

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 for Wealth Management Accounts (the “Promotion”) Terms and Conditions:**

1. The Promotion starts from 1 January 2021 to 31 March 2021, 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 (“**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 completed Online Fund Subscription in an aggregate amount of HK\$300,000 or above via their WM Account through a DBS online banking platform (“**Eligible Transaction**”) are eligible for a HK\$1,500 cash reward (“**Reward**”). A Customer will not be eligible for the Promotion if he/she had previously, successfully subscribed for the Product between 1 January 2020 to 31 December 2020 (both dates inclusive), using Online Fund Investment service with his/her WM Account via a DBS online banking platform.
5. Reward will be credited to the Customer’s HKD current account with the Bank by 31 May 2021. Customer must maintain a valid HKD current account with the Bank at the time the Reward is given. If the WM 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 and calculation is final.
7. 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.
8. The subscription amount for the Eligible Transaction may not be used for the Investment Transaction Offer of DBS Treasures Welcome Offers, and Investment Transaction Reward of Wealth Management Offers, within the Promotion Period.
9. 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\$1,500 under the Promotion.
10. The Reward is non-exchangeable and non-transferable.
11. 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.
12. The Promotion shall not be applicable to any staff of the Bank.
13. The Bank may change the terms and conditions and/or modify/terminate the Promotion without notice. The Bank’s decision is final.
14. The English version shall prevail if there is any inconsistency between the English and Chinese versions.

**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.

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，除非閣下完全了解及願意承擔所涉風險，否則切勿投資此等產品。閣下如對此等產品所涉及風險有疑問，請徵詢獨立專業意見。

**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 2021 年 1 月 1 日起至 2021 年 3 月 31 日止(「推廣期」)，包括首尾兩天。
2. 本推廣只適用於持有本行財富管理戶口的本行個人豐盛理財客戶(「客戶」)。
3. 「星展豐盛理財」是本行的客戶層之一。「客戶層」指 DBS Account、星展豐盛理財、星展豐盛私人客戶、星展私人銀行及本行不時提供的任何其他客戶層。在香港，星展私人銀行為本行的私人銀行部門。
4. 在推廣期內，客戶透過星展網上理財平台，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 300,000 元或以上(「合資格交易」)，可享 HK\$1,500 現金獎賞(「獎賞」)。如客戶曾在 2020 年 1 月 1 日至 2020 年 12 月 31 日(包括首尾兩天)期間成功通過星展網上理財平台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。
5. 獎賞將於 2021 年 5 月 31 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。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. 本行會以本行於相關交易日釐定的外匯匯率以轉換所有交易至港幣等值以計算累積交易金額。
8. 合資格交易之認購金額於推廣期內享有本推廣的同時，不可再作推廣期內的星展豐盛理財迎新獎賞內的財富管理獎賞及財富管理優惠內的投資交易獎賞。
9. 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\$1,500 之獎賞。
10. 獎賞將不可交換且不可轉讓。
11. 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。
12. 本推廣不適用於本行的任何員工。
13. 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。
14. 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。

**風險披露及重要通知：**

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问，閣下應諮詢獨立專業意見。