

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

1. The Promotion runs from 7 September 2023 to 30 September 2023 (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 1,000,000 through DBS Treasures Relationship Manager or DBS Treasures GBA Engagement team during the Promotion Period (“**Offer**”).

Currency	Tenor	Preferential Annualized Interest Rate
RMB	3-month	2.00%
	6-month	3.00%

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 3-month Time Deposit Preferential Interest Rate **OR** RMB 6-month 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. The 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.

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

1. The Promotion runs from 7 September 2023 to 30 September 2023 (the “**Promotion Period**”).
2. The Promotion is only applicable to individual customers who maintain Southbound Wealth Management Connect account (“**Eligible Customers**”) with DBS Bank (Hong Kong) Limited (the “**Bank**”).
3. The Promotion is not available to customer who has set up any time deposit with the Bank prior to setting up the Time Deposit (as defined in Clause 5 below).
4. “**DBS Treasures**” is 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. Eligible Customers can enjoy the preferential rate in Table 1 below (“**Preferential Interest Rate**”) for placing a 3-month or 6-month RMB time deposit (capped at RMB 1,000,000) for the first time through DBS Treasures Relationship Manager or DBS Treasures GBA Engagement team during the Promotion Period (“**Time Deposit**”).
6. Eligible Customers who have a DBS Treasures account and maintain monthly Total Current Account and Saving Account balance in the amount of RMB 200,000 or above (or its equivalent in foreign currency) for 3 consecutive months (“**Eligible Fund**”) is eligible to receive the “**Level-up Bonus Interest rate**” of an **extra 0.50%** p.a. in addition to the Preferential Interest Rate.

Table 1

<b>Currency</b>	<b>Tenor</b>	<b>Preferential Interest Rate (p.a.)</b>	<b>Level-up Bonus Interest rate (p.a.)</b>
RMB	3-month	2.00%	0.50%
	6-month	3.00%	0.50%

7. The Bank reserves the right to amend or revise the Preferential Interest Rate and Level-up Bonus Interest Rate. The Preferential Interest Rate and Level-up Bonus Interest rate will be confirmed by the Bank at the time the Time Deposit is placed.
8. Only primary account holder is eligible for the Promotion.
9. Level-up Bonus Interest rate interest will be credited directly to the Eligible Customers’ Southbound Wealth Management Connect account on or before 29 February 2024.
10. Each Eligible Customer can only enjoy the Promotion once.
11. If the Eligible Customer becomes a non-DBS Treasures or if there is abuse/non-compliance by the Eligible Customer during the Promotion Period, the Eligible Customer cannot enjoy the Preferential Interest Rate and/or the Level-up Bonus Interest Rate (together 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.
12. **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.**
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. The 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.

**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.

RMB currently may not be freely convertible and is subject to exchange controls and restrictions. There is no guarantee that RMB will not depreciate.

**RMB and USD Combo Time Deposit Placement Offer (the “Promotion”) – Terms and Conditions**

1. The Promotion runs from 7 September 2023 to 30 September 2023 (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. Eligible customers can enjoy preferential rate below (“Preferential Interest Rate”) for setting up a 3-month or 6-month RMB time deposit of maximum RMB 500,000 (“RMB Time Deposit”) and USD time deposit of maximum USD 70,000 (“USD Time Deposit”) at the same time through DBS Treasures Relationship Manager or DBS Treasures GBA Engagement team during the Promotion Period (“Time Deposits”).

Combo A

Currency	Tenor	Preferential Annualized Interest Rate
RMB	3-month	2.30%
USD	3-month	4.20%

Combo B

Currency	Tenor	Preferential Annualized Interest Rate
RMB	6-month	3.30%
USD	6-month	4.20%

5. The RMB Time Deposit placement amount must be less than or equal to USD Time Deposit placement amount.
6. The RMB Time Deposit and USD Time Deposit tenor should be the same.
7. 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 Deposits are placed.
8. Only primary account holder is eligible for the Promotion.
9. Each Eligible Customer can only enjoy either Combo A Time Deposit Preferential Interest Rate **OR** Combo B Time Deposit Preferential Interest Rate.
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 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.
12. **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.**
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. The 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.

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**DBS RMB Exchange & 1-month USD Time Deposit Welcome Offer (the “Promotion”) Terms & Conditions**

1. The Promotion runs from 1 July 2023 to 30 September 2023 (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](http://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. “DBS Treasures” is 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 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”).
5. 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 1-month 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 9%p.a. for the Eligible Time Deposit (the “Offer”).
6. 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.
7. Only primary account holder is eligible for the Promotion.
8. Each New Customer can only enjoy the Offer once.
9. 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 value of 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.
10. New Customer cannot enjoy the Promotion together with any other Foreign Exchange offers.
11. Bank staff cannot participate in the Promotion.
12. The Bank may change the terms and conditions and/or modify/terminate the Promotion without giving notice. The Bank’s decision is final.
13. The Promotion information will remain accessible up to one week after the end of the promotion.
14. The English version shall prevail if there is any inconsistency between the English and Chinese versions.

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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 Jul 2023 to 30 September 2023, 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\$200,000 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 2023. 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 will not be counted for the Investment Transaction Reward and Investment Funds Transfer-in Offers of DBS Treasures Welcome Offers, the Investment Transaction Reward and Investment Funds Transfer-in Offers of Wealth Management Offers, within the Promotion Period.
11. For the avoidance of doubt, each Customer is entitled to a maximum of HK\$3,000 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. 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.