



Live more, Bank less

DBS Consumer Bank – Products Website Navigation

On Sale

Product ^(Note3)		Product Type	Product Risk	Private / Public	Target Customer	Types	Know More
Structured Investment Products - Interest Rate Linked / Equity Linked / FX Linked / Currency Linked Series ^(Note 3)		Structured Deposit	P1-P3	N.A.	Consumer Bank Customer	Issuing Bank	Click
Premium Investments		Structured Deposit	P3	N.A.	Consumer Bank Customer	Issuing Bank	Click
星展银行债券挂钩非保本结构性投资产品 ^(Note 3 & Note 6)		Structured Deposit	P3-P5	N.A.	Consumer Bank Customer	Issuing Bank	Click
星展银行证券挂钩可转换非保本结构性投资产品—基本系列、固定派息系列、系列二、系列三 ^(Note 6)		Structured Deposit	P5	N.A.	Consumer Bank Customer ^	Issuing Bank	Click
星展银行参与型非保本结构性投资产品		Structured Deposit	P2-P5	N.A.	Consumer Bank Customer ^	Issuing Bank	Click
星展银行代客境外理财产品—票据系列	QDII - Equity Linked Structured Notes – Dispersion Series ^(Note 3)	QDII	P3	Public Placement	Consumer Bank Customer	Issuing Bank	Click
	星展银行代客境外理财产品—票息系列结构性票据 ^(Note 3 & Note 6)	QDII	P3	Public Placement	Consumer Bank Customer	Issuing Bank	Click
	星展银行代客境外理财产品—票息系列结构性票据 ^(Note 3 & Note 6)	QDII	P3	Private Placement	Qualified Investor ^(Note7)	Issuing Bank	Visit Branch ^(Note 2)
	星展银行代客境外理财产品—固息系列票据 ^(Note 3 & Note 6)	QDII	P2	Private Placement	Qualified Investor ^(Note7)	Issuing Bank	Visit Branch ^(Note 2)
	星展银行代客境外理财产品—固息系列票据 ^(Note 3 & Note 6)	QDII	P2	Public Placement	Consumer Bank Customer	Issuing Bank	Click
QDII - Overseas Fund Series (The bank may only open switching and redemption, please refer to the latest bank notice for specific situation)		QDII	P1-P5	Public Placement	Consumer Bank Customer	Issuing Bank	Click
星展银行代销国内基金 ^(Note 6)		Unit Trust	P1-P5	Public Placement	Consumer Bank Customer	Distributor	Click
星展银行代销资产管理计划 (私募) ^(Note 6)		3 rd -party Asset Management Product	P1-P5	Private Placement	Qualified Investor ^(Note7)	Distributor	Visit Branch ^(Note 2)



星展银行代销信托计划（私募） ^(Note 6)	3 rd -party Asset Management Product	P1-P5	Private Placement	Qualified Investor ^(Note7)	Distributor	Visit Branch ^(Note 2)
星展银行代销保险 ^(Note 4&6)	Insurance	P0-P4	N.A.	Consumer Bank Customer	Distributor	Click

^ Customer in addition needs to fulfill related asset proof and investment experience to subscribe to this product.

Outstanding Products:

New sales and subscription are not available. Services are applicable to outstanding customers only.

Product		Product Type	Product Risk	Private / Public	Types	Know More
星展银行证券挂钩可转换非保本结构性投资产品—基本系列、固定派息系列 ^(Note 6)		Structured Investment Product	P5	Public Placement	Issuing Bank	^(Note 5)
星展银行证券挂钩可转换非保本结构性投资产品—基本系列、固定派息系列(私募) ^(Note 6)		Structured Investment Product	P5	Private Placement	Issuing Bank	^(Note 5)
星展银行代客境外理财产品—票据系列	QDII-Equity Linked Structured Notes - Convertible Notes-Basic Series/Fixed Coupon Series	QDII	P5	Public Placement	Issuing Bank	^(Note 5)
	QDII - Gold Linked Structured Notes	QDII	P4	Public Placement	Issuing Bank	^(Note 5)
	星展银行代客境外理财产品-证券挂钩非保本结构性票据—可转换票据系列三(私募)	QDII	P5	Private Placement	Issuing Bank	^(Note 5)
	QDII-Structured Notes	QDII	P3-P5	Public Placement	Issuing Bank	^(Note 5)
QDII - Overseas Fund Series (Including those originally issued by ANZ or deboarded/suspended overseas funds etc.)		QDII	P1-P5	Public Placement	Issuing Bank	^(Note 5)
星展银行代销保险(suspended products)		Insurance	P0-P4	N.A.	Distributor	^(Note 5)

Note:

1. “DBS”, “Our Bank”, “The bank” means DBS Bank (China) Limited.
2. DBS investment and insurance products include structure deposits, private placement and public placement products. Structure deposits and public placement products information is indicated above. If you want to know more about any of the private placement product, you will need to visit any of the branches and provide the necessary relevant qualified investor’s proof.
3. The Bank will arrange for the products issuances from time to time in consideration of market and other factors (Equity Linked Series include all Equity Linked Series). Outstanding products information and performance are available via DBS’ mobile banking APP, combined statement or you may visit any of our branches. For insurances products’ information and performance are also available via insurance company’s website.
4. All value-added services offered under “Zun Xiang Hui” and “Hong Yun Shi Jia” are provided by ManuLife-Sinochem Life Insurance Company (“MSL”) and or its partners. Relevant service is not provided by DBS. DBS does not take any liability for any matters relating to value-added services provided by MSL or its partners. Please be noted that all relevant information is for your reference only, it shall not be relied on as our recommendation, suggestion, or advice for your



access to value-added services. DBS will not get any payment from MSL or its partners in relation to our sharing of relevant information to you.

5. Outstanding products' information and performance are available via DBS mobile banking APP, combined statement or you may visit our branches. For insurances products' information and performance are also available via insurance company's website.
6. Only Chinese service is available.
7. The definition of our bank's Qualified Investor:
 - The Investor have investment experience of more than two years; and
 - Family financial net asset is not less than RMB 3 million, or family financial asset is not less than RMB 5 million, or average annual incomes in the past 3 years are not less than RMB 0.4 million

* For detailed product information, pls visit DBS website (<https://www.dbs.com.cn>) or branches' product information platform or LED in branches.

* The product website navigation is updated as of August 2024. For the latest product information – the latest version will be that hosted on the following website (<https://www.dbs.com.cn>) of DBS Bank (China) Limited, the downloaded version may not be the latest.



《Individual Investor Product Suitability Statement》

Customer and product risk suitability (Risk mismatch is prohibited)

Customer Risk Profile	Suitable Product Risk (Bank Issue or 3 rd party products)
C1 Defensive – Your priority is protecting your capital and you are willing to accept minimal risks . In return, you understand that you may receive minimal or low returns.	Unless otherwise provided in Product Documents or Risk Disclosure Statement, suitable for products with risk level of P1 or below offered by the Bank.
C2 Conservative – Your priority is to maintain your investment capital while seeking some investment returns. You would prefer to achieve limited returns higher than short-term deposit rates by investing in low risk-rated products which have simple structure and are not exposed to high volatility or low liquidity.	Unless otherwise provided in Product Documents or Risk Disclosure Statement, suitable for products with risk level of P2 or below offered by the Bank.
C3 Moderate – Your goal is to obtain moderate investment returns, either through income or capital appreciation, and you are willing to take on moderate investment risk. You are willing to invest in moderately risk rated products with low liquidity, relatively high volatility and the possibility of losing part of the principal investment.	Unless otherwise provided in Product Documents or Risk Disclosure Statement, suitable for products with risk level of P3 or below offered by the Bank.
C4 Balanced – Your goal is to obtain higher investment returns, either through income or capital appreciation, and you are willing to take on higher investment risk. You are willing to bear products with more volatile returns, lower liquidity , and the possibility of losing part or even most of the principal investment.	Unless otherwise provided in Product Documents or Risk Disclosure Statement, suitable for products with risk level of P4 or below offered by the Bank.
C5 Aggressive – Your focus is on maximizing investment returns opportunistically in an unconstrained manner , and you are willing to take on extremely high levels of investment risk to do so. You are comfortable with investing in high risk products with complex investment structure, high volatility, low liquidity and the possibility of losing most or even all of your capital.	Unless otherwise provided in Product Documents or Risk Disclosure Statement, suitable for products with risk level of P5 or below offered by the Bank.

Note: The products with risk level of P4 and P5 are defined by the Bank as high-risk products. Customer shall note: such risk profile rankings and suitable product are for reference only. Customer shall independently assess the suitability of the Product against his/her risk tolerance level, financial situation and investment objectives, and also seek advice from independent professional advisors by himself/herself where he/she deems necessary. The Bank will regularly review the risk rating and risk rating methodology for Bank's products (be it bank-owned or product which the Bank acts as a distributor), and the risk ratings of such products will be adjusted accordingly.

Investment and Insurance Individual' investors:

These products are made available for retail banking customers. Customers' whose risk level matches the product risk level, will only be able to subscribe to that risk related product, and or below. Customer's risk level is not the only criteria in assessing customer suitability for the product. Bank will also take into account multiple factors in considering customer's suitability (including but not limited to customer's age, financial situation, investment experience, investment objective, investment returns expectation, risk preferences, liquidity requirements, risk awareness and risk loss tolerance, etc.)



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