bank. You are advised to exercise caution prior to investing.

The price of Paper Gold is volatile and value of the investment may go down as well as up. In the worst-case scenario, you may lose your entire principal. Investment in Paper Gold is not the same as investment in physical gold. Price changes in physical gold might not be reflected in price changes of Paper Gold. You should also be aware of the risk of foreign exchange rate fluctuations and may experience a loss on conversion of the investment back into other currency (including but not limited to your home currency).

Disclaimer

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 product offering documentation, you should seek independent professional advice.