

Current & Saving Account – Bonus Savings Rate (the “Promotion”) – Terms and Conditions

1. The Promotion runs from 1 July 2022 to 30 September 2022 (the “**Promotion Period**”).
2. The Promotion is only applicable to individual customers who maintain Southbound Wealth Management Connect account with DBS Treasures (“**Eligible Customers**”) of DBS Bank (Hong Kong) Limited 星展銀行（香港）有限公司 (the “**Bank**”). The Bank’s decision on whether a customer is an Eligible Customer is final.
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. Eligible Customer is eligible to enjoy a bonus interest which is calculated at the **2.5% p.a. Personalized Bonus Interest Rate** on the **Daily Account Balance** of his/her **Designated Current & Savings Accounts(s)** maintained during the **Reward Counting Period**.
5. For the purpose of the Promotion:
 - i. “**Designated Current & Savings Account**” means the Renminbi (“**RMB**”) Current & Savings accounts under Southbound Wealth Management Connect account held by the Eligible Customer.
 - ii. “**Reward Counting Period**” means the period from the date when the Eligible Customer funds in the Eligible New Funds to Designated Current & Savings Account on or before 30 September 2022 to 31 December 2022, both dates inclusive.
 - iii. “**Daily Account Balance**” is the closing balance of the RMB deposits in the Designated Current & Savings Account on each day during the Reward Counting Period.
 - iv. “**Eligible New Funds**” refers to the incremental RMB balance comparing the Total Relationship Balance on 30 September 2022 to the Total Relationship Balance on 30 April 2022, according to the Bank’s record. For the avoidance of doubt, funds transferred from other accounts within the Bank will not be counted as Eligible New Funds. The Bank’s record is final and conclusive.
 - v. “**Total Relationship Balance**” is the total assets that the Eligible Customer maintains with the Bank, whether solely or jointly. The assets include Renminbi deposits, Currency Linked Investment, market value of local and overseas securities, investment funds, bonds and other linked or structured investment products.
6. The Eligible Customer who transfers in Eligible New Funds (minimum amount is RMB 10,000 and maximum amount is RMB 500,000) on or before 30 September 2022 is eligible to receive a bonus interest calculated at **Personalized Bonus Interest Rate** as specified by the Bank above on the Daily Account Balance (“**Bonus Interest**”) accrued during the Reward Counting Period.
7. Personalized Bonus Interest Rate is applicable to Daily Account Balance in Designated Current & Savings Account only. If Daily Account Balance in Designated Current and Savings Account is higher than the Eligible New Fund Amount, Personalized Bonus Interest Rate will not apply to the amount above the Eligible New Fund.
8. **The amount of the Bonus Interest will be credited directly to the Designated Current & Savings Account of Eligible Customer according to the below table.**

Reward Counting Period	Bonus Savings Rate Fulfillment month
1 July 2022 – 31 July 2022	On or before 30 September 2022
1 August 2022 – 30 October 2022	On or before 31 December 2022
1 November 2022 – 31 December 2022	On or before 28 February 2023

9. To receive the Bonus Interest, the Eligible Customer must maintain the Designated Current & Savings Account at the time the Bank credits the Bonus Interest to that account.
10. Each Eligible Customer can only enjoy the Promotion once.
11. If the Eligible Customer becomes a non-DBS Treasures customer or if there is abuse/non-compliance by the Eligible Customer during the Promotion Period, the Eligible Customer cannot enjoy the Bonus Savings Rate or where the Bonus Interest has been credited, the Bank may debit the value of the Bonus Interest from the Eligible Customer’s account without prior notice and/or take action to recover

any outstanding amounts.

12. **Eligible Customer cannot enjoy the Promotion together with any other current and/or savings accounts offers.**
13. The Promotion is not applicable to Bank staff.
14. The Bank may change the terms and/or modify/terminate the Promotion without further notice. The Bank's decision is final.
15. All transaction values relevant under the Promotion are determined according to the Bank's records. The Bank's record is final.
16. Promotion information will remain accessible up to one week after the end of the promotion.
17. The English version shall prevail if there is any inconsistency between the English and Chinese versions.

RMB Time Deposit First Time Placement Offer (the “Promotion”) – Terms and Conditions

1. The Promotion runs from 1 July 2022 to 30 September 2022 (the “**Promotion Period**”).
2. The Promotion is only applicable to individual customers who maintain Southbound Wealth Management Connect account with DBS Treasures (“**Eligible Customers**”) of DBS Bank (Hong Kong) Limited (the “**Bank**”).
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. The Promotion is not available to customer who has set up any time deposit prior to the date of time deposit placement.
5. Eligible Customers can enjoy the preferential rate below (“**Preferential Interest Rate**”) for setting up RMB time deposit of maximum RMB 200,000 through DBS Treasures Relationship Manager or DBS Treasures GBA Engagement team during the Promotion Period (“**Offer**”).

Currency	Tenor	Preferential Annualized Interest Rate
RMB	1-month	5.00%
	3-month	3.38%
	6-month	3.38%
	1 year	2.30%

6. The Bank reserves the right to amend or revise the Preferential Interest Rate. The Preferential Interest Rate will be confirmed by the Bank at the time the Time Deposit is placed.
7. Only primary account holder is eligible for the Promotion.
8. Each Eligible Customer can only enjoy either RMB 1-month Time Deposit Preferential Interest Rate, RMB 3-month Time Deposit Preferential Interest Rate, RMB 6-month Time Deposit Preferential Interest Rate **OR** RMB 1 year Time Deposit Preferential Interest Rate.
9. Each Eligible Customer can only enjoy the Promotion once.
10. If the Eligible Customer becomes a non-DBS Treasures customer or if there is abuse/non-compliance by the Eligible Customer during the Promotion Period, the Eligible Customer cannot enjoy the Offer or where the Offer has been credited, the Bank may debit the value of the Offer from the Eligible Customer's account without prior notice and/or take action to recover any outstanding amounts.
11. **Eligible Customer cannot enjoy the Promotion together with any other current and/or savings accounts offers and/or any other DBS Treasures Funds Retention Reward and/or DBS Treasures Welcome Offers and/or any other Foreign Exchange offers.**
12. The Promotion is not applicable to Bank staff.
13. The Bank may change the terms and/or modify/terminate the Promotion without further notice. The Bank's decision is final.
14. All transaction values relevant under the Promotion are determined according to the Bank's records. The Bank's record is final.
15. Promotion information will remain accessible up to one week after the end of the promotion.
16. The English version shall prevail if there is any inconsistency between the English and Chinese versions.

DBS RMB Exchange & 2-weeks USD Time Deposit Welcome Offer (the “Promotion”) - Terms & Conditions

1. The Promotion runs from 1 July 2022 to 30 September 2022 (the “**Promotion Period**”).
2. “**New Customer**” means an individual customer with DBS Bank (Hong Kong) Limited 星展銀行（香港）有限公司 (the “**Bank**”) who successfully completes the Personal Account Opening Form, completes the Southbound Wealth Management Connect account opening procedure, submits the account opening application online via DBS digibank HK (the “**Digital App**”) or at the designated website link go.dbs.com/hk-daotc-en and successfully becomes a new DBS Treasures customer during the Promotion Period. The Bank’s decision on whether a customer is New Customer is final.
3. The Promotion is not available to existing DBS Treasures customers or customers who have been DBS Treasures customer at any time during the 18 months preceding the date the customer becomes a New Customer (“**Joining Date**”).
4. New Customer who during the Promotion Period (i) successfully completed a foreign currency exchange transaction from RMB to USD in a single transaction of RMB 10,000 to RMB 1,000,000 (or its equivalent) via DBS Treasures Relationship Manager or DBS Treasures GBA Engagement Team (the “**Eligible FX**”); and (ii) set up a 2-week time deposit (the “**Eligible Time Deposit**”) with the converted USD with the same amount of the Eligible FX via DBS Treasures Relationship Manager or DBS GBA Engagement Team (together the “**Requirements**”), is eligible for preferential interest rate of 10%p.a. for the Eligible Time Deposit (the “**Offer**”).
5. All transaction amounts relevant under the Promotion are to be determined in accordance with the Bank’s records. The Bank’s records and calculations are final.
6. Only primary account holder is eligible for the Promotion.
7. Each New Customer can only enjoy the Offer once.
8. If the New Customer becomes a non-DBS Treasures customer or if there is abuse/non-compliance by the New Customer during the Promotion Period, the New Customer cannot enjoy the Offer or where the Offer has been credited, the Bank may debit the value of the Offer from the New Customer’s account without prior notice and/or take action to recover any outstanding amounts.
9. **New Customer cannot enjoy the Promotion together with any other current and/or savings accounts offers and/or any other DBS Treasures Funds Retention Reward and/or DBS Treasures Welcome Offers and/or any other Foreign Exchange offers.**
10. Bank staff cannot participate in the Promotion.
11. The Bank may change the terms and conditions and/or modify/terminate the Promotion without giving notice. The Bank’s decision is final.
12. Promotion information will remain accessible up to one week after the end of the promotion.
13. The English version shall prevail if there is any inconsistency between the English and Chinese versions.

Disclaimer: Foreign exchange involves risks. Customers should note that foreign exchange may incur loss due to the fluctuation of exchange rate. This information does not constitute any offer, recommendation, invitation or solicitation of any transaction.

Investment Fund is an investment product (the “**Product**”) that may involve derivatives. The investment decision is yours. Do not invest in the Product 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 Product, please seek independent professional advice.

Online Fund Investment Exclusive Offer for Southbound Wealth Management Connect Clients (the “Promotion”) Terms and Conditions:

1. The Promotion starts from 1 July 2022 to 30 September 2022, both dates inclusive (“**Promotion Period**”).
2. The Promotion is only applicable to individual customers (“**Customers**”) who maintain Southbound Wealth Management Connect account with DBS Treasures (“**Eligible Account**”) of DBS Bank (Hong Kong) Limited (星展銀行(香港)有限公司) (the “**Bank**”).
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 through a DBS online banking platform 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 he/she completes the Eligible Transaction. Upon verifying the Customer’s eligibility for the Promotion, the Bank will reimburse the subscription fees paid by the Customer for his/her Eligible Transactions by way of subscription fee refund (“**Reward**”).
6. Reward for Eligible Transactions will be credited to the Customer’s Eligible Account with the Bank in HKD by 30 November 2022. Customer must maintain a valid Eligible Account with the Bank at the time the Reward is given.
7. Only the account holder will be eligible for the Reward.
8. All transaction values relevant under the Promotion are determined according to the Bank’s record. The Bank’s record and calculation is final.
9. 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. The amount of the Reward will be rounded to the nearest Hong Kong Dollar equivalent.
10. The subscription amount for the Eligible Transaction may not be used for the Investment Transaction Offer of DBS Treasures Welcome Offers, and Investment Transaction Reward of Wealth Management Offers, within the Promotion Period.
11. For the avoidance of doubt, each Customer is entitled to a maximum of HK\$4,500 Reward under the Promotion.
12. The Reward is non-exchangeable and non-transferable.
13. 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.
14. The Promotion shall not be applicable to any staff of the Bank.
15. The Bank may change the terms and conditions and/or modify/terminate the Promotion without notice. The Bank’s decision is final.
16. The English version shall prevail if there is any inconsistency between the English and Chinese versions.
17. 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.

Online Foreign Currency Exchange Offer for Southbound Wealth Management Connect Clients (the “Promotion”) - 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 only applicable to individual customers (the “**Eligible Customer**”) who maintain Southbound Wealth Management Connect account with DBS Treasures (the “**Eligible Account**”) of DBS Bank (Hong Kong) Limited (星展銀行(香港)有限公司) (the “**Bank**”).
3. “**DBS Treasures**” is one of the 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 FX Transaction**” means any successful foreign exchange transaction performed through a DBS online banking platform (via DBS digibank HK app or DBS iBanking) which includes currency exchange to HKD, AUD, CAD, CHF, CNY (offshore), EUR, GBP, JPY, NZD, SGD and USD.
5. Eligible Customer who completes any Eligible FX Transaction is entitled to HK\$100 cash reward for every HK\$50,000 (or equivalent) on accumulated Eligible FX Transaction (the “**Reward**”) during the Promotion Period.
6. The Reward will be credited to the Eligible Customer’s Eligible Account in HKD on or before 30 November 2022. Eligible Customer must maintain a valid Eligible Account with the Bank at the time the Reward is given.
7. Only the account holder of the Eligible Account is eligible for the Promotion.
8. The Promotion shall not be applicable to any staff of the Bank.
9. All transaction values relevant under the Promotion are determined according to the Bank’s records. The Bank’s record is final.
10. The Promotion cannot be used in conjunction with other prevailing FX Promotion Offers (unless otherwise specified) and Time Deposit offers involving foreign exchange.
11. Participation in the Promotion is subject to there being no abuse/non-compliance by the Eligible Customer, failing which the Bank will not credit the Reward or where the 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.
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. The English version shall prevail if there is any inconsistency between the English and Chinese versions.
14. Promotion information will remain accessible up to one week after the end of the promotion.

Risk Disclosure and Important Notice:

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