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DBS Treasures



Investment Funds and Bonds are investment products and some of them may involve derivatives. (All the above-mentioned products are altogether **"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.

DBS Wealth Management Connect (WMC) Southbound New Account Investment Welcome Offers – October-December 2025 ("Promotion") Terms and Conditions

General Terms and Conditions

1. Unless stated otherwise, the Promotion runs from 1 October 2025 to 31 December 2025 ("**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 opens Wealth Management Connect (WMC) Southbound Account during the Promotion Period and does not hold any WMC Southbound Account with the Bank in the past 3 months from the account opening date. The Bank's decision on whether a customer is New 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. If the New Customer becomes a non-DBS WMC Southbound customer or if there is abuse/non-compliance by the New Customer during the Promotion Period, the New Customer cannot enjoy the Promotion. The Bank will not credit the reward(s) or where the reward(s) has/have been credited, the Bank may debit the value of any reward(s) or other gifts from the New Customer's account(s) without prior notice and/or take action to recover any outstanding amounts.
5. Only the primary account holder is eligible for the Promotion.
6. New Customer must be a WMC Southbound customer at the time any reward under this Promotion is given.
7. If the New Customer does not have any current account with the Bank during the applicable fulfilment period, the cash rebate will be credited to the New Customer's savings account by the corresponding Fulfilment Date as set out in the table in clause 16.
8. This Promotion is not applicable to Bank staff.
9. Each New Customer can only enjoy the Promotion **once**.
10. The Bank has final decision on all account opening.
11. All rewards/gifts are non-exchangeable. The Bank can replace the rewards/gifts with other rewards/gifts without prior notice.
12. New Customer cannot enjoy the Promotion together with any other current and/or savings accounts offers and/or DBS Treasures Funds Retention Reward and/or DBS Foreign Exchange & Time Deposit Offer and/or DBS selected customers rewards.
13. The Bank may modify/terminate the Promotion without notice. The Bank's decision is final.
14. Promotion information will remain accessible up to one week after the end of the promotion.
15. The English version shall prevail if there is any inconsistency between the English and Chinese versions.

Specific Terms and Conditions

Investment Product Take Up Reward

16. New Customer who completes any one transaction in the "Eligible Product Transaction Category" specified in clause 17 within the ("Investment Reward Counting Period"), will be entitled to HK\$500 cash rebate.



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Joining Date	Investment Reward Counting Period	Cash Rebate Fulfilment Date
1-31 October 2025	October – December 2025	February 2026
1-30 November 2025	November 2025 – January 2026	March 2026
1-31 December 2025	December 2025 – February 2026	April 2026

17. Eligible Product Transaction Category:

Eligible Product Transaction Category	
I. Eligible Bonds under WMC Southbound	Bond purchase in a single transaction amount of HK\$500,000 or above (or equivalent) via WMC Southbound Account
II. Eligible Investment Funds under WMC Southbound	Lump sum subscription or switching (only for transaction with minimum subscription fee of 1.2% or switching fee of 1%) of Investment Funds in a single transaction amount of HK\$10,000 or above (or equivalent) via WMC Southbound Account
III. Foreign Exchange ("FX")	FX transactions (excluding USD to HKD exchange transactions and vice versa) in a single transaction amount of HK\$200,000 or above (or equivalent) via WMC Southbound Account

Products Balance Reward

18. Investment Product Balance Reward:

New Customer who maintains the Designated Investment Product Balance as shown in the table below in his/her WMC Southbound Account with the Bank on the last date of the Investment Reward Counting Period set out in clause 16 ("**Designated Investment Product Balance**"), will be entitled to corresponding cash rebate as shown in the table below.

Designated Investment Product Balance	Investment Product Balance Reward
HK\$200,000 – HK\$500,000	HK\$800
HK\$500,001 – HK\$1,000,000	HK\$2,000
HK\$1,000,001 or above	HK\$4,500

- 1) The calculation of "**Designated Investment Product Balance**" is the total investment assets that a New Customer maintains with the Bank, whether solely or jointly. The assets include eligible Investment Funds and Bonds under WMC Southbound (excluding Certificates of Deposit, initial public offering and Retail Bonds) ("**Eligible Investment Asset**"). The calculation decision of the Bank is final.
- 2) The Designated Investment Product Balance of Investment Funds will be calculated based on the net asset value obtained from sources believed to be reliable by the Bank, subject to the availability of data in the market.
- 3) The Designated Investment Product Balance of Bonds will be calculated based on the net asset value of Bonds based on the last trade date of the Investment Reward Counting Period.

Risk Disclosure

Bonds and Funds (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 to be treated as substitutes for time deposits and are not principal protected.



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The Products are NOT protected deposits and are NOT protected by the Deposit Protection Scheme in Hong Kong.

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

Foreign Exchange involves risks. Customers should note that foreign exchange may incur loss due to the fluctuation of exchange rate.

RMB currently may not be freely convertible and is subject to exchange controls and restrictions. There is no guarantee that RMB will not depreciate. If you convert Hong Kong Dollar or any other currency into RMB so as to invest in a RMB product and subsequently convert the RMB sale proceeds back into Hong Kong Dollar or any other currency, you may suffer a loss if RMB depreciates against Hong Kong Dollar or other 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.