

Customer Rights Instruction

Dear Customers:

The Structured Investment Products issued by DBS Bank (China) Limited (hereinafter referred to as the "Bank") with 100% of the principal amount received by the Customer at maturity are Structured Deposits (hereinafter referred to as "Structured Investment Product"). To protect your legal rights and interests, please carefully read and understand all the contents of this Customer Rights Instruction before investing in the Structured Investment Product.

1. Procedure for investment in Structured Investment Product (SIP)

Current operation process for the Bank to handle the SIP is as follows. This process may be adjusted and modified by the Bank from time to time according to the Bank's business needs:

1.1 Subscription of SIP

Risk Profile Assessment: For the first time of subscribing of any wealth management product of the Bank, the Customer shall visit the Bank in person for a risk profile assessment. The Customer shall, based on the result of risk profile assessment, choose the suitable SIP (the Customer is also suggested to acquire independent professional advice).

Review Relevant Documents in Relation to SIP: The Customer shall review carefully all SIP Documents (including but not limited to the SIP Terms and Conditions, the SIP Term Sheet, the SIP Order Form and other SIP Documents) and the Risk Disclosure Statement before subscribing any SIP, and the Customer may seek explanation and interpretation from the Bank in respect of any term of such documents.

Order Application: After reviewing and understanding all terms related to the SIP, the Customer is required to personally sign the documents related to SIP including the SIP Order Form and Risk Disclosure Statement and submit the same to the Bank. After signing and submitting the SIP Order Form, the Customer may cancel the order before specific Cancellation Expiry. After Cancellation of Investment Deadline, the Bank is entitled to fully or partially refuse to accept the Customer's order pursuant to the SIP Documents.

Deposit of Fund: The Customer shall, on or before the day on which the Customer submits the SIP Order Form to the Bank in relation to a specific SIP, deposit and maintain the Offer Amount in a designated account that the Customer has opened with the Bank. From the date when the Bank receives the SIP Order Form to the Value Date (defined in SIP Term Sheet) (both dates inclusive), the Offer Amount will be frozen for order of the SIP.

Accepting and Rejecting the Order: If the Bank accepts the Customer's order, it will transfer the Offer Amount (or part thereof at the Bank's sole discretion) and send a SIP Confirmation to the Customer after

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such fund transfer confirming the investment of the Principal Amount by the Customer in such SIP. If the Bank decide to reject the Customer's order, the Bank will as soon as practicable after its decision, notify the Customer accordingly.

1.2 Duration of SIP

Early withdrawal of SIP: The Customer cannot not early terminate the SIP or withdraw any amount of the principal amount in advance before the Maturity Date, unless otherwise agreed in the SIP Term Sheet. Even if the Customer may apply for early withdrawal according to the SIP Term Sheet, the Customer should still pay attention to the conditions, methods, deadlines, fees and related risks of early withdrawal specified in the SIP Term Sheet.

1.3 Settlement of SIP

On the early termination (if applicable) or maturity of SIP, the Bank will settle and return the relevant amount payable under the SIP to the Customer's designated account, or, if such account has ceased to be operative, the Bank may (but is not obliged to) credit the relevant amounts to any account maintained by the Customer with the Bank as the Bank shall in its absolute discretion determine.

2. Risk profile assessment

2.1 Procedure of risk profile assessment

For the first time of subscribing of any wealth management product of the Bank, the Customer shall visit the Bank in person and fill in Financial Needs Analysis (FNA) and other evaluation documents in order to complete the risk profile assessment. The Customer shall sign to confirm the result of assessment. If any factor changes which may impact on the Customer's risk profile, the Customer should take the initiative to request the Bank to assess his/her risk profile when purchases the SIP again.

The Customer shall, based on the result of risk profile assessment, choose the suitable SIP. The Customer is suggested to fully understand the feature of the SIP as well as the benefits and risks involved before making any investment decision. The Customer shall independently (or based on the independent professional advice, if applicable) assess the suitability of the specific SIP against his/her risk preference, financial situation and investment objectives. **The Customer shall note: the risk profile is determined based on the information provided by the Customer, which shall be the latest, true, accurate and complete. If any factor changes which may have impact on the risk profile, the Customer shall notify the Bank in a timely manner and conduct the risk profile assessment again.**

The result of risk profile assessment shall be valid for one year and, upon expiry, the customer shall redo the risk profile assessment before making any further investment.

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2.2 Meaning of Risk Profile and Suitable SIP

The risk profile of a Customer is divided into 5 ranks with risk tolerance level ranking higher, namely: C1, C2, C3, C4 and C5. Please find below their meaning and SIP suitable to invest in (which is for reference only and the suitable SIP may be adjusted based on the specific situation of the Customer. Please refer to the Financial Needs Analysis and other evaluation documents. The Customer is also suggested to seek advice from independent professional advisers by himself as he deems necessary to ensure the conformity of the specific SIP to his/her risk preference financial situation and investment objectives):

Risk Profile	Suitable SIP
C1- Defensive – The Customer’s priority is protecting his/her capital and the Customer is willing to accept minimal risks . In return, the Customer understands that he/she may receive minimal or low returns.	Unless otherwise provided in SIP Documents or Risk Disclosure Statement, suitable for SIP with risk level of P1 offered by the Bank.
C2- Conservative – The Customer’s priority is to maintain his/her investment capital while seeking some investment returns. The Customer 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 SIP Documents or Risk Disclosure Statement, suitable for SIP with risk level of P2 or below offered by the Bank.
C3- Moderate – The Customer’s goal is to obtain moderate investment returns, either through income or capital appreciation, and the Customer is willing to take on moderate investment risk. The Customer is 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 SIP Documents or Risk Disclosure Statement, suitable for SIP with risk level of P3 or below offered by the Bank.
C4- Balanced – The Customer’s goal is to obtain higher investment returns, either through income or capital appreciation, and the Customer is willing to take on higher investment risk . the Customer is 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 SIP Documents or Risk Disclosure Statement, suitable for SIP with risk level of P4 or below offered by the Bank.
C5- Aggressive – The Customer’s focus is on maximizing investment returns opportunistically in an unconstrained manner , and the Customer is willing to take on extremely high levels of investment risk to do so. The Customer is 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 his/her capital.	Unless otherwise provided in SIP Documents or Risk Disclosure Statement, suitable for SIP with risk level of P5 or below offered by the Bank.

Products with risk level of P4 or above 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 deems necessary.

3. Method, Channel and Frequency of Information Disclosure

The Bank will disclose information about the SIP and transactions to the Customer through official website of the Bank (www.dbs.com.cn), advices, monthly statements, online banking or other ways that agreed in the SIP Documents, and the Customer may also visit the Bank or contact his/her relationship manager to understand the relevant information of the SIP.

Disclosure of SIP information	Methods and Channels	Frequency
SIP Documents	<p>1. Submit the investment application at the Bank's sites: The Bank discloses SIP Documents to the Customer when he/she submits investment applications.</p> <p>2. Submit the investment application through remote instructions (online banking, telephone banking, other remote or electronic communication methods): when the Customer submits the investment application, the Bank will disclose SIP Documents to the Customer via electronic means such as email.</p>	Unless otherwise specified in the SIP Documents, it will be provided when the Customer submits the investment application.
Issuance Report	By one or several ways of Bank's official website, advice, online banking, etc.	Disclosed after issuance
Banks Statement	By one or several ways of Monthly statement, advice, online banking, etc	Monthly (Unless otherwise specified in the SIP Documents)
Maturity Report	By one or several ways of Bank's official website, advice, online banking, etc.	Disclosed after maturity of the SIP
Major Event Report, Temporary Information Disclosure, and other information	By one or several ways of Bank's official website, advice, phone banking, online banking, etc.	Irregular

The Customer shall by himself/herself inquire relevant disclosed information of the SIP through above methods or any other methods agreed in the SIP Documents in a timely manner. The Customer shall ensure that all contact methods provided to the Bank are valid and the latest. The Customer shall notify the Bank for any change in a timely manner to avoid any adverse effect on the making of investment decision and fund usage efficiency.

4. Method and Procedure of Complaint

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If the Customer has any opinion regarding the products or services provided by the Bank, the Customer may contact the Bank through the following channel:

- (1) Customer service hotline: 4008208988;
- (2) Customer service email: chinahotline@dbs.com;

The Bank will handle such complaint and suggestion in a timely manner.

5. Contact Information of the Bank

If the Customer has any suggestion or query about the products or services provided by the Bank, the Customer may refer to the customer service hotline (4008208988), or contact his/her relationship manager, or visit the Bank personally.

6. Miscellaneous

(1) Terms used herein without definition shall have the meaning given to them under the SIP Terms and Conditions, the SIP Order Form, the SIP Term Sheet and other SIP Documents.

(2) This document is for Customer's reference purpose and if there is any inconsistency between this document and the SIP Documents or the Financial Needs Analysis, the SIP Documents and Financial Needs Analysis shall prevail.

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