

**Securities are investment products (the “Products”) 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.**

### 2024 DBS EASY Sign-up Offer (the “Promotion”) - Terms and Conditions

1. The Promotion runs from 1 October 2024 to 31 October 2024, both dates inclusive (the “Promotion Period”).
2. The Promotion is applicable to selected DBS Treasures customers (“Selected Customers”) of DBS Bank (Hong Kong) Limited 星展銀行(香港)有限公司 (the “Bank”) fulfilling all of the below requirements:
  - a. one of the first 500 DBS Treasures customers who successfully registers for DBS EASY during the Promotion Period; and
  - b. maintains a Wealth Management Accounts (“WM Account”) of DBS Treasures with the Bank throughout the Promotion Period.
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. Each Selected Customer who completes all of the requirements as set out in Clause 2 above is eligible for a one-off HK\$100 cash reward (“Cash Reward”).
5. The Promotion is limited to a quota of the first 500 Selected Customers and is on a first-come-first-served basis. The quota is calculated based on the computer record of the Bank and is conclusive.
6. Whether a Selected Customer is eligible for the Cash Reward shall be determined according to the Bank’s records. The Bank’s decision shall be conclusive and final.
7. Each Selected Customer can only enjoy the Promotion **once**. For the avoidance of doubt, the maximum amount of the Cash Reward that a Selected Customer can receive under the Promotion is HK\$100.
8. The Cash Reward will be credited into the settlement account designated for the Selected Customer’s WM Account by 31 December 2024.
9. Selected Customer must be a DBS Treasures customer and maintain a valid WM Account with the Bank at the time the Cash Reward is given.
10. The Promotion shall not be applicable to any staff of the Bank.
11. Participation in the Promotion is subject to there being no abuse/non-compliance by the Selected Customer, failing which the Bank will not credit the Cash Reward under this Promotion to the Selected Customer’s account or where the Cash Reward has been credited, the Bank may debit the value of the Cash Reward from the Selected Customer’s account without notice and/or take such action to recover any outstanding amounts.
12. The Bank may change the terms and conditions and/or modify/terminate the Promotion without notice. In the event of dispute, the decision of the Bank shall be final.
13. The English version shall prevail if there is any inconsistency between the English and Chinese versions.
14. Promotion information will remain accessible up to one week after the end of the promotion.

#### Risk Disclosure and Important Notice:

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. Investment involves risks. 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 product offering documentation, you should seek independent professional advice.

Securities trading is an investment which involves risks. The prices of stocks fluctuate, sometimes dramatically. The price of a stock may move up or down and may become valueless. It is as likely that losses will be incurred rather than profits made as a result of trading stocks. You should also be aware that investing in foreign securities market involves foreign exchange risk, you may incur loss due to the fluctuation of exchange rate. The investment decision is yours but you should not invest in any stock unless you have taken into account that the relevant stock is suitable for you having regard to your financial situation, investment experience and investment objectives. Customers should be aware that the prices of the Callable Bull / Bear Contracts, Warrants and Exchange Traded Funds may fall in value as rapidly as they may rise and holders may sustain a total loss of their investment. The Bank does not provide securities advisory service. Any person considering an investment should seek independent advice on the investment suitability when considered necessary.

證券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。

#### 2024 DBS Easy 登記推廣優惠(「本推廣」)- 條款及細則

1. 本推廣由 2024 年 10 月 1 日至 2024 年 10 月 31 日，包括首尾兩天(「推廣期」)。
2. 本推廣適用於符合以下所有要求的星展銀行(香港)有限公司(「本行」)特選星展豐盛理財客戶(「特選客戶」)：
  - a. 首 500 位於推廣期內成功登記 DBS EASY 的星展豐盛理財客戶；及
  - b. 於推廣期內於本行持有星展豐盛理財的財富管理戶口(「財富管理戶口」)。
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增設的任何其他客戶層。在香港，星展私人銀行為本行的私人銀行部門。
4. 每位完成上述第 2 條列明的所有要求的特選客戶，可獲一次性 HK\$100 現金獎賞(「現金獎賞」)。
5. 本推廣的優惠名額只限首 500 位特選客戶，先到先得。名額分配以本行的電腦紀錄為準。
6. 特選客戶是否合資格獲享現金獎賞將以本行紀錄為準。本行的決定為不可推翻的最終定論。
7. 每位特選客戶只可享本推廣一次。為免產生疑問，特選客戶於本推廣可獲享的現金獎賞上限為 HK\$100。
8. 本行將於 2024 年 12 月 31 日或之前將本推廣的現金獎賞存入特選客戶的財富管理戶口的指定結算戶口。
9. 於本行存入現金獎賞時，特選客戶必須為星展豐盛理財客戶及在本行持有有效的財富管理戶口。
10. 本推廣不適用於本行任何員工。
11. 特選客戶參加本推廣不可涉及濫用或違規，否則本行不會存入本推廣的現金獎賞，如已存入現金獎賞則可從特選客戶的戶口扣除現金獎賞的等值金額而無須另行通知，及/或採取行動以追討任何未償付金額。
12. 本行可修訂本條款及細則及/或更改/終止本推廣而無須另行通知。若有任何爭議，本行的決定為最終定論。
13. 中英文版本如有任何不一致之處，概以英文版本為準。
14. 客戶可於推廣完結後最多一星期閱覽推廣內容。

#### 風險披露及重要通知：

以上資料並非亦不應被視為投資建議，亦不構成任何認購、交易或贖回任何投資產品的要約或要約招攬。投資涉及風險，過往業績並不代表將來的表現。閣下作出任何投資前，應細閱有關產品銷售文件、戶口條款及細則和產品條款及細則，以了解詳細產品資料及風險因素。如對此資料或任何產品銷售文件有任何疑問，閣下應尋求獨立專業意見。證券買賣是一項涉及風險的投資。證券價格可升可跌，有時可能會非常波動，在某些情況下更可能變成毫無價值。買賣證券未必一定能夠賺取利潤，反而可能會招致損失。閣下亦應注意，投資海外市場證券涉及貨幣風險，匯率波動可令閣下蒙受損失。投資決定是由閣下自行作出的，除非閣下經考慮自己的財務狀況、投資經驗及目標後，認為某股票是適合閣下的，否則閣下不應作出投資。客戶須注意，牛熊證、認股證及交易所買賣基金價格可急升亦可急跌，投資者或會虧蝕所有投資資金。本行不設證券投資顧問服務。任何人士作出投資前，應在需要時諮詢獨立意見，考慮有關投資是否適合自己。