

## **New to Treasures RMB Time Deposit Offer (the “Promotion”) – Terms and Conditions**

1. The Promotion runs from 1 April 2024 to 30 June 2024 (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. “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 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.
5. New Customer who has funded in to his/her Southbound Wealth Management Connect account (“**WMC Account**”) to meet the Southbound individual investor quota of the respective mainland partner bank under the GBA Wealth Management Connect Scheme (Southbound) (as specified in Table 1 below) (“**New Funds**”) is eligible for preferential interest rate of 6% p.a. (“**Preferential Interest Rate**”) for 2-month RMB time deposit of maximum RMB 1,000,000 (the “**Eligible Time Deposit**”) through DBS Treasures Relationship Manager or DBS Treasures GBA Engagement team during the Promotion Period.

Table 1

<b>Mainland partner bank</b>	<b>Southbound individual investor quota</b>
Postal Savings Bank of China	RMB 1,500,000
DBS Bank (China) Limited	RMB 1,500,000
Shenzhen Rural Commercial Bank	RMB 3,000,000

6. New Customer is required to maintain the New Funds in his/her WMC Account until maturity date of the Eligible Time Deposit.
7. For New Customer who fails to maintain the New Funds in his/her WMC Account until maturity date of the Eligible Time Deposit, the Bank will early terminate the Eligible Time Deposit without prior notice.
8. 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 Eligible Time Deposit is placed.
9. All transaction values relevant under the Promotion are determined according to the Bank's records. The Bank’s record is final.
10. Only primary account holder is eligible for the Promotion.
11. Each New Customer can only enjoy the Promotion once.
12. The Promotion is limited in quota and offered on a first come first served basis.
13. 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 Promotion or where the Promotion has been credited, the Bank may debit the value of the Promotion from the New Customer’s account without prior notice and/or take action to recover any outstanding amounts.
14. **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.**
15. The Promotion is not applicable to Bank staff.
16. The Bank may change the terms and/or modify/terminate the Promotion without further notice. The Bank’s decision is final.

The English version shall prevail if there is any inconsistency between the English and Chinese versions.

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

1. The Promotion runs from 1 April 2024 to 30 June 2024 (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 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 who during the Promotion Period (i) successfully completed a foreign currency exchange transaction from RMB to HKD in a single transaction of minimum RMB 10,000 (or its equivalent) via DBS Treasures Relationship Manager or DBS Treasures GBA Engagement Team (the “**Eligible FX**”); and (ii) set up a 1-month HKD time deposit (the “**Eligible Time Deposit**”) with the same transaction amount as the Eligible FX via DBS Treasures Relationship Manager or DBS GBA Engagement Team (together the “**Requirements**”), is eligible for preferential interest rate of 5% 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 Eligible Customer can only enjoy the Promotion once.
8. 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 value of 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.
9. **Eligible Customer cannot enjoy the Promotion together with 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. The 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.

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

1. The Promotion runs from 1 April 2024 to 30 June 2024 (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	4-month	3.08%

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 the Promotion once.
9. 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.
10. **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.**
11. The Promotion is not applicable to Bank staff.
12. The Promotion is limited in quota and offered on a first come first served basis.
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. The English version shall prevail if there is any inconsistency between the English and Chinese versions.

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

1. The Promotion runs from 1 April 2024 to 30 June 2024 (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 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 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 USD time deposit (the “**Eligible Time Deposit**”) with the same transaction amount as 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 Eligible Customer can only enjoy the Promotion once.
8. 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 value of 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.
9. **Eligible Customer cannot enjoy the Promotion together with 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. The 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.

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

1. The Promotion runs from 1 April 2024 to 30 June 2024 (the “Promotion Period”).
2. The Promotion is only applicable to selected individual customers (the “Eligible Customers”) who
  - a. maintain Southbound Wealth Management Connect account with DBS Treasures of DBS Bank (Hong Kong) Limited (the “Bank”); and
  - b. to whom the relevant invitation from the Bank is addressed and
  - c. confirm to join RMB Exchange & 1-month USD Time Deposit Welcome Offer and this Promotion at same time.
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. After RMB Exchange & 1-month USD Time Deposit matured, RMB Exchange & 1-month USD Time Deposit principal of Eligible Customers will be auto-renewed with at the preferential rate below (“Preferential Interest Rate”) during the Promotion Period (“Offer”).

Currency	Tenor	Preferential Annualized Interest Rate
USD	3-month	4.5%
	6-month	

5. 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.
6. Only primary account holder is eligible for the Promotion.
7. Each Eligible Customer can only enjoy either USD 3-month Time Deposit Preferential Interest Rate **OR** USD 6-month Time Deposit Preferential Interest Rate.
8. Each Eligible Customer can only enjoy the Promotion once.
9. 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.
10. **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.**
11. The Promotion is not applicable to Bank staff.
12. The Bank may change the terms and/or modify/terminate the Promotion without further notice. The Bank’s decision is final.
13. All transaction values relevant under the Promotion are determined according to the Bank's records. The Bank’s record is final.
14. The 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.

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

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 (the “Promotion”) Terms and Conditions:**

1. The Promotion starts from 1 April 2024 to 30 June 2024, 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 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 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 April 2023 to 31 March 2024 (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 31 August 2024. 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 and Investment Funds Transfer-in Offers of Wealth Management Offers, and DBS ESG Fund Promotion.
12. The Promotion is not applicable to 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\$3,000 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\$3,000 Reward in each of the accounts, which is a maximum of HK\$6,000 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.