

Dah Sing VIP Banking or Hello Kitty VIP Banking Member-Get-Member Programme Referral Form

By referring your loved ones to join or upgrade to VIP Banking or Hello Kitty VIP Banking and fulfilling relevant requirements, you will receive the following referral reward (the "Referral Reward") according to your Referee's Type[^] and his / her average Total Balance^{*}!

Promotion Phase	Promotion Period (both dates inclusive)	Rebate Date
1	1 Jan 2025 – 31 Mar 2025	on or before 31 Jan 2026
2	1 Apr 2025 – 30 Jun 2025	on or before 30 Apr 2026

Up to HKD16,500 cash rebate

Average Total Balance of the Referee (HKD or equivalent)	Referee's Type	Value of cash rebate	Maximum value of cash rebate per Eligible Referrer per Promotion Phase
HKD8,000,000 or above	New Eligible Referee / Upgrade Eligible Referee	First Successful Referral : HKD3,500 Second Successful Referral: HKD7,000	HKD10,500
HKD1,000,000 to below HKD8,000,000	New Eligible Referee Upgrade Eligible Referee	Each Successful Referral: HKD800 Each Successful Referral: HKD500	HKD4,000 HKD2,000

[^] Please refer to Clauses 1 and 2 under Section B of the Terms and Conditions of Dah Sing VIP Banking or Hello Kitty VIP Banking Member-Get-Member Programme for the definitions of New Eligible Referee and Upgrade Eligible Referee.

^{*} The calculation of average Total Balance of Referrer and Referee will include the deposit balance of deposit accounts and the latest market value of investment accounts held with the Bank, but **EXCLUDES** the latest securities market value of Margin Securities Account with Account Margin Ratio >0%.

Share the privileges with your nearest and dearest!

Referral Form

I (Referee)

Name

Contact number

I am referred by the person below to join:

(Please indicate your choice by ticking one of the boxes below)

VIP Banking

Hello Kitty VIP Banking

I hereby confirm that I have obtained consent from the Referrer to provide the information below to Dah Sing Bank, Limited (the "Bank"), and that the Bank may contact the Referrer directly in relation to this referral and other matters under the Dah Sing VIP Banking or Hello Kitty VIP Banking Member-Get-Member Programme (the "Programme").

Referrer

Name

Contact number

(Please fill in a HKD bank account number of the Referrer below)

Account number:

I hereby confirm that I have read, understood, agreed and accepted all terms and conditions of the Programme. I hereby give my consent to the Bank to use my personal data and am authorised to give consent on behalf of the Referrer to use the Referrer's personal data for following up on the matters related to the Programme. I acknowledge and understand that the Referrer may receive the Referral Reward, following my successful application for VIP Banking or Hello Kitty VIP Banking.

Signature of Referee

Date

The Programme is subject to relevant terms and conditions. Once this form is submitted at any branch of the Bank by the above-mentioned Referrer, it represents that the Referrer has read, understood, agreed and accepted all terms and conditions of the Programme.

The service(s) / product(s) mentioned herein is / are not targeted at customers in the European Union.

Don't be tempted by quick money. Don't lend your bank account to anyone to launder money.

To borrow or not to borrow? Borrow only if you can repay!

 www.dahsing.com/vip/en  2828 8000

For Bank Use Only		
Branch code :	Handling Staff:	BBD staff # (if any):

Terms and Conditions of Dah Sing VIP Banking or Hello Kitty VIP Banking Member-Get-Member Programme (the "Programme")

A. General Terms and Conditions

1. There are two phases (the "Promotion Phase(s)") for the Programme as shown in Table 1 below.

Table 1

Promotion Phase	Promotion Period (both dates inclusive)
1	1 Jan 2025 – 31 Mar 2025
2	1 Apr 2025 – 30 Jun 2025

2. **If an Eligible Referrer (as defined in Clause 3 of Section C below) and / or a Referee (as defined in Clause 3 of Section B below) terminate(s) or cancel(s) his / her / their relevant VIP Banking or Hello Kitty VIP Banking ("Eligible Banking Service") maintained with Dah Sing Bank, Limited (the "Bank") within a year which the relevant Referee(s) successfully join(s) or upgrade(s) to Eligible Banking Service of the Bank ("Referee's Eligible Banking Service Join Date"), or fails to fulfill any of the relevant requirements mentioned in these Terms and Conditions, the Bank reserves the right to deduct the equivalent amount of the Referral Reward (as defined in Section C below) in a valid bank account of the Eligible Referrer(s) or cancel his / her entitlement to all the relevant offer(s) without prior notice.**
3. **The Total Relationship Value requirement of VIP i-Account & Hello Kitty VIP i-Account opened at the Bank is HKD1,000,000 or above (or equivalent). If the Total Relationship Value falls below HKD1,000,000 (or equivalent) in any month, a monthly maintenance fee of HKD200 (or equivalent) will be charged.** The Total Relationship Value includes deposit balance of deposit accounts, latest market value of investment accounts and reference premium of life insurance accounts maintained with the Bank. "Reference premium" refers to the calculation based on the latest available information of in-forced life insurance policies provided by the third-party insurer as designated by the Bank, if any. The premium calculated may not be equal to accumulated actual premium paid and shall exclude pre-paid premium, premium discount, and policy loan etc. The reference premium of non HKD policy will be converted into HKD equivalent using the presumed exchange rate when calculating the Total Relationship Value. For details of the monthly maintenance fee, please refer to the latest booklet of "Bank Service Charges" of the Bank or contact our staff at branch.
4. **Unless otherwise specified, Referral Reward as stated in Section C will be given in the form of cash rebate and will be credited to a valid VIP i-Account or Hello Kitty VIP i-Account maintained with the Bank of the Eligible Referrer on or before the corresponding rebate date (the "Rebate Date") of the relevant Promotion Phase as stated in the Table 2 below.** Customer should make any queries regarding the eligibility or awarding of the Referral Reward on or before 31 Mar 2026 (for Referees who join or upgrade during Promotion Phase 1) or on or before 30 Jun 2026 (for Referees who join or upgrade during Promotion Phase 2). All queries or appeal made after the aforesaid date will be deemed untimely and will not be entertained / considered.

Table 2

Promotion Phase	Rebate Date (inclusive)
1	31 Jan 2026
2	30 Apr 2026

5. The Bank will determine the Referrer's (as defined in Clause 1 of Section C) entitlement to the Referral Reward based on the records held by the Bank, including but not limited to, the relevant Referee's Eligible Banking Service Join Date, successful wealth management assessment date and relevant record, successful e-Banking login record of Referees the successful e-statement enrollment record, the successful Promotional Push Notification enrollment record, the Total Balance (as defined in Clause 3v of Section B) of the Referrers and Referees and the submission record of the Completed Referral Form (as set forth hereinafter within this Clause). The Bank is not obliged to provide any reason of rejection related to the entitlement to the Referral Reward to any participant of the Programme. "Completed Referral Form" refers to the Dah Sing VIP Banking or Hello Kitty VIP Banking Member-Get-Member Programme Referral Form which is duly completed and signed by the Referee and submitted by the Referrer to any branch of the Bank within the same Promotion Phase as the relevant Referee's Eligible Banking Service Join Date.
6. If a referrer or a referee holds a sole-name account and is also the primary account holder of joint-name account(s), the calculation of his / her average Total Balance will include all deposit balances of deposit accounts and the latest market value of investment accounts under his / her sole-name and joint-name account(s), EXCLUDING the latest market value of Margin Securities Account with Account Margin Ratio >0% under his / her sole-name and joint-name account(s).
7. The Referee is required to provide all required information of the Referee and the Referrer on the Completed Referral Form to the Bank for the purpose of joining the Programme. The Bank reserves the right to forfeit the Referrer's entitlement of joining the Programme if there is any incorrect and / or missing information in the Completed Referral Form.
8. Referrer cannot refer himself / herself to become Referee. Referrer and Referee cannot refer each other to become an Eligible Banking Service customer for the Programme. Each Referee can only be referred by one Referrer. If the same Referee is being referred by more than one Referrer, the Bank reserves the right to cancel the Referral Reward entitled by all relevant Eligible Referrers.
9. Each Eligible Referrer can enjoy the Referral Reward of up to HKD10,500 and / or HKD4,000 and / or HKD2,000 cash rebate (depending on the Referee's Type and the average Total Balance held by the Referee) ONCE each only during the each Promotion Phase.
10. The Programme is not applicable to the Private Banking customers, as well as staff of Dah Sing Financial Group and its affiliates.
11. The Bank reserves the right to terminate, suspend and / or amend the Programme and to amend these Terms and Conditions at any time without prior notice. If there are any disputes, the decision of the Bank shall be final and conclusive.
12. In case of any fraud / abuse / reversal or cancellation of transaction(s) in respect of which a Referral Reward is awarded, the Bank reserves the right to debit the equivalent amount of the Referral Reward from the relevant Eligible Referrer's account maintained at the Bank without prior notice.
13. These Terms and Conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region ("Hong Kong"). Any dispute arising under these Terms and Conditions shall be subject to the non-exclusive jurisdiction of the courts of Hong Kong. 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).
14. In case of any discrepancies between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

B. Referee's Requirements of the Programme

1. "New Eligible Referee" refers to **customer who (i) successfully joins the Eligible Banking Service of the Bank either in sole name or joint name as a primary account holder during any of the Promotion Phases and (ii) did not maintain or cancel the Eligible Banking Service (either in sole name or joint name) during the designated period as required for each Promotion Phase as stated in Table 3 below and (iii) was not, either in sole name or joint name, the primary account holder(s) of YOU Banking, i-Account, Character i-Account (excluding Hello Kitty VIP i-Account), Saving Account (excluding Passbook saving accounts), HKD and Foreign Currency Current Account and / or HKD and Foreign Currency Fixed Deposit Account (collectively, the "Bank Accounts") as at designated date of the relevant Promotion Phase as state in the Table 4 below.** Primary account holder refers to the "applicant" mentioned in the Eligible Banking Service application form or new account(s) / service(s) application form of the Bank signed by the Referee.
2. "Upgrade Eligible Referee" refers to customer who (i) successfully upgrades to the Eligible Banking Service of the Bank either in sole name or joint name as a primary account holder during any of the Promotion Phases and (ii) did not maintain or cancel the Eligible Banking Service (either in sole name or joint name) during the designated period as required for each Promotion Phase as stated in Table 3 below and **was, either in sole name or joint name, the primary account holder(s) of at least one of the Bank Accounts as at the designated date of the relevant Promotion Phase as state in the Table 4 below.** Primary account holder refers to the "applicant" mentioned in the Eligible Banking Service application form or new account(s) / service(s) application form of the Bank signed by the Referee.

Table 3

Promotion Phase of Referee's Eligible Banking Service Join Date	Designated Period (both dates inclusive)
1	1 Jan 2024 to 31 Dec 2024
2	1 Apr 2024 to 31 Mar 2025

Table 4

Promotion Phase of Referee's Eligible Banking Service Join Date	Designated Date (inclusive)
1	31 Dec 2024
2	31 Mar 2025

3. In order for the Eligible Referrers to be entitled to the Referral Reward, the relevant New Eligible Referee and / or Upgrade Eligible Referee (collectively "Referee(s)") is required to **fulfill all of the following requirements (the "Successful Referral")** within the same Promotion Phase as the Eligible Banking Service Join Date and also maintain the **valid status of each service** in Clause 3i to 3iv as at the corresponding Rebate Date according to the relevant Promotion Phase:
- Successfully register for and log in to** Dah Sing e-Banking service;
 - Complete **at least one** designated Wealth Management Assessment (including Financial Planning, Portfolio Review, Risk Assessment Questionnaire (via online or at branch) and Financial Needs Analysis) ;
 - Successfully enroll for receiving e-Statement** of their VIP i-Account or Hello Kitty VIP i-Account;
 - Successfully enroll for receiving Promotional Push Notification** on Dah Sing Mobile Banking; and
 - Maintain an average Total Balance (including the deposit balance of deposit accounts and the latest market value of investment accounts held with the Bank, but EXCLUDING the latest market value of Margin Securities Account with Account Margin Ratio >0%) (the "Total Balance") of HKD1,000,000 or above (or equivalent) at the VIP i-Account or Hello Kitty VIP i-Account of Eligible Banking Service for the period from the relevant Referee's Eligible Banking Service Join Date until the corresponding designated date as respectively shown in the Table 5 below.**

Table 5

Referee's Eligible Banking Service Join Date (both dates inclusive)	Designated Date (inclusive)
1 – 31 Jan 2025	30 Sep 2025
1 – 28 Feb 2025	31 Oct 2025
1 – 31 Mar 2025	30 Nov 2025
1 – 30 Apr 2025	31 Dec 2025
1 – 31 May 2025	31 Jan 2026
1 – 30 Jun 2025	28 Feb 2026

C. Referral Reward of Referrers ("Referral Reward")

- "Referrer(s)" refers to **existing banking account customer(s) of the Bank who maintain(s) a valid Eligible Banking Service during the period between the relevant Referee's Eligible Banking Service Join Date and the corresponding Rebate Date as set specified in Table 2 above.**
- Unless otherwise specified, to be entitled to Referral Reward, Referrers are required to **fulfill all of the following requirements** within the same Promotion Phase as the relevant Referee's Eligible Banking Service Join Date:
 - Maintain an average Total Balance of HK\$1,000,000 or above (or equivalent) at his / her own VIP i-Account or Hello Kitty VIP i-Account for the period from the month of the relevant Referee's Eligible Banking Service Join Date until the corresponding Rebate Date as at the relevant Referee's Eligible Banking Service Join Date;**
 - Successfully submit the Completed Referral Form to any branch of the Bank; and
 - Successfully refer New Eligible Referee(s) and / Upgrade Eligible Referee(s) and the Referee(s) must fulfill all of the requirements specified in Section B.
- Referrers who fulfill the designated requirements as set forth in Clause 2 of this Section C ("Eligible Referrers") are entitled to the cash rebate as shown in Table 6 below according to the Referee's Type (as defined in Clause 1 and Clause 2 of Section B) and the average Total Balance of their Referee(s) from the month of Eligible Banking Service Join Date to the corresponding designated date (as set out in Table 5) and the number of Successful Referral(s) made during each Promotion Phase. **Each Eligible Referrer could receive a maximum value of HKD16,500 cash rebate in each Promotion Phase.**

Table 6

Average Total Balance of the Referee (HKD or equivalent)	Referee's Type	Value of cash rebate	Maximum value of cash rebate per Eligible Referrer (per Promotion Phase)
HKD8,000,000 or above	New Eligible Referee / Upgrade Eligible Referee	First Successful Referral: HKD3,500 Second Successful Referral: HKD7,000	HKD10,500
HKD1,000,000 to below HKD8,000,000	New Eligible Referee	Each Successful Referral: HKD800	HKD4,000
	Upgrade Eligible Referee	Each Successful Referral: HKD500	HKD2,000

Risk Disclosure:

Risk Assessment

The Risk Assessment is intended to assist you to understand your investment needs and your personal risk profile and merely for your consideration and reference. It should not be considered as recommendation or advice on the suitability of any investment product and does not constitute any offer or solicitation to buy or sell any investment product. Before making any investment decision, please consider your own investment objectives and circumstances carefully and to seek independent financial and other professional advice if there is any uncertainty.

Investment Service

Investment involves risks. Past performance is not indicative of future performance. Before making an investment decision, customers should refer to the relevant investment product offering documents for detailed information including the risk factors. If customers are in doubt, independent professional advice should be sought.

Securities Service

Investment involves risks. The price of securities fluctuates, sometimes dramatically. The price of securities may move up or down and may become valueless. Losses may be incurred rather than profits made as a result of buying and selling securities. Customers should carefully consider whether the investment products or services mentioned herein are appropriate for them in view of their investment experience, objectives and risk tolerance level, and read the terms and conditions of relevant Securities Services before making any investment decision.

Risk of Margin Trading

The risk of loss in financing a transaction by deposit of collateral is significant. The Customer may sustain losses in excess of his cash and any other assets deposited as collateral with Dah Sing Bank, Limited. Market conditions may make it impossible to execute contingent orders, such as "stop-loss" or "stop-limit" orders. The Customer may be called upon at short notice to make additional margin deposits or interest payments. If the required margin deposits or interest payments are not made within the prescribed time, his collateral may be liquidated without his consent. Moreover, the Customer will remain liable for any resulting deficit in his account and interest charged on his account. The Customer should therefore carefully consider whether such a financing arrangement is suitable in light of his own financial position and investment objectives.

Risk of Providing an Authority to Repledge Securities Collateral etc.

There is risk if the Customer provides Dah Sing Bank, Limited (the "Bank") with an authority that allows it to apply his securities or securities collateral pursuant to a securities borrowing and lending agreement, repledge his securities collateral for financial accommodation or deposit his securities collateral as collateral for the discharge and satisfaction of its settlement obligations and liabilities.

If the Customer's securities or securities collateral are received or held by the Bank in Hong Kong, the above arrangement is allowed only if the Customer consents in writing. Moreover, unless the Customer is a professional investor, his authority must specify the period for which it is current and be limited to not more than 12 months. If the Customer is a professional investor, these restrictions do not apply.

Additionally, the Customer's authority may be deemed to be renewed (i.e. without his written consent) if the Bank issues him a reminder at least 14 days prior to the expiry of the authority, and he does not object to such deemed renewal before the expiry date of his then existing authority.

The Customer is not required by any law to sign these authorities. But an authority may be required by the Bank, for example, to facilitate margin lending to him or to allow his securities or securities collateral to be lent to or deposited as collateral with third parties. The Bank should explain to the Customer the purposes for which one of these authorities is to be used.

If the Customer signs one of these authorities and his securities or securities collateral are lent to or deposited with third parties, those third parties will have a lien or charge on his securities or securities collateral. Although the Bank is responsible to the Customer for securities or securities collateral lent or deposited under his authority, a default by it could result in the loss of his securities or securities collateral.

A cash account not involving securities borrowing and lending is available from the Bank. If the Customer does not require margin facilities or does not wish his securities or securities collateral to be lent or pledged, do not sign the above authorities and ask to open this type of cash account.

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

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

Dah Sing Bank, Limited (the "Bank"), registered as a licensed insurance agency (Insurance Intermediary License No: FA3022), is the authorized licensed insurance agency of Sun Life Hong Kong Limited (incorporated in Bermuda with limited liability) ("Sun Life") and distributes insurance products for Sun Life. The life insurance products distributed by our Bank are underwritten by Sun Life and are products of Sun Life but not the Bank. Life insurance products are not bank deposits nor bank saving plans with free life insurance coverage.

The above information is for reference only and does not contain the full terms of the relevant products. It is intended to be published in Hong Kong only. It shall not be construed as an offer, solicitation or recommendation to provide or sell or a solicitation to purchase any insurance plans. You should choose relevant insurance products according to your own or actual needs and your financial affordability. Please read, fully understand and accept the terms and conditions, policy coverage, policy exclusions, premium, key product risks, important notes, policy dividend (if applicable), investment policy (if applicable) etc. stated in the relevant documents and policy contract before applying for any insurance plans. Sun Life is solely responsible for all coverage and compensation, and reserves the right of final approval of the relevant insurance plan. Policyholders are subject to the credit risk of relevant insurance company.

In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between the Bank and the customer out of the selling process or processing of the related transaction, the Bank is required to enter into a Financial Dispute Resolution Scheme process with the customer.

The service(s) / product(s) mentioned herein is / are not targeted at customers in the European Union.

**Don't be tempted by quick money. Don't lend your bank account to anyone to launder money.
To borrow or not to borrow? Borrow only if you can repay!**