



DBS Consumer Bank – Products Website Navigation

On Sale

Product	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-P5	N.A.	Consumer Bank Customer	Issuing Bank	Click
Premium Investments - Basic/Knock in/Knock out	Structured Deposit	P3	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(Note 6)	Structured Deposit	P4-P5	N.A.	Consumer Bank Customer ^	Issuing Bank	Click
QDII - Equity Linked Structured Notes - Convertible Note-Basic Series/Fixed Coupon Series (Private Placement)	QDII	P4-P5	Private Placement	Qualified Investor	Issuing Bank	Visit Branch (Note 2)
QDII-Structured Notes	QDII	P3-P5	Public Placement	Consumer Bank Customer	Issuing Bank	Click
QDII - Equity Linked Structured Notes – Dispersion Series (Note 3)	QDII	P3	Public Placement	Consumer Bank Customer	Issuing Bank	Click
QDII - Overseas Fund Series	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	Distributor	Visit Branch (Note 2)
星展银行代销保险 (Note 4&6)	Insurance	P0-P5	N.A.	Consumer Bank Customer	Distributor	Click

^ Customers must meet other requirements specified by the bank before they can subscribe the 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	P4-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	P4-P5	Private Placement	Issuing Bank	(Note 5)
QDII-Equity Linked Structured Notes - Convertible Notes-Basic Series/Fixed Coupon Series	QDII	P4-P5	Public Placement	Issuing Bank	(Note 5)
QDII - Offshore Bonds (Original issued by ANZ)	QDII	P3	Public Placement	Issuing Bank	(Note 5)
QDII - Gold Linked Structured Notes	QDII	P4	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)

Note:

1. “DBS”, “Our Bank”, “The bank” means DBS Bank (China) Limited.
2. DBS investment and insurance products include private placement and public placement products. Public placement products’ information is indicated above. If you want to know more about any of the private placement product, you may need to visit branches and provide relevant qualified investor proof.
3. The bank will arrange for the products issuance from time to time in consideration of market and other factors (Equity Linked Series include Equity Linked Series 2). Outstanding products’ information and performance are available via DBS internet-banking, combined statement or you may visit our branches.
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. The trust related product is neither DBS’s own product, nor distributed by DBS as distributor. DBS does not take any liability for any matters relating to the trust service or any other value-added services provided by MSL or its partners. Note that all related information is for your reference only, it shall not be relied on as our recommendation, suggestion or advice for you to enter into any trust arrangement or other transaction. 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 internet-banking, combined statement or you may visit our branches.
6. Only Chinese service is available.

* 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 Dec. 2019. 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.

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.)