

Declaration and Agreement:

To: Dah Sing Bank, Limited (the "Bank")

I confirm that the above information is true, complete and correct and authorize the Bank to verify this from any source the Bank may choose. I understand that if I knowingly make any false statement in my application with an intention to deceive, I may be liable for criminal prosecution. **I agree to authorize the Bank to pass details of my personal data to or obtain the same from any credit reference agencies or other financial institutions at the discretion of the Bank for credit assessment. I understand that it is necessary for me to supply the data requested above to the Bank in order for the Bank to process my application.** My failure in providing any of the above data to the Bank may result in this application being rejected. I may always contact the Credit Card Customer Service Department of the Bank to gain access to and request correction or amendment to the above data while the Bank reserves the right to charge me handling fee. I understand that in connection with the consideration of my credit card application, the Bank has been obtained and considered a credit report on me from the relevant credit reference agencies. If I wish to contact such credit reference agencies for the purpose of making a data access request or data correction request under the Personal Data (Privacy) Ordinance, I may do so by contacting the relevant credit reference agencies directly. For details and contact information of the relevant credit reference agencies, I should refer to the Bank's website at www.dahsing.com/cra/en. By using the credit card(s) issued by the Bank (the "Card(s)"), I agree or are deemed to have agreed to be bound by the terms and conditions of Dah Sing Credit / Debit Card Cardholder Agreement, a copy of which will be sent to me with the Card(s) upon approval of this application. I agree that the Bank reserves the right to request other supporting documents or reject my application without giving reason. **I understand and agree the use of the Card(s) shall be subject to the payment of interests, finance charges and fees (the "Charges") set out in the Key Facts Statement of Credit Card below. I understand and agree that the Bank has the right to approve or adjust the applicable interest rate and credit limit according to my other information. I understand and agree that the Bank reserves the right at its sole and absolute discretion at any time with prior notice to revise the offers and the Charges of the Card(s) according to the market situation. Handling fee for e-banking bill payment via the Card(s) is 1% of the bill payment amount (applicable to pre-registered merchants only).** I declare that no credit card or loan (secured or unsecured) under my name(s) issued or granted by any financial institutions has been cancelled due to default in payment, and there is no current overdue payment exceeding 10 days in respect of my loan indebtedness (including credit card and any loans) with other financial institutions. I further declare that no bankruptcy order or any kind of restructured debt repayment plan has ever been made against me and I am not in the process of petitioning for bankruptcy or any kind of restructured debt repayment plan, nor have any intention to do so. In case this application form is sent by fax, the Bank shall be entitled to treat the faxed copy received as true and correct in all respects and shall be binding on me. Where any application is made by telephone, the Bank shall be entitled to treat such communication as made or fully endorsed by and binding on me. I agree to inform the Bank in writing if (a) I am a relative or spouse of any director, former director (within past 12 months), controller (as defined below) or employee of any member of the Bank Group (as defined below) or a trustee of such director, former director, controller, employee or his immediate family member; or (b) any director or controller of the Bank or any relative of such director or controller is a guarantor of me / us in respect of the banking facilities which is the subject of this application and / or any other banking facilities granted by the Bank to me. I represent and warrant that, in the absence of the aforesaid advice, I am not so related. I undertake to advise the Bank in writing should I become so related subsequent to the approval of my application. "Controller", in relation to a company, refers to (i) any person, who either alone or with any associate(s), directly or indirectly holding 10% or more of the issued shares of

the company or of another company of which the company is a subsidiary; or (ii) any person in accordance with whose directions or instructions the directors of the company or of another company of which it is a subsidiary are accustomed to act (but excluding any advisor and manager appointed pursuant to sections 52(1)(B) and 52(1)(C) of the Banking Ordinance respectively and any person in accordance with whose directions or instructions those directors are accustomed to act by reason only that they act on advice given by him in his professional capacity). "Bank Group" refers to Dah Sing Banking Group Limited, its subsidiaries, fellow subsidiaries and other entities (including special purpose entities) over which Dah Sing Banking Group Limited is able to exert control; and "fellow subsidiaries" refers to any entity in which a controller of Dah Sing Banking Group Limited (including but not limited to Dah Sing Financial Holdings Limited) is able to exert control. A firm, partnership or non-listed company ("controlled entity") is treated as being controlled by a person if (i) the person owns more than 50% of the voting rights in the controlled entity; (ii) the person has control of a majority of the voting rights in the controlled entity under an agreement with other shareholders (or similar holders of voting rights); (iii) the person has the right to appoint or remove a majority of the members of the controlled entity's board of directors (or a similar governing body); (iv) a majority of the members of the controlled entity's board of directors (or a similar governing body) have been appointed solely as a result of the person exercising his or her voting rights; or (v) the person has the power, under a contract or otherwise, to exercise a controlling influence over the management or policies of the controlled entity. I confirm that I have read, understood and agreed to be bound by this application form including all the terms and conditions and "Notice to Customers relating to Customers' Data" contained herein. In case of any discrepancy between the English and Chinese versions of this document, the English version shall prevail.

