

PRIIPs Regulation / Impact on EEA Retail Investors (Updates)

Regulation (EU) No. 1286/2014 of the European Parliament and of the Council (commonly referred to as the PRIIPs Regulation) will come into effect on 1 January 2018.

The PRIIPs Regulation obliges DBS, when advising on or selling a packaged retail and insurance-based investment product (“PRIIP”)¹ to a retail investor in the European Economic Area (“EEA”)² and/or the United Kingdom (“UK”) to provide such investor with a key information document (“KID”).

As our product manufacturers are still evaluating the impact of the PRIIPs Regulation, KIDs will not be available for any of these products (regardless of issuer) on our product platform for the moment. As such, until further notice, these products will no longer be available to you from 1 January 2018 and, in the case of funds classified as an undertaking for collective investment in transferable securities (UCITS)³, from 1 January 2023.

For more information and updates on PRIIPs Regulation, please read our [FAQs](#) on PRIIPs regulation/impact on EEA retail investors.

¹ A PRIIP is any investment where the amount repayable to the investor is subject to fluctuations because of exposure to reference values or to the performance of one or more assets which are not directly purchased by the investor. PRIIPs will include investment products such as investment funds, life insurance policies with an investment element, structured products and structured deposits.

² **EEA countries** include Austria, Belgium, Bulgaria, Croatia, Republic of Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar*, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain and Sweden.

³ iv Non-UCIT refers to non-Undertakings for Collective Investment in Transferable Securities. ETFs refers to Exchange Traded Funds Investments.