

## 星展银行代客境外理财产品

### 境外产品挂钩标的美国石油基金（USO）将适用美国股票公开交易合伙事业(PTP)预扣税最新规定的通知

#### Notice of U.S. Publicly Traded Partnership (PTP) Withholding Tax Update on DBS QDII product investing in United State Oil Fund (USO) – Linked Structured Notes

尊敬的客户：

Dear Valued Customer,

根据境外发行人通知，我行如下两款代客境外理财产品所投资的境外产品挂钩标的——美国石油基金（USO）将适用美国国税局 Internal Revenue Service (IRS)发布的对非美国投资人在公开交易合伙事业(Publicly Traded Partnership, PTP) 预扣税额新规定，因此从 2023 年 1 月 1 日起，对该两款产品的提前提款（即客户申请赎回该代客境外理财产品）金额将被扣缴 10%的税额。

Per Offshore Issuer Notice, below two DBS QDII Products invested to Offshore Notes linked to United States Oil Fund (USO) will be applicable to the new regulations on withholding tax for non-US investors in the Publicly Traded Partnership (PTP) latest released by Internal Revenue Service (IRS): **Effective from 1<sup>st</sup> Jan 2023, additional 10% withholding tax will be charged to the total redemption amount of below two products.**

1. 星展银行代客境外理财产品—美国石油基金结构性票据  
DBS QDII Product – United States Oil Fund Structured Notes
2. 挂钩美国石油基金（USO）的星展银行代客境外理财产品— 证券挂钩结构性票据— 可转换票据（基本系列、固定票息系列）境外产品 B  
DBS QDII Product – Equity Linked Structured Notes – Convertible Notes (Basic Series & Fixed Coupon Series) Note B linked to United States Oil Fund (USO)

本行以上两款产品已停止认购。同时，继续持有上述两款产品的客户可选择继续持有或择时申请提前提款；值得注意的是，2023 年 1 月 1 日及之后申请提前提款的客户须扣缴 10%税额。相应地，境外产品发行人将对境外产品文件做适当调整。

DBS has already suspended new subscription of above two products. Meanwhile, existing customers who has been holding above two products can choose to continue to hold the products, or apply for early redemption in proper time. However, please be noted that any product redemption on or after 1<sup>st</sup> Jan 2023 shall be subject to the additional 10% withholding tax. Offshore Product document will be adjusted accordingly.

视境外产品文件调整的具体内容，我行以上两款理财产品的产品文件条款也可能需要做相应调整。详细调整信息我行将于近日另行公告，请客户继续关注。

Depending on the adjustments on Offshore Product Documents, there may be related updates in QDII Product document as well. Detailed adjustments of product document will be announced in further Notice. Please stay tuned.

关于该预扣税额新规定详情如下：

More details on the new Withholding Tax, pls refer to below:

- 一、美国国税局 Internal Revenue Service (IRS)发布对非美国投资人在公开交易合伙事业(Publicly Traded Partnership, PTP) 预扣税额新规定，规定合格中介机构(QI)在例外情况外，就非美国投资人为出售、交易或股权移转行为时，应依交易总金额扣缴 10%税额，且发放股利时也必须依据此规定额外扣缴 10%税额，并自 2023 年 1 月 1 日起生效。

The Internal Revenue Service (IRS) issued new regulations on withholding tax for non-US investors in the Publicly Traded Partnership (PTP). 10% tax shall be withheld based on the total transaction amount when a US investor conducts a sale, transaction or equity transfer, except for some qualified intermediaries (QIs) to exempt. An additional 10% of the tax shall be withheld according to this regulation when distributing dividends too. It will take effect from January 1, 2023.

二、更多详情请参考美国国税局网站公告 <https://www.irs.gov/individuals/international-taxpayers/partnership-withholding>

For more information, you may also refer to the details from the US Internal Revenue Service <https://www.irs.gov/individuals/international-taxpayers/partnership-withholding>

如您有任何疑问，请联系您的客户经理，或致电星展银行 24 小时客户服务热线：4008208988。

If you have any enquiries, please contact your Relationship Manager, or reach DBS China via 24 hours customer hotline: 4008208988.

星展银行（中国）有限公司

DBS (China) Limited

2022 年 11 月 10 日