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.

星展銀行XDRS

No Minimum Brokerage Fee Offer for US Securities Trading (the "Promotion") - Terms and Conditions

- 1. The Promotion runs from 1 January 2023 to 31 December 2023, both dates inclusive (the "Promotion Period").
- The Promotion is applicable to DBS Treasures customers of DBS Bank (Hong Kong) Limited 星展銀行(香港)有限公司 (the "Bank") ("Eligible 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. Eligible Customers who complete any US securities transaction using the Bank's Online Equity Trading service with their Wealth Management Accounts will have the minimum brokerage fee for the US securities transaction (US Securities: USD35 per transaction) waived.
- 5. Only primary account holder is eligible for the Promotion.
- 6. Participation in the Promotion is subject to there being no abuse/non-compliance by the Eligible Customer, failing which the Eligible Customer cannot enjoy the Promotion.
- 7. 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.
- 8. The English version shall prevail if there is any inconsistency between the English and Chinese versions.
- 9. 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 and Warrants 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 suitability when considered necessary.

星展銀行<mark>X</mark>DBS

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。

美國證券交易不設最低經紀佣金優惠(「推廣」) - 條款及細則

- 1. 此推廣由 2023 年 1 月 1 日起至 2023 年 12 月 31 日(「**推廣期**」), 包括首尾兩天。
- 2. 此推廣適用於星展銀行(香港)有限公司(「本行」)的豐盛理財客戶(「合資格客戶」)。
- 「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。
- 合資格客戶通過星展網上理財平台使用財富管理戶口進行之美國證券交易服務可獲豁免最低經紀佣金 (美國證券:每單交易最低收費為 USD35)。
- 5. 只有基本戶口持有人合資格參與推廣。
- 參與推廣將受制於合資格客戶並無欺詐/違規成份。如有,合資格客戶將不能享有此推廣。
- 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,本行保留最終決定 權。
- 8. 本條款及細則之中英文版本如有任何歧義,一概以英文版本為準。
- 9. 客戶仍可於本推廣完結後的一星期內閱覽推廣內容。

風險披露及重要通知:

本行並非閣下的投資顧問或以閣下的受託人身份行事。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。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。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。客戶須注意,牛熊證及認股證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。