

Investment Fund is an investment product (the “**Product**”) 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.

**Online Fund Investment Exclusive Offer (0% Subscription Fee) (the “Promotion”) Terms and Conditions:**

1. The Promotion starts from 1 October 2025 to 31 December 2025, both dates inclusive (“**Promotion Period**”).
2. The Promotion is only applicable to individual DBS Treasures customers of DBS Bank (Hong Kong) Limited (星展銀行(香港)有限公司) (the “**Bank**”) who maintain Wealth Management Accounts (“**WM Account**”) with the Bank and customers who maintain Southbound Wealth Management Connect accounts (“**WMC Account**”) with the Bank (collectively the “**Customers**”).
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 via their WM Account or WMC Account through a DBS online banking platform (only for transaction with a minimum subscription fee of 1.5%) 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 conducting the Eligible Transaction. Upon verifying the Customer’s eligibility for the Promotion, the Bank will reimburse the subscription fee paid by the Customer for the Eligible Transaction by way of subscription fee refund (“**Reward**”).
6. Customer will not be eligible for the Promotion if he/she had previously, successfully completed any investment fund subscription or switching transaction between 1 October 2024 to 30 September 2025 (both dates inclusive) using his/her WM Account and/or Investment Fund Account and/or WMC Account.
7. Reward will be credited to the Customer’s WM Account or WMC Account with the Bank in HKD by 28 February 2026. Customer must maintain a valid WM Account or WMC Account with the Bank at the time the Reward is given.
8. Only primary account holder will be eligible for the Reward.
9. All transaction values relevant under the Promotion are determined according to the Bank’s record. The Bank’s record and calculation is final. The amount of the Reward will be rounded to the nearest Hong Kong Dollar equivalent.
10. 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.
11. The subscription amount for the Eligible Transaction may not be used for the Investment Transaction Reward, Investment Funds Transfer-in Offers of Wealth Management Offers.
12. The Promotion is not applicable to fund subscription with no subscription fees, money market funds, fund switching and funds subscribed under Online Regular Fund Investment Plan.
13. For the avoidance of doubt, each Customer is entitled to a maximum of HK\$4,500 Reward in Customer’s WM Account or WMC Account under the Promotion. If Customer holds both WM Account and WMC Account, Customer is then entitled to a maximum of HK\$4,500 Reward in each of the accounts, which is a maximum of HK\$9,000 Reward in total.
14. The Reward is non-exchangeable and non-transferable.
15. 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.
16. The Promotion shall not be applicable to any staff of the Bank.
17. The Bank may change the terms and conditions and/or modify/terminate the Promotion without notice. The Bank’s decision is final.
18. The English version shall prevail if there is any inconsistency between the English and Chinese versions.
19. 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.