

Investment Fund is an investment product (the **“Product”**) that may involve derivatives. The investment decision is yours but you should not invest in the Product unless DBS Bank (Hong Kong) Limited (星展銀行(香港)有限公司) (the **“Bank”**) who sells it to you has explained to you that the Product is suitable for you having regard to your financial situation, investment experience and investment objectives.

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

1. The Promotion starts from 1 October 2019 to 31 December 2019 (**“Promotion Period”**).
2. The Promotion is only applicable to individual DBS Private Bank (**“PB”**), DBS Treasures Private Client (**“TPC”**) and DBS Treasures customers of the Bank who maintain Wealth Management Accounts (**“WMA Account”**) with the Bank (**“Customers”**).
3. During the Promotion Period, Customers who successfully completed Online Fund Subscription in the aggregate amount of HK\$200,000 or above via their WMA Account through DBS iBanking and DBS iWealth® app (**“Eligible Transaction”**) are eligible for a HK\$1,000 cash reward (**“Reward”**). Customer will not be eligible for the Promotion if he/she had previously, successfully subscribed for the Product between 20 January 2019 to 30 September 2019 (both dates inclusive), using Online Fund Investment service with the WMA Account via DBS iBanking or DBS iWealth® app.

4. For TPC customers:

Customer should either be an existing principal cardholder of any of the following credit cards issued by the Bank (**“Card”**) or successfully applies for any of the Cards as the principal cardholder during the Promotion Period and maintains a valid Card at the time when the Reward is credited:

- DBS Eminent Card
- DBS Black World Mastercard®
- DBS Black American Express® Card
- DBS COMPASS VISA

Customer who has multiple valid Cards can only enjoy the Reward once. The Reward will be credited to the valid Card account as card spending by 29 February 2020 (**“Fulfillment Date”**) according to below order:

- DBS Eminent Card
- DBS Black World Mastercard®
- DBS Black American Express® Card
- DBS COMPASS VISA

Where the relevant Card cannot be approved by the Bank before the Fulfillment Date, the Reward will be credited to the WMA Account of the Customer. Customer must maintain a valid WMA Account with the Bank at the time the Reward is given.

For Treasures customers:

Reward will be credited to the Customer’s HKD current account with the Bank by 29 February 2020. Customer must maintain a valid HKD current account with the Bank at the time the Reward is given.

For PB customers:

Reward will be credited to the Customer’s WMA Account with the Bank by 29 February 2020. Customer must maintain a valid WMA Account with the Bank at the time the Reward is given.

5. If the WMA Account is a joint account, only the primary accountholder will be eligible for the Reward.
6. All transaction values relevant under the Promotion are determined according to the Bank’s record. The Bank’s record is final.
7. The subscription amount for the Eligible Transaction may not be used for the Investment Transaction Offer of DBS Treasures Welcome Offers, Investment Transaction Reward of Wealth Management Offers,

Investment and Insurance Transaction Reward of Welcome Offers of DBS Treasures Private Client, and Investment Subscription Reward of DBS Treasures Private Client Investment Program, with promotion period from 1 October 2019 to 31 December 2019.

8. Each Customer is eligible for the Reward only once during the Promotion Period. For the avoidance of doubt, each Customer is entitled to a maximum of HK\$1,000 under the Promotion.
9. 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.
10. The Promotion shall not be applicable to any staff of the Bank.
11. The Bank may change the terms and conditions and/or modify/terminate the Promotion without notice. The Bank's decision is final.
12. The English version shall prevail if there is any inconsistency between the English and Chinese versions.

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 offering documentation, you should seek independent professional advice.

基金是可能涉及衍生工具的投資產品(「產品」)。投資決定是由閣下自行作出的，除非星展銀行(香港)有限公司(DBS Bank (Hong Kong) Limited)(「本行」)於銷售此等產品時已向閣下解釋，經考慮閣下的財務狀況、投資經驗及目標後，此等產品是適合閣下的，否則閣下不應作出投資。

財富管理戶口網上投資基金專享優惠 條款及細則：

1. 本推廣由 2019 年 10 月 1 日起至 2019 年 12 月 31 日止 (「推廣期」)。
2. 本推廣只適用於持有本行財富管理戶口的本行個人私人銀行客戶，豐盛私人客戶及豐盛理財客戶 (「客戶」)。
3. 在推廣期內，客戶透過星展 iBanking 網上理財或 DBS iWealth® app，以財富管理戶口完成合資格基金認購總認購金額合累計達港幣 200,000 元或以上 (「合資格交易」)，可享 HK\$1,000 現金獎賞 (「獎賞」)。如客戶曾在 2019 年 1 月 20 日至 2019 年 9 月 30 日 (包括首尾兩天) 期間成功通過 DBS iBanking 或 DBS iWealth® app 使用財富管理戶口進行網上基金投資服務，客戶將無資格獲得此獎賞。

4. 豐盛私人客戶：

客戶為本行發出的任何信用卡之主要持卡人 (「信用卡」) 或於送出相關獎賞前申請本行發出的任何信用卡並在送出相關獎賞時仍然持有有效的信用卡：

- DBS Eminent Card
- DBS Black World Mastercard®
- DBS Black American Express® Card
- DBS COMPASS VISA

即使客戶持有多於一張有效的信用卡，亦只可享用相關獎賞一次並根據以下信用卡之排列次序以信用卡 簽賬額形式於 2020 年 02 月 29 日 (「獎賞存入日期」) 存入信用卡戶口：

- DBS Eminent Card
- DBS Black World Mastercard®
- DBS Black American Express® Card
- DBS COMPASS VISA

在任何情況下，若信用卡申請於獎賞存入日期前不被本行接納，獎賞將會存入客戶之財富管理戶口。客戶必須於獎賞存入時持本行有效的財富管理戶口。

豐盛理財客戶：

獎賞將於 2020 年 02 月 29 日或之前存入客戶於本行的港幣往來戶口。客戶必須於獎賞存入時持本行有效的港幣往來戶口。

私人銀行客戶：

獎賞將於 2020 年 02 月 29 日或之前存入客戶於本行的財富管理戶口。客戶必須於獎賞存入時持本行有效的財富管理戶口。

5. 如財富管理戶口是聯名戶口，只有基本戶口持有人方合資格獲得獎賞。
6. 所有有關推廣的交易概以本行紀錄為準。本行紀錄為最終紀錄。

7. 合資格交易之認購金額於推廣期內享有本推廣的同時，不可再作推廣期覆蓋 2019 年 10 月 1 日至 2019 年 12 月 31 日的星展豐盛理財迎新獎賞內的財富管理獎賞、財富管理優惠內的投資交易獎、星展豐盛私人客戶迎新獎賞內的投資及保險交易禮遇以及星展豐盛私人客戶投資推廣內的投資認購獎賞。
8. 每位客戶只可於推廣期內享用一次推廣。為免生疑問，客戶只會於本推廣收到最高 HK\$1,000 之獎賞。
9. 客戶在參加本推廣必須不涉及任何濫用/違規，否則本行將從客戶的戶口 扣除獎賞的等值金額而無須另行 通知及/或採取行動追討任何未償付金額。
10. 本推廣不適用於本行的任何員工。
11. 本行可修訂此條款及細則及/或更改/終止本推廣而無須另行通知。本行的決定為最終定論。
12. 本條款及細則的中英文版本如有任何歧異，概以英文版本為準。

聲明

投資涉及風險。以上資料並非亦不應被視為投資建議，亦不構成任何認購、買賣或贖回任何投資產品的要約或要約招攬。過往業績並不代表將來的表現。閣下作出任何投資前，應細閱有關銷售文件、戶口的條款及細則及產品的條款及細則，以了解詳細產品資料及風險因素。如對此資料或任何銷售文件有任何疑問，閣下應諮詢獨立專業意見。