

**Promotional Terms and Conditions of Investment Service Offers**

1. Unless otherwise specified, the offers herein each "Offer", collectively "Offers") only apply to the customers of Dah Sing Bank, Limited (the "Bank") (as set forth in clause 3 below) who successfully conduct transactions of designated investment service type(s) and fulfill all the designated requirements under each Offer during the period from 2 January 2025 to 30 June 2025 (both dates inclusive) ("Promotion Period").
2. If the transaction / exchange amount of the investment services / foreign exchange is in a currency other than HK dollars, the amount will be converted into HK dollars based on the corresponding foreign exchange rate determined by the Bank at the time of calculating the transaction / exchange amount for the respective Offers.
3. The Offers are only applicable to individual customers, including single-name and joint-name accounts. For joint-name accounts, only the primary account holders are entitled to the Offers. Unless otherwise specified, each single-name or joint-name Investment Fund account, Bonds/Notes/ELI account and Currency Switching account is entitled to each Offer once only.
4. Customers can simultaneously enjoy the Offers of this promotion (subject to the Terms and Conditions of each Offer.)
5. The relevant Offers are not for sale or resale and they are non-transferable and non-exchangeable for cash, other products, services or discounts offers. Unless otherwise specified, the Offers cannot be enjoyed in conjunction with other promotion offers of relevant services provided by the Bank. If customers are entitled to the Offer(s) in conjunction with other promotion offer(s), the Bank reserves the right to grant the customers all or part of the relevant offers.
6. The Offers are not applicable to the staff of Dah Sing Financial Group and its affiliates.
7. The Bank reserves the right to make the final decisions on matters such as customer's eligibility to the Offer(s), the related requirements and the provision of the Offer(s).
8. In case of any fraud, abuse, reversal or cancellation of transaction(s) in respect of which the relevant Offer(s) is/are rewarded, the Bank reserves the right to disqualify the relevant customer from entitling to the relevant Offer(s) and/or debit the equivalent amount from his/her account without prior notice.
9. The Bank reserves the right to amend, suspend and/or terminate any of the relevant Offers and to amend these Terms and Conditions and the relevant terms and conditions at any time without prior notice. If there are any disputes, the decision of the Bank shall be final and conclusive.
10. These Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong. Any dispute arising under these Terms and Conditions shall be subject to the non-exclusive jurisdiction of the courts of Hong Kong.
11. A person who is not a party to these Terms and Conditions may not enforce any of their provisions under the Contracts (Rights of Third Parties) Ordinance (Cap 623 of the Laws of Hong Kong).
12. In case of any discrepancies between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

**Offer 1: Terms and Conditions for Transaction reward for new-to-investment-service-type customers ("Offer 1")**

1. Offer 1 is only applicable to customers who (1) have not subscribed to or set up 2 or more of the following 5 "New Investment Service Types" (whether in single name or joint name account) via the Bank, namely, (i) lump sum subscription of Investment Fund (for Class A funds, the initial subscription charge levied to the customers should not be less than 1.5%), excluding investment fund switching and subscription transaction of Investment Funds Savings Plan; (ii) Equity Linked Investment; (iii) secondary market bonds; (iv) Currency Linked Premium Deposit / Currency Linked Principal Guaranteed Deposit; and (v) Currency Switching during the period from 1 April 2024 to 31 December 2024 (both dates inclusive); and (2) successfully subscribe to or set up 1 or more of the New Investment Service Types with Accumulated Investment Transaction Amount (as defined in clause 5 below) for a the same New Investment Service Type reaching HKD300,000 or above (or equivalent) (applicable to Investment Fund, Structured Products and secondary market bonds) or reaching HKD500,000 or above (or equivalent) (applicable to Currency Linked Premium Deposit / Currency Linked Principal Guaranteed Deposit and Currency Switching) during the Promotion Period ("Eligible Customers of Offer 1").
2. Each Eligible Customer of Offer 1 can enjoy Offer 1 once only regardless of the number of the New Investment Service Types subscribed or set up by him/her during the Promotion Period.
3. As an illustration, if a customer has subscribed to or set up 2 of the New Investment Service Types (e.g. Currency Linked Premium Deposit with deposit tenor of not less than 14 days and Equity Linked Investment) between 1 April 2024 and 31 December 2024 (both dates inclusive), the customer will not be entitled to Offer 1. On the other hand, if a customer has only set up Equity Linked Investment between 1 April 2024 and 31 December 2024 (both dates inclusive), and later successfully sets up Currency Linked Premium Deposit with deposit tenor of not less than 14 days and Currency Switching within the Promotion Period and the respective Accumulated Investment Transaction Amount for each of those two New Investment Service Types reaches HKD500,000 or above (or equivalent), the customer will only be entitled to Offer 1 once.

4. The amount of the transaction reward for Offer 1 depends on the customer type (i.e. VIP Banking customers or non-VIP Banking customers) to which the Eligible Customers of Offer 1 belong. For an Eligible Customer of Offer 1 who is a VIP Banking customer, the transaction reward for Offer 1 is HKD600. For an Eligible Customer of Offer 1 who is a non-VIP Banking customer, the transaction reward for Offer 1 is HKD300. For details, please refer to the table of Offer 1 in the leaflet.
5. The "Accumulated Investment Transaction Amount" for a New Investment Service Type refers to the accumulated transaction amount of the same New Investment Service Type subscribed or set up by an Eligible Customer of Offer 1 within the Promotion Period and the transaction amounts of different investment service Types cannot be combined when determining the eligibility for Offer 1. For more details, please refer to the Offer 1 table in the leaflet.
6. The transaction reward for Offer 1 will be given in the form of cash rebate. The cash rebate will be credited into the i-Account of each Eligible Customer of Offer 1 at the Bank on or before 30 August 2025. The Eligible Customer of Offer 1 must be the same as the account holder of such i-Account to which the cash rebate is to be credited and must maintain a valid i-Account at the Bank at the time when the cash rebate is to be credited.

**Offer 2: Terms and Conditions for 0% Subscription Fee for New Investment Fund Customers ("Offer 2")**

1. Offer 2 is only applicable to customers who (1) have not subscribed to any Investment Fund (whether in single name or joint name) via the Bank during the period from 1 April 2024 to 31 December 2024 (both dates inclusive); and (2) successfully subscribe to 1 or more of the Fund Transaction(s) (as defined in clause 2 below) through branch or Wealth Services Manager of the Bank during the Promotion Period ("Eligible Customers of Offer 2").
2. Offer 2 is only applicable to lump sum subscriptions of Investment Fund ("Fund Transaction"). Offer 2 is not applicable to Investment Fund switching and subscription of Investment Fund Savings Plan. Each Eligible Customer of Offer 2 will be entitled to Offer 2 once only during the entire Promotion Period.
3. Eligible Customer of Offer 2 who is a VIP Banking customer can enjoy 0% fund subscription fee for his / her first accumulated HKD300,000 (or its equivalent) subscription amount of Fund Transaction successfully made during the Promotion Period. Eligible Customer of Offer 2 who is a non-VIP Banking customer can enjoy 0% fund subscription fee for his / her first accumulated HKD100,000 (or its equivalent) subscription amount of Fund Transaction successfully made during the Promotion Period. For details, please refer to the Offer 2 table as shown in the leaflet and the examples below.

Examples of Offer 2:

First Accumulated Fund Transaction Amount (HKD or equivalent)	Amount Eligible for 0% Fund Subscription Fee of VIP Banking Customers	Amount Eligible for 0% Fund Subscription Fee of non-VIP Banking Customers
HKD100,000	HKD100,000	HKD100,000
HKD300,000	HKD300,000	HKD100,000
HKD500,000	HKD300,000	HKD100,000

**Offer 3: Terms and Conditions for Cash Reward for Investment Fund Transfer-In ("Offer 3")**

1. Offer 3 is only applicable to customers who successfully submit the investment fund transfer-in application to the Bank during the Promotion Period and transfer investment fund(s) from other banks / financial institutions into the Bank with the accumulated transfer-in value ("Accumulated Transfer-in Value") reaching HKD300,000 or above (or equivalent) on or before 15 August 2025 ("Eligible Customers of Offer 3").
2. The Accumulated Transfer-in Value will be calculated based on the unit price on the day the transfer-in of investment fund(s) is successfully completed. The amount of cash reward for Offer 3 depends on the customer type (i.e. VIP Banking customers or non-VIP Banking customers) to which the Eligible Customers of Offer 3 belong. Any Eligible Customer of Offer 3 who is a VIP Banking customer can enjoy a HKD300 cash reward for every HKD300,000 (or equivalent) Accumulated Transfer-in Value with no cap on the cash reward; any Eligible Customer of Offer 3 who is a non-VIP Banking customer can enjoy a HKD150 cash reward for every HKD300,000 (or equivalent) Accumulated Transfer-in Value and the cap on the cash reward for Offer 3 is HKD15,000. The exact amount of cash reward for Offer 3 is subject to the Accumulated Transfer-in Value, as per the table below:

Examples of Offer 3:

Accumulated Transfer-in Value (HKD or equivalent)	Cash reward of VIP Banking Customers	Cash reward of Non-VIP Banking Customers
HKD200,000	Not eligible for Offer 3	Not eligible for Offer 3

HKD400,000	HKD300	HKD150
HKD1,000,000	HKD900	HKD450

3. Customers are required to successfully submit the investment fund transfer-in application to the Bank during the Promotion Period and transfer the relevant investment fund(s) into the Bank on or before 15 August 2025. The customers must maintain the transfer-in investment fund(s) at the Bank until 15 August 2025 in order to be entitled to Offer 3. If the customer transfers out any of such investment fund(s) on or before 15 August 2025, the relevant investment fund transfer-in amount will be deducted from the calculation of the Accumulated Transfer-in Value for Offer 3. If the customer transfers out the relevant investment fund(s) from the Bank within 6 months after the investment fund(s) is(are) transferred in, the Bank reserves the right to debit the cash reward related to the transferred out investment fund for Offer 3 from the customer's account(s) with the Bank without prior notice.
4. The Bank reserves the right of final decision on whether the investment fund(s) can be transferred into the Bank and whether a customer is entitled to Offer 3.
5. The cash reward for Offer 3 will be given in the form of cash rebate. The cash rebate will be credited into the i-Accounts of the Eligible Customers of Offer 3 at the Bank on or before 30 September 2025. The Eligible Customers of Offer 3 must be the same as the account holders of such i-Account which the cash rebate is credited and must maintain a valid i-Account at the time when the cash rebate is to be credited by the Bank.

## **Risk disclosures**

### **Investment Fund Service**

Investment involves risks. The price of funds fluctuates, sometimes dramatically. The price of fund may move up or down and may become valueless. Losses may be incurred rather than profits made as a result of buying and selling funds. Past performance is no guide to future performance. Before making any investment decision, investors should consider their investment experience, objectives and risk tolerance level and read carefully the terms and conditions and the risk factors contained in the relevant offering documents. If investors are in doubt about the nature of or the risks associated with this investment product, investors should obtain any necessary and appropriate professional advice before investing.

### **Currency Switching**

Investment involves risks. You could lose your entire investment. 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 any investment decision, you should consider your investment experience, investment objectives and risk tolerance level and read carefully the relevant product leaflet and relevant offering documents in order to understand the nature of and the risks associated with Currency Switching. The deposit with FX forward contract set up through Currency Switching is not a protected deposit and is not protected by the Deposit Protection Scheme in Hong Kong.

### **Currency Linked Premium Deposit**

Transaction of Currency Linked Premium Deposit is complicated and involves risks of loss. You should refer to the relevant offering documents and understand the nature and risks involved of this investment product before investing in Currency Linked Premium Deposit. Currency Linked Premium Deposit is not equivalent to time deposit, not principal-protected and should not be regarded as a substitute for time deposit. Currency Linked Premium Deposit is not a protected deposit and is not protected by the Deposit Protection Scheme in Hong Kong.

### **Currency Linked Principal Guaranteed Deposit**

Currency Linked Principal Guaranteed Deposit is a structured investment product and is not equivalent to time deposit. It is not a protected deposit and is not protected by the Deposit Protection Scheme in Hong Kong. This product is only principal protected if customer holds it till maturity. Regarding the product details of Currency Linked Principal Guaranteed Deposit, please refer to the relevant offering documents.

### **Equity Linked Investment**

Equity Linked Investment are structured investment products embedded with derivatives. You could lose your entire investment. Regarding the product details and risk disclosure of Equity Linked Investment, please refer to relevant offering documents. If you have any questions on the nature and related risks of this investment product, you should seek necessary and appropriate professional advices before making your investment decision. Equity Linked Investment are classified as complex products. You should exercise caution in relation to this product and seek independent professional advice when necessary before making investment decisions.

**Bond**

Investment involves risks. The price of bonds may move up or down, or even become valueless. Losses may be incurred rather than profits made as a result of bond investments. Past performance of a bond is no guide to its future performance. Holders of a bond bear the credit risk of the issuer and other associated risks. Before making any investment decision, investors should consider their investment experience, objectives and risk tolerance level and read carefully the terms and conditions and the risk factors contained in the relevant offering documents. If you are in doubt about the nature of or the risks associated with this investment product, you should obtain necessary and appropriate professional advice before investing. Bond is investment product, which is not equivalent to time deposit and is not protected by the Deposit Protection Scheme in Hong Kong.

**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. Foreign currency rates of exchange may adversely affect the value, price or income of any security or related investment mentioned in this document. This document does not purport to identify all the risks that may be involved in the product or investments referred to in this document. Before making investment decision, investors should read and understand the offering documents of such products, including but not restricted on 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.

**IMPORTANT NOTES**

Currency Switching, Currency Linked Premium Deposit, Currency Linked Principal Guaranteed Deposit, Equity Linked Investment, Bond and Investment Fund are investment products. Currency Linked Premium Deposit, Currency Linked Principal Guaranteed Deposit, Equity Linked Investment, some Bonds and some Investment Funds are structured products involving derivatives. This investment decision is yours but you should not invest in this product unless Dah Sing Bank, Limited has explained to you that this product is suitable for you having regard to your financial situation, investment experience and investment objectives.

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

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