

Notification in relation to Latest Arrangement for Dah Sing Gift Card

Please note that with effect from 14 November 2016 (“**Effective Date**”), the following arrangements shall be effective and applicable to designated Gift Card(s) issued by Dah Sing Bank, Limited (“**Gift Card(s)**” and “**Bank**” respectively) before the Effective Date:

1. Card Validity

The Gift Card shall be valid until the expiry date printed on it and the Gift Card cannot be used after such expiry date.

2. Available Balance Enquiry

Gift Card cardholders can login at www.dahsing.com/card/giftcard with the account number for enquiry on available balance.

3. Loss, Theft or Gift Card being captured

The Gift Card is anonymous in the nature of cash money and mere possession of a Gift Card is sufficient proof of the cardholder's claim. No replacement card or refund of the Stored Value of the Gift Card will be provided by the Bank in the event of loss, theft or the Gift Card being captured by an automated teller machine.

4. Redemption of Stored Value in the Gift Card

Gift Card cardholders whose card expiry date falls within the period from October 2016 to May 2017 may redeem the unused and remaining stored value in the Gift Card during the period from the second to seventh month after card expiry. Cardholders should bring along the relevant Gift Cards to the Bank's branches to complete the necessary procedures and formalities for such redemption. No refund of stored value in the Gift Card will be provided by the Bank from the eighth month onwards after card expiry. For example, a Gift Card that is valid until October 2016, the cardholder can apply for redemption of the remaining stored value at the Bank's branches starting from 1 December 2016 to 31 May 2017 (both dates inclusive). Cardholder must return the Gift Card to the Bank when apply for the redemption of Stored Value in the Gift Card.

The new Gift Card will be available soon, further information will be announced later. Customers are welcome to call our Credit Card Customer Service Hotline at 2828 8168 for any queries regarding the usage of Gift Card.

Dah Sing Bank, Limited

November 2016