

Important Notice for Using 328 Business e-Banking Service

Thank you for using the 328 Business e-Banking of Dah Sing Bank, Limited (the "Bank") that provides you with the most convenient way to manage your business transactions.

To provide you with a quick reference on the security arrangement of this Internet banking system, we have prepared the **following summary highlighting the most important matters that customers should understand and take note of before starting the set-up of the 328 Business e-Banking operation environment.**

- Administrator(s) of 328 Business e-Banking

The Administrator(s) is(are) the person(s) nominated by the Master Company. Once nominated, the Administrator(s) will have the absolute power to control and manage the operations of the 328 Business e-Banking (part of the powers are only available to the Administrator(s) initially appointed by the Master Company in its application for 328 Business e-Banking services during his / her / their first login to 328 Business e-Banking. If the Master Company would like to amend the relevant settings, it will have to complete the maintenance form and submit the form to any of our branches.). The Administrator(s) is / are not authorised to carry out any transactions through 328 Business e-Banking, but will be responsible for defining the authority of other users who are authorised to carry out the transactions through 328 Business e-Banking. Please visit our website at www.dahsing.com/328businessbanking for more details of the user role of Administrator.

It is therefore highly recommended for those companies that require segregation of duties and imposition of dual control system in operating their bank accounts to appoint 2 'Joint Administrators' in this respect so that all the creation and delegations of authority to the system users will be jointly responsible by two executives of the company.

- Transaction Reports

To enable customers to review the correctness of transactions including the creation of new users, fund transfers, etc conducted through 328 Business e-Banking, the transaction could be enquired in the Transaction Centre. It is recommended that customers should review such information so as to ensure the integrity of such transactions.

- Daily Limits

To enable customers to enhance their operation control, daily limit in respect of each kind of transaction can be set where appropriate. Customers can also define the limit of each transaction in accordance with the authority to be given to such users.

- Unregistered Third Party Fund Transfer & Remittance

To facilitate customers to perform cash management, customers may perform (i) fund transfer to either registered or unregistered third party account within the Bank and (ii) remittance to account in local or overseas banks with 328 Business e-Banking. However, as transfer to unregistered third party is a high risk transaction, the Bank will send email and / or SMS notification after such transactions and customers are recommended to promptly verify the transaction details in the email or SMS notification.

- Group ID, User ID, Password and SMS One-time Password / Security Authentication

In addition to the Group ID, User ID and passwords, SMS One-time Password or if you have activated Security Authentication the fingerprint, Face ID, facial map or security passcode is also required for the system to verify the identity of the party giving the instructions and sufficiency of authority thereof.

- Change of Address, Mobile Phone Number and Email Address

Since the login password could be mailed to user, customer should therefore notify the Bank timely when there is any change to its 328 Business e-Banking correspondence address. Also, customer should promptly inform the Bank regarding to any change to its mobile phone number for receiving transaction notification and SMS One-time Password and / or its email address for receiving transaction notification.

The above depicted some of the key areas regarding operation security of 328 Business e-Banking and is by no means complete and exhaustive. You are kindly recommended to refer all details mentioned in the User Guide published on www.dahsing.com/328businessbanking Should you have any questions, please do not hesitate to contact our Customer Service Hotline at (852) 2828 8008 during office hours (Mon – Fri 9:00a.m. – 5:45p.m.) or any of our branches.