

## Terms and Conditions for the Dah Sing Multi-Currency Mastercard® Debit Card ("Debit Card") Welcome Offers

### General Terms and Conditions

1. These Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong. Any dispute arising from these Terms and Conditions shall be subject to the non-exclusive jurisdiction of the courts of Hong Kong.
2. A person who is not a party to these Terms and Conditions may not enforce any of their provisions by virtue of the Contracts (Rights of Third Parties) Ordinance (Cap.623 of the Laws of Hong Kong).
3. In case of any fraud / abuse / reversal / cancellation of transactions in respect of which any of the Welcome Offers provided hereunder is awarded to a customer, the Bank reserves the right to debit the equivalent value from the Multi-Currency Savings Account and / or any other Dah Sing Bank account held by the relevant customer (at the sole discretion of Dah Sing Bank, Limited ("**Bank**")) without prior notice.
4. The Bank reserves the right to amend these Terms and Conditions and cancel, suspend or amend any of the Welcome Offers provided hereunder at any time without prior notice. Should any dispute arise, the decision of the Bank shall be final and conclusive.
5. In the event of any discrepancy between the Chinese version and English version of these Terms and Conditions, the English version shall prevail.

### Terms and Conditions for Debit Card Cash Rebate ("Promotion")

1. Up to totally 1.3% or 1.2% cash rebate ("**Cash Rebate**") offered by the Bank in relation to the Eligible Debit Card (as defined in Clause 3 of these Terms and Conditions) comprises (i) the **Cash Reward** (as defined in the Terms and Conditions for Debit Card [Addendum to the Dah Sing Credit / Debit Card Cardholder Agreement ("Cardholder Agreement") (including RMB Cards)] ("**Debit Card T&C**")) and (ii) the additional Cash Rebate ("**Additional Cash Rebate**") listed in the table below:

<u>Customer Segment (as defined in Clause 4 of these Terms)</u>	<u>Cash Reward</u>	<u>Additional Cash Rebate</u>	<u>Cash Rebate (comprising (i) the Cash Reward and (ii) the Additional Cash Rebate)</u>
<b>VIP Banking</b>	0.6%	0.7%	1.3%
<b>YOU Banking</b>	0.6%	0.6%	1.2%

2. The promotion period of the Additional Cash Rebate is from 1 Jan 2025 to 30 Jun 2025 (both dates inclusive) ("**Additional Cash Rebate Promotion Period**"). For the avoidance of doubt, the Additional Cash Rebate Promotion Period is not applicable to the Cash Reward and, in accordance with the Debit Card T&C, the Bank

has the sole discretion to set, vary, suspend or withdraw any Cash Reward arrangement from time to time.

3. The Cash Reward applies to all the customers who successfully apply for the Debit Card issued by the Bank. The Additional Cash Rebate only applies to the customers who successfully apply for the Debit Card issued by the Bank during the Additional Cash Rebate Promotion Period. The Debit Cards referred to in this Clause 3 are collectively referred to as the "**Eligible Debit Cards**" and the customers described in this Clause 3 are collectively referred to as the "**Eligible Cardholders**".
4. "**Eligible Spending**" means any retail or online spending transaction (i) successfully made by an Eligible Cardholder using his/her Eligible Debit Card and (ii) completed and posted to the account of such Eligible Debit Card according to the Bank's records, and is not under any minimum spending amount requirement. Regarding the Cash Reward, Eligible Cardholder can enjoy the Cash Reward according to Clause 1 of these Terms and Conditions and the Debit Card T&C and based on the Bank's records of the customer segment applicable to such Eligible Cardholder ("**Customer Segment**") as at the last working day of the relevant spending month in respect of his/her Eligible Spending made in that month. Regarding the Additional Cash Rebate, Eligible Cardholder can enjoy the Additional Cash Rebate according to Clause 1 of these Terms and Conditions and based on the Bank's records of the Customer Segment as at the last working day of each of the relevant "**Eligible Spending Month**" (as listed hereinbelow), in respect of his/her Eligible Spending made during that Eligible Spending Month.

<u>Date of Issuance of Eligible Debit Card during the following period (both dates inclusive)</u>	<u>Eligible Spending Month (both dates inclusive)</u>
1 Jan 2025 to 31 Jan 2025	1 Feb 2025 to 30 Apr 2025
1 Feb 2025 to 28 Feb 2025	1 Mar 2025 to 31 May 2025
1 Mar 2025 to 31 Mar 2025	1 Apr 2025 to 30 Jun 2025
1 Apr 2025 to 30 Apr 2025	1 May 2025 to 31 Jul 2025
1 May 2025 to 31 May 2025	1 Jun 2025 to 31 Aug 2025
1 Jun 2025 to 30 Jun 2025	1 Jul 2025 to 30 Sep 2025

5. The Cash Rebate amount will be rounded off to the nearest cent.
6. The Cash Reward will be credited to the Multi-Currency Savings Account of the Eligible Debit Card held by the Eligible Cardholder who successfully fulfills the relevant requirements for entitling to the Cash Reward in accordance with the Debit Card T&C and any related terms and conditions and / or announcement(s) published by the Bank from time to time within 3 months after the relevant spending month. The Additional Cash Rebate will be credited to the Multi-Currency Savings Account of the Eligible Debit Card held by the Eligible Cardholder who successfully fulfills the relevant requirements for entitling to the Additional Cash Rebate within 3 months after the relevant Eligible Spending Month.
7. The Eligible Debit Card must remain valid at the time the relevant Eligible Cardholder receives the relevant Cash Reward (if applicable). The Eligible Debit Card must remain valid during the entire Additional Cash Rebate Promotion Period and at the time the relevant Eligible Cardholder receives the relevant Additional Cash

Rebate (if applicable).

8. The Bank can determine the currency in which the Cash Rebate will be paid, and will try to pay the Cash Rebate in the same currency as the relevant transaction currency where feasible.
9. If the Bank decides to pay the Cash Rebate in a currency that is different from the relevant transaction currency, the Bank will calculate the Cash Rebate amount at the exchange rate determined by the Bank with reference to the exchange rate set by the relevant card association (if available).
10. We will not provide the Cash Rebate for ineligible transactions, including but not limited to the following transactions:
  - a) ATM-related transactions;
  - b) Debit Card cash advances transactions;
  - c) purchase transactions effected outside of Mastercard network;
  - d) Bank handling fees (including but not limited to annual fees, financial charges, late fees and cash advance handling fees, etc.);
  - e) quasi-cash transactions, including:
    - i. casino, betting and gambling transactions;
    - ii. transactions at non-financial institutions (including (but not limited to) purchases of foreign currency, money orders and traveller's cheques);
    - iii. transactions at financial institutions (including purchases of products, services and merchandise from banks and / or securities / investment trading platforms);
    - iv. wire transfers;
    - v. rental payment;
    - vi. property purchases;
    - vii. purchases of cryptocurrencies; and
    - viii. installment payment;
  - f) unposted / cancelled / refunded / unauthorized / chargeback transactions; and
  - g) mobile transfers and value-added transaction (including but not limited to PayMe, TNG, etc.).
11. The Cash Rebate cannot be exchanged for cash, bonus points, or other products, gifts, services or discounts. The Cash Rebate is not refundable and transferable to third parties or other accounts.
12. Eligible Cardholders are required to keep record of the relevant transactions of the Eligible Spending. In case of any dispute, the Bank reserves the right to require the relevant Eligible Cardholder to submit the relevant Eligible Spending records or other documents or proof for verification purpose. Submitted Eligible Spending records and documents (whether original or copy) will not be returned. The Bank reserves the right to make the final decision as to whether any transaction qualifies as Eligible Spending.

### **Terms and Conditions for Foreign Exchange 0 Trading Spread Offer**

1. This Foreign Exchange 0 Trading Spread Offer ("**Offer**") is only applicable to customers who (i) did not conduct any foreign exchange transaction with the Bank during 1 Jul 2024 to 31 Dec 2024 (both

dates inclusive) and successfully apply for the Dah Sing Multi-Currency Mastercard® Debit Card during 1 Jan 2025 to 31 Mar 2025 (both dates inclusive) or (ii) did not conduct any foreign exchange transaction with the Bank during 1 Oct 2024 to 31 Mar 2025 (both dates inclusive) and successfully apply for the Dah Sing Multi-Currency Mastercard® Debit Card during 1 Apr 2025 to 30 Jun 2025 (both dates inclusive) (collectively, the "**Foreign Exchange Eligible Customers**").

	Did not conduct any foreign exchange transaction with the Bank within the below period (both dates inclusive)	Successfully apply for the Dah Sing Multi-Currency Mastercard® Debit Card within the below period (both dates inclusive)
(i)	1 Jul 2024 to 31 Dec 2024	1 Jan 2025 to 31 Mar 2025
(ii)	1 Oct 2024 to 31 Mar 2025	1 Apr 2025 to 30 Jun 2025

2. YOU Banking Foreign Exchange Eligible Customers are required to successfully conduct their first foreign exchange transaction with the Bank in one of the Designated Foreign Currencies (as defined in Clause 4 of these Terms and Conditions) reaching HKD25,000 or above (or its equivalent) during the Offer Period (as defined hereinafter) ("**YOU Banking Eligible Foreign Exchange Transaction**") in order to enjoy the Offer. Each YOU Banking Foreign Exchange Eligible Customer can enjoy the Offer for the first YOU Banking Eligible Foreign Exchange Transaction amount up to HKD50,000 (or its equivalent). "**Offer Period**" means 1 Jan 2025 to 30 Apr 2025 (both dates inclusive) (applicable to (i) conditions) or 1 Apr 2025 to 31 Jul 2025 (both dates inclusive) (applicable to (ii) conditions).
3. VIP Banking Foreign Exchange Eligible Customers are required to successfully conduct their first foreign exchange transaction with the Bank in one of the Designated Foreign Currencies reaching HKD50,000 or above (or its equivalent) during the Offer Period ("**VIP Banking Eligible Foreign Exchange Transaction**") in order to enjoy the Offer. Each VIP Banking Foreign Exchange Eligible Customer can enjoy the Offer for the first VIP Banking Eligible Foreign Exchange Transaction amount up to HKD100,000 (or its equivalent).
4. "**Designated Foreign Currencies**" refers to AUD, CAD, EUR, GBP, JPY, NZD, RMB and USD.
5. If more than one YOU Banking Eligible Foreign Exchange Transaction or VIP Banking Eligible Foreign Exchange Transaction (as the case may be, and collectively the "**Eligible Foreign Exchange Transaction**") is executed during the Offer Period, the Offer is only applicable to the first Eligible Foreign Exchange Transaction executed during the Offer Period. The sequence of the transactions will be based on the execution dates and time in the Bank's record.
6. The Offer is only applicable to the conversion from HK dollar to one of the Designated Foreign Currencies and the conversion from one of the Designated Foreign Currencies to HK dollar but is not applicable to the conversion between the Designated Foreign Currencies, note exchange and

foreign exchange transactions executed via U.S. Securities Trading App of the Bank.

7. If the converted currency of Eligible Foreign Exchange Transaction is in a currency other than HK dollar, the Eligible Foreign Exchange Transaction amount will be exchanged into HK dollar based on the relevant foreign exchange rate determined by the Bank at the time of calculating the Eligible Foreign Exchange Transaction amount.
8. The trading spread will be calculated based on the sales margin normally charged by the Bank on the Eligible Foreign Exchange Transaction. The trading spread will be charged when the transaction is successfully conducted and an amount equivalent to the trading spread will be rebated to the Foreign Exchange Eligible Customers in the form of cash rebate ("**Rebate**") on or before 30 Sep 2025. The trading spread applicable to any transaction may differ from time to time, transaction to transaction and / or customer to customer and also depends on different factors including but not limited to the market situation, the size and / or complexity of the transaction, or other commercial factors. If there are any disputes, the decision of the Bank shall be final and conclusive.
9. Each Foreign Exchange Eligible Customer holding single-name account(s) and / or joint-name account(s) will be entitled to the Offer once only during the entire Offer Period. Only the primary account holder is entitled to the Offer once for the related joint-name account. Eligible Foreign Exchange Transactions conducted in any joint-name account will be counted as the Eligible Foreign Exchange Transactions of the primary account holder of such joint account. Primary account holder refers to the "Applicant" mentioned in the relevant Eligible Banking Service Application Form or New Account(s) / Service(s) Application Form signed by the Foreign Exchange Eligible Customer.
10. Upon fulfilling the designated requirements for entitling to the Rebate, the Rebate will be credited into the relevant Foreign Exchange Eligible Customers' VIP Banking i-Account or YOU Banking i-Account (collectively, the "**Eligible i-Account**") in converted currencies on or before 30 Sep 2025. To be eligible for the Offer, each Foreign Exchange Eligible Customer must hold and maintain a valid Dah Sing Multi-Currency Mastercard® Debit Card and an Eligible i-Account at the time when the Rebate is to be credited, and must be the same as the account holder of the Eligible i-Account into which the Rebate is credited.
11. Unless otherwise specified, the Offer cannot be used in conjunction with other offers in relation to foreign exchange services provided by the Bank. If a Foreign Exchange Eligible Customer is entitled to the Offer in conjunction with other promotion offer(s), the Bank reserves the right to grant such customer the entire or only part of the entitled offers.

## **Risk Disclosure**

**Foreign Currency Trading** Foreign currency trading involves risks. Foreign currency investments are subject to exchange rate fluctuation which may provide both opportunities and risks. The fluctuation

in the exchange rate of foreign currency may result in losses in the event that the customer converts the foreign currency into Hong Kong dollar or other foreign currencies. Before making investment decision, investors should read and understand the offering documents of such products, including but not limited to the risk disclosure statement and health warning.

**Currency Risk (RMB)** Exchange of renminbi (RMB) to HKD or other currencies is subject to currency exchange rate fluctuation. Customers should bear the risk of RMB exchange rate fluctuations which may cause profit or loss if customer chooses to convert RMB to HKD or other currencies. RMB is currently subject to exchange controls imposed by the PRC government, the exchange rate may be easily affected by change in government policies.

Unless the context requires otherwise, this document does not constitute any offer, invitation or recommendation to any person to enter into any foreign currency transaction nor does it constitute any prediction of likely future movements in prices of any foreign currencies.

This document has not been reviewed by the Securities and Futures Commission or any regulatory authority in Hong Kong.

This service / product mentioned in this document are not targeted at customers in the European Union.