星展銀行 DBS

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.

<u>Online Regular Fund Investment Plan Offer (the "Promotion") Terms and Conditions:</u>

1. The Promotion starts from 1 January 2025 to 31 March 2025, 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 ("**Customer**").
3. Customers who maintain Southbound Wealth Management Connect account with the Bank are excluded from the Promotion.
4. "**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.
5. During the Promotion Period, any Customer who (i) has successfully set up a regular fund investment plan with his/her WM Account through a DBS online banking platform, and (ii) has completed the fund subscription in the plan for 6 investment cycles of the plan can enjoy 0% fund subscription fee for the first 3 investment cycles of the plan, up to an investment amount of HK$50,000 or its equivalent per investment plan cycle. ("**Eligible Transaction**")
6. The Promotion is only applicable to Eligible Transactions with investment frequency of once a week / every 2 weeks / once a month selected and set up by the Customer.
7. 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**").
8. Reward will be credited to the Customer's WM Account with the Bank on or before 31 December 2025. Customer must maintain a valid WM Account with the Bank at the time the Reward is given.
9. Only primary account holder will be eligible for the Reward.
10. 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.
11. 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.
12. The subscription amount for the Eligible Transaction may not be used for the Online Fund Investment Exclusive Offer (0% Subscription Fee), Online Fund Investment Exclusive Bonus Fund Units Offer, the Investment Transaction Reward and Investment Funds Transfer-in Offers of Wealth Management Offers.
13. The Promotion is limited to the first Eligible Transaction set up by the Customer. The Bank's decision is final.
14. For the avoidance of doubt, each Customer is entitled to a maximum of HK$2,250 Reward under the Promotion.
15. The Reward is non-exchangeable and non-transferable.
16. 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's account or where the Reward has been credited, 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.
17. The Promotion shall not be applicable to any staff of the Bank.
18. The Bank may change the terms and conditions and/or modify/terminate the Promotion without notice. The Bank's decision is final.
19. The English version shall prevail if there is any inconsistency between the English and Chinese versions.
20. 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.

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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。

網上基金定期投資計劃 (「本推廣」)條款及細則：

1. 本推廣由 2025 年 1 月 1 日至 2025 年 3 月 31 日 (**「推廣期」**) ，包括首尾兩天。
2. 本推廣只適用於星展銀行(香港)有限公司 (「**本行**」)持有本行財富管理戶口的星展豐盛理財個人客戶 (**「客戶」**)。
3. 於本行持有跨境理財通—南向通戶口的客戶不適用於本推廣。
4. 「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。
5. 在推廣期内，任何客戶 (i)透過星展網上理財平台，以其財富管理戶口成功設立基金定期投資計劃，及 (ii) 完成該計劃共 6 個投資週期的基金認購，首 3 個投資週期可享 0% 基金認購費優惠 (每個投資計劃週期的投資金額上限為 HK$50,000 或其等值)。**(「合資格交易」)**
6. 本推廣只適用於客戶選擇及設立計劃的投資週期為每星期/每兩星期/每月的合資格交易。
7. 客戶進行合資格交易時，須繳付認購費。當核實客戶合資格參與本推廣，本行將以認購費回贈的方式向客戶付還其就合資格交易所支付的認購費 (**「獎賞」**) 。
8. 獎賞將於 2025 年 12 月 31 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有本行有效的財富管理戶口。
9. 只有主要戶口持有人方合資格獲得獎賞。
10. 所有有關本推廣的交易金額概以本行紀錄為準。本行的紀錄及計算為最終定論。獎賞金額將湊整至最接近的港幣等值計算。
11. 本行會以本行於相關交易日釐定的外匯匯率轉換所有交易至港幣等值，以計算合資格交易的累積交易金額。
12. 合資格交易的認購金額不可用作計入網上投資基金專享優惠 (0% 認購費)、網上投資基金專享基金獎賞優惠、財富管理優惠內的投資交易獎賞和基金轉入獎賞。
13. 本推廣只適用於客戶設立的首項合資格交易。本行的決定為最終定論。
14. 為免產生疑問，每位客戶於本推廣可獲最多 HK$2,250 獎賞。
15. 獎賞不可轉換且不可轉讓。
16. 客戶參加本推廣不得涉及任何濫用/違規，否則本行不會存入獎賞，如已存入獎賞則可從客戶的戶口扣除獎賞的等值金額而無須另行通知，及/或採取行動以追討任何未償付金額。
17. 本推廣不適用於本行任何員工。
18. 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。
19. 本條款及細則的中英文版本如有任何不一致之處，概以英文版本為準。
20. 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：

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。基金並非受保障存款，不受香港的存款保障計劃保障。產品有別於傳統定期存款，也不應視作可代替定期存款。