

Terms & Conditions of Dah Sing VIP Banking and Dah Sing Hello Kitty VIP Banking Promotion (the "Promotion")

A. General Terms and Conditions

1. The Promotion comprises of the offers provided under Sections C to O of these Terms and Conditions (each an "Offer" and collectively, the "Offers"). Unless otherwise specified, there are 2 phases (the "Promotion Phase(s)") for the Promotion as shown in Table 1 below.

Table 1

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

2. Unless otherwise specified, the Offers are only applicable to the following customers (collectively, the "Eligible Customers"):
 - a. "New VIP Banking Eligible Customers" or "New Hello Kitty VIP Banking Eligible Customers" (collectively, the "New Eligible Customers") are the customers who fulfill the following requirements:
 - i. Successfully **join VIP Banking or Hello Kitty VIP Banking** (collectively, the "Eligible Banking Services") of Dah Sing Bank, Limited (the "Bank") either in sole name or joint name as a primary account holder during the same Promotion Phase as the relevant Eligible Banking Services Join Date (as defined in Clause 6 below);
 - ii. **Did not maintain or cancel any of the Eligible Banking Services (either in sole name or joint name)** during the corresponding Designated Period of the relevant Promotion Phase as stated in the Table 2 below; and
 - iii. **Were 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), Savings 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 the Designated Date of the relevant Promotion Phase** as stated in the Table 3 below.

Table 2

Promotion Phase	Designated Period (both dates inclusive)
1	1 Jan 2024 to 31 Dec 2024
2	1 Apr 2024 to 31 Mar 2025

Table 3

Promotion Phase	Designated Date (inclusive)
1	31 Dec 2024
2	31 Mar 2025

- b. "Upgrade to VIP Banking Eligible Customers" or "Upgrade to Hello Kitty VIP Banking Eligible Customers" (collectively, the "Upgrade Eligible Customers") are the customers who fulfill the following requirements:
- i. Successfully **upgrade to the Eligible Banking Services** of the Bank either in sole name or joint name as a primary account holder during the same Promotion Phase as the relevant Eligible Banking Services Join Date;
 - ii. **Did not maintain or cancel any of the Eligible Banking Services (either in sole name or joint name)** during the corresponding Designated Period of the relevant Promotion Phase as stated in the Table 2 above; and
 - iii. **Were, 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** in the Table 3 above.
- c. Primary account holder refers to the "Applicant" mentioned in Eligible Banking Services application form or new account(s) / service(s) application form of the Bank signed by the Eligible Customer.
3. Unless otherwise specified, if the transaction / exchange amount of the deposit / investment services / foreign exchange is in a currency other than HK Dollar, the amount will be exchanged into HK Dollar based on the corresponding foreign exchange rate determined by the Bank at the time of calculating the transaction / exchange amount for the respective Offers.
4. **Unless otherwise specified, the Offers will be given in the form of cash rebate and will be credited to the VIP i-Account or Hello Kitty VIP i-Account (each and collectively, the "Eligible i-Account") (as the case maybe) of the Eligible Customer on or before the corresponding rebate date (the "Rebate Date") of the relevant Promotion Phase as stated in the Table 4 below.** Customer should make any queries regarding the eligibility or awarding of the Offers on or before 31 Mar 2026 (for Eligible Customers who join or upgrade during Promotion Phase 1) or 30 Jun 2026 (for Eligible Customers who join or upgrade during Promotion Phase 2). All queries or appeals made after the aforesaid date will be deemed untimely and will not be entertained / considered.

Table 4

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

5. **The Total Relationship Value requirement of Eligible i-Account opened in 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.

6. **If an Eligible Customer, terminates his / her Eligible Banking Services, or cancels his / her Eligible i-Account, or fails to fulfill any of the relevant requirements mentioned in these Terms and Conditions within a year which the relevant Eligible Customer successfully joins or upgrades as an Eligible Customer of the Bank (the "Eligible Banking Services Join Date"), the Bank reserves the right to deduct the equivalent amount of the relevant Offer(s) from a valid bank account of the Eligible Customer or cancel his / her entitlement to all the relevant Offer(s) without prior notice.**
7. Each Eligible Customer irrespective of the number of Eligible i-Account(s) / Foreign Currencies / Securities / Investment account(s) he / she has opened or maintained in single or joint name with the Bank during the Promotion Phases, can enjoy each Offer maximum ONCE only.
8. The Bank will determine Eligible Customers' entitlement to the Offers and the relevant calculation based on the records held by the Bank, including but not limited to, the Eligible Banking Services Join Date, the successful wealth management assessment date and relevant record, the successful e-Banking login record, the successful e-statement enrollment record, the successful Promotional Push Notification enrollment record and the Total Balance (as defined in Clause 4(a)(iii) of the VIP Banking e-Express Reward under Section C). The Bank is not obliged to provide any reason of rejection related to the entitlement to the Offers to any participant in the Promotion.
9. All Offers are not for sale / resale, and they are non-transferable and non-exchangeable for cash, other products, services or discounts offers. Unless otherwise specified, Eligible Customers can simultaneously enjoy all Offers under these Terms and Conditions, but the Offers cannot be used in conjunction with other offers of relevant services provided by the Bank. If Eligible Customers who are entitled to receive the Offer(s) concurrently receive the Offer(s) herein in conjunction with other promotional offer(s), the Bank reserves the right to grant the Eligible Customers one of or part of the entitled offers only.
10. All Offers herein are not applicable to Private Banking customers and the staff of Dah Sing Financial Group and its affiliates.
11. The Bank reserves the right to amend, suspend and / or discontinue any of the Offers 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 / cancellation of transactions in respect of which the

relevant Offer(s) is / are awarded, the Bank reserves the right to debit the equivalent amount of the Offer(s) from the Eligible Customer's account 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. Account Opening Requirements

1. To be entitled to the VIP Banking e-Express Reward stated in Clause 4 under Sections C and all relevant Offers in Section D, Eligible Customers are required to **fulfill all of the following requirements** within the same Promotion Phase as the relevant Eligible Banking Service Join Date and maintain **the valid status of each designated service** in Clause 1(i) to 1(iv) below as at the corresponding Rebate Date according to the relevant Promotion Phase:

- i. **Successfully register for and log in Dah Sing e-Banking service;**
- ii. Complete **at least one** designated Wealth Management Assessment (including Financial Planning, Portfolio Review and Risk Assessment Questionnaire (via online or at branch));
- iii. **Successfully enroll for receiving e-Statement** of their Eligible i-Account; and
- iv. **Successfully enroll for receiving Promotional Push Notification** on Dah Sing Mobile Banking.

C. e-Express Bank Account Application ("e-Express") Account Opening Reward of Up to HKD1,050 Cash Rebate ("Offer 1")

1. Offer 1 consists of 4 parts: VIP Banking e-Express Account-Opening Reward of HKD300 cash rebate (the "VIP Banking e-Express Reward") as stated in Clause 4 under this Section C, Securities Services e-Express Account-Opening Reward of HKD300 cash rebate (the "Securities e-Express Reward") as stated in Clause 5 under this Section C, Investment Services e-Express Account-Opening Reward of HKD300 subscription fee rebate (the "Investment e-Express Reward") as stated in Clause 6 under this Section C, and Foreign Currencies Exchange Reward from e-Express of HKD150 cash rebate (the "FX e-Express Reward") as stated in Clause 7 under this Section C.
2. **Each reward under Offer 1 will be given in the form of cash rebate. The cash rebate will be credited into the VIP i-Account of the Eligible Customer of each reward under Offer 1 at the Bank on or before 30 Sep 2025.** Customer should make any queries regarding the eligibility or awarding of the reward(s) under Offer 1 on or before 30 Nov 2025. All queries or appeals made after the aforesaid date will be deemed untimely and will not be entertained / considered. Unless otherwise specified, the Eligible Customer of Offer 1 must maintain a valid sole-name VIP i-

Account with the Bank at the time when the cash rebate is to be credited to be entitled to Offer 1.

3. Offer 1 **is not applicable** to the customers below:
- i. All Hello Kitty VIP Banking customers;
 - ii. Upgrade to VIP Banking Eligible Customers; and
 - iii. Customers who open a sole name YOU i–Account (as opposed to VIP i–Account) at the time of "e-Express Bank Application" and later upgrade it to VIP i–Account by any means during the relevant Promotion Phase.

4. VIP Banking e-Express Reward of HKD300 cash rebate

a) To be entitled to the VIP Banking e-Express Reward under Offer 1, New VIP Banking Eligible Customers are required to **fulfill all of the following requirements:**

- i. Fulfill **all of the requirements of Section B Account Opening Requirements;**
- ii. Successfully **open a sole name VIP i–Account via e-Express** during the same Promotion Phase as the VIP Banking Join Date; the "VIP Banking Join Date" means the date on which an Eligible Customer successfully joins or upgrades to VIP Banking of the Bank; and
- iii. Maintain a total balance (**including deposit balance of deposit accounts and the latest market value of investment accounts, EXCLUDING the latest market value of Margin Securities Account with Account Margin Ratio >0%**)(the "Total Balance") of HKD1,000,000 or above (or its equivalent) at the VIP i–Account every day during for the period from the VIP Banking Join Date until the corresponding Designated Date, as respectively shown in Table 5 below.

Table 5

VIP Banking Join Date (both dates inclusive)	Designated Date (inclusive)
1 to 31 Jan 2025	31 Mar 2025
1 to 28 Feb 2025	30 Apr 2025
1 to 31 Mar 2025	31 May 2025
1 to 30 Apr 2025	30 Jun 2025
1 to 31 May 2025	31 Jul 2025
1 to 30 Jun 2025	31 Aug 2025

- b) If an Eligible Customer holds a sole-name account and is also the primary account holder of joint-name account(s), the calculation of his / her daily 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).

5. Securities e-Express Reward of HKD300 cash rebate

a) To be entitled to the Securities e-Express Reward under Offer 1, New VIP Banking Eligible

Customers are required to **fulfill all of the following requirements** (the "Eligible Customer of Securities e-Express Reward"):

- i. Did not maintain or cancel any integrated account and securities account at the Bank from 1 Jan 2024 to 31 Dec 2024 (both dates inclusive);
 - ii. Successfully open (i) a sole name VIP i-Account and (ii) a securities account simultaneously via "e-Express Bank Account Application" during the same Promotion Phase as the VIP Banking Join Date; and
 - iii. Successfully execute at least 1 buy / sell transaction of (i) Hong Kong Listed Securities, Shanghai A Shares or Shenzhen A Shares through the "Securities Trading App+" or "iSecurities Internet Trading Services" or (ii) securities listed on New York Stock Exchange, NASDAQ or American Stock Exchange and settled in USD ("US Listed Securities") through the "US Securities Trading App" with minimum transaction amount of HKD10,000 (or its equivalent) for that HK stocks / A-shares / US stocks buy / sell transaction on or before 31 Jul 2025.
- b) If an Eligible Customer of Securities e-Express Reward would like to trade the US Listed Securities, he / she must successfully activate the US Stock Trading Services of the Bank. All account holders of the relevant securities accounts must submit the US Internal Revenue Service W-8BEN Form to the Bank and the submitted form must be successfully processed and approved as valid by the Bank.
- c) Eligible Customers of Securities e-Express Reward will still have to pay brokerage fees at the rate applicable to the relevant transaction channel(s) and other transaction fees according to the prevailing "Bank Service Charges" of the Bank, including but not limited to transaction levy charged by the Securities and Futures Commission, trading fee charged by the Hong Kong Exchanges and Clearing Limited, Hong Kong stamp duty, Accounting and Financial Reporting Council Transaction Levy, stamp duty charged by the State Administration of Taxation, securities management fee charged by the China Securities Regulatory Commission, handling fee charged by Shanghai Stock Exchange / Shenzhen Stock Exchange, transfer fee charged by China Securities Depository and Clearing Corporation Limited, SEC fee and FINRA Trading fee (as the case may be) and custody fee.
- d) Eligible Customers of the Securities e-Express Reward must still maintain their VIP i-Account and securities account, and maintain the US Stock Trading Services (if applicable) with the Bank at the time the relevant cash rebate is to be credited by the Bank in order to be entitled to the Securities e-Express Reward.

6. **Investment e-Express Reward of HKD300 subscription fee rebate**

- a) To be entitled to the Investment e-Express Reward under Offer 1, New VIP Banking Eligible Customers are required to **fulfill all of the following requirements:**
 - i. Did not maintain or cancel any integrated account and investment account and service at

the Bank from 1 Jan 2024 to 31 Dec 2024 (both dates inclusive);

- ii. Successfully open (i) a sole name VIP i-Account and (ii) an investment account and services simultaneously via e-Express during the same Promotion Phase as the VIP Banking Join Date; and
 - iii. Successfully subscribes to at least 1 investment fund transaction (Investment Fund switching and subscription to Investment Fund Savings Plan are not applicable) on or before 31 Jul 2025.
- b) The Investment e-Express Reward is only applicable to lump sum subscription of investment fund(s) where the subscription fee levied to the Eligible Customers of Investment e-Express Reward is not less than 1.5% and the subscription amount is not less than HKD20,000 (or its equivalent).
- c) To be entitled to the Investment e-Express Reward, the Eligible Customer of the Investment e-Express Reward must maintain a valid sole name VIP i-Account and related investment account and services with the Bank at the time when the cash rebate is to be credited.

7. FX e-Express Reward of HKD150 cash rebate

- a) To be entitled to the FX e-Express Reward under Offer 1, New VIP Banking Eligible Customers are required to **fulfill all of the following requirements:**
- i. Did not maintain or cancel any integrated account at the Bank from 1 Jan 2024 to 31 Dec 2024 (both dates inclusive);
 - ii. Successfully open (i) a sole name VIP i-Account and (ii) apply for the Dah Sing Multi-Currency Mastercard® Debit Card simultaneously via e-Express during the same Promotion Phase as the VIP Banking Services Join Date; and
 - iii. Successfully conduct spot foreign exchange transaction(s) under his / her sole name VIP i-Account with the conversion from HK dollar to one of the Designated Foreign Currencies (as defined in Clause 7(b) of this Clause 7) and / or the conversion from one of the Designated Foreign Currencies to HK dollar via Dah Sing e-Banking or Dah Sing Mobile Banking or at any branches of the Bank reaching an accumulated amount of HKD200,000 (or its equivalent) (the "Eligible Foreign Exchange Transaction(s)") on or before 31 Jul 2025 (but subject to the exclusion mentioned in Clause 7(c) of this Clause 7).
- b) "Designated Foreign Currencies" refers to AUD, CAD, EUR, GBP, JPY, NZD, RMB and USD.
- c) The conversion between the Designated Foreign Currencies, note exchange and foreign exchange transaction executed through Dah Sing Bank US Securities Trading App are excluded from the Eligible Foreign Exchange Transaction. When the transaction amount of an Eligible Foreign Exchange Transaction 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 its sole and absolute discretion at the time of calculating the transaction amount of the Eligible Foreign Exchange Transaction with respect to the FX e-Express Reward.

- d) Each of the Eligible Customers of FX e-Express Reward is entitled to the FX e-Express Reward once only during 2 Promotion Phases.
- e) The Bank reserves the right to determine the method of calculating the amount of the Eligible Foreign Exchange Transactions under the FX e-Express Reward.

D. Account Balance and Services Rewards ("Offer 2")

1. Offer 2 consists of three parts: VIP Banking Account Balance Reward of Up to HKD10,000 cash rebate (the "Account Balance Reward") as stated in Clause 2 under this Section D, Group 1 Services Reward of Up to HKD200 cash rebate (the "Group 1 Services Reward") as stated in Clause 3 under this Section D, and Group 2 Services Reward of HKD800 cash rebate (the "Group 2 Services Reward") as stated in Clause 4 under this Section D.
2. Account Balance Reward of Up to HKD10,000 cash rebate
- a) To be entitled to the relevant cash rebate and / or reward under the Account Balance Reward as shown in Table 6 and Table 7 below, Eligible Customers are required to **fulfill all of the following requirements:**
- i. Fulfill all of the requirements of **Section B Account Opening Requirements;** and
 - ii. Maintain an average Total Balance of the specified amount (see Table 6 below for New VIP Banking Eligible Customers or Upgrade to VIP Banking Eligible Customers; and Table 7 below for New Hello Kitty VIP Banking Eligible Customers or Upgrade to Hello Kitty VIP Banking Eligible Customers) at the Eligible i-Account for the period from the month of the relevant Eligible Banking Services Join Date until the corresponding Designated Date as respectively shown in Table 8 below.

Table 6 (Applicable to New VIP Banking Eligible Customers or Upgrade to VIP Banking Eligible Customers)

Average Total Balance (HKD or equivalent)	New VIP Banking Eligible Customers	Upgrade to VIP Banking Eligible Customers
	Cash Rebate (HKD)	
8,000,000 or above	10,000	5,000
5,000,000 to below 8,000,000	4,000	2,000
3,000,000 to below 5,000,000	1,500	1,000
1,000,000 to below 3,000,000	1,000	500

Table 7 (Applicable to New Hello Kitty VIP Banking Eligible Customers or Upgrade to Hello Kitty VIP Banking Eligible Customers)

Average Total Balance (HKD or equivalent)	New Hello Kitty VIP Banking Eligible Customers	Upgrade to Hello Kitty VIP Banking Eligible Customers	New Hello Kitty VIP Banking Eligible Customers or Upgrade to Hello Kitty VIP Banking Eligible Customers
	Cash Rebate (HKD)		Reward
8,000,000 or above	9,600	4,600	Limited Edition Hello Kitty Gift Card Set (with total stored value of HKD400)
5,000,000 to below 8,000,000	3,600	1,600	
3,000,000 to below 5,000,000	1,100	600	
1,000,000 to below 3,000,000	600	100	

Table 8

Eligible Banking Services Join Date (both dates inclusive)	Designated Date (inclusive)
1 to 31 Jan 2025	30 Sep 2025
1 to 28 Feb 2025	31 Oct 2025
1 to 31 Mar 2025	30 Nov 2025
1 to 30 Apr 2025	31 Dec 2025
1 to 31 May 2025	31 Jan 2026
1 to 30 Jun 2025	28 Feb 2026

- b) If an Eligible Customer 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 used 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).
- c) (Only applicable to New Hello Kitty VIP Banking Eligible Customers or Upgrade to Hello Kitty VIP Banking Eligible Customers) New Hello Kitty VIP Banking Eligible Customers or Upgrade to Hello Kitty VIP Banking Eligible Customers who fulfill all the requirements as set forth in Clause 1 of this Section D (the "Reward Redemption Customers") are also entitled to a "Designated Gift Card Set" (as stated in the Reward column of Table 7 above). The Reward Redemption Customers are not allowed to choose / exchange for other gift card set. Designated Gift Card Set is available while stock lasts. If the Designated Gift Card Set is out of stock, the Bank reserves the right to offer an alternative gift card set with similar value as replacement to the relevant Reward Redemption Customers without prior notice.

- d) (Only applicable to New Hello Kitty VIP Banking Eligible Customers or Upgrade to Hello Kitty VIP Banking Eligible Customers) **The Bank will contact the Reward Redemption Customers by phone on or before the Rebate Date of the relevant Promotion Phase to collect the Designated Gift Card Set at the designated branch of the Bank, while the Cash Rebate entitled by the Reward Redemption Customers (as stated in the Cash Rebate column of Table 7 above) will be credited into the Reward Redemption Customer's Hello Kitty VIP i-Account.** If the Bank cannot successfully contact and inform the Reward Redemption Customer about the collection of the Designated Gift Card Set on or before the corresponding Rebate Date of the relevant Promotion Phase in any circumstance, the Bank will cancel such Reward Redemption Customer's entitlement of the Designated Gift Card Set under the Account Balance Reward under Offer 2 without prior notice.
3. **Group 1 Services Reward of up to HKD200 cash rebate**
- a) To be entitled to the Group 1 Services Reward (i.e. the cash rebate as shown in Table 9 below) based on the status as New Eligible Customers or Upgrade Eligible Customers, Eligible Customers are required to **fulfill all of the following requirements:**
- i. Fulfill all of the requirements of **Section B Account Opening Requirements;**
 - ii. Fulfill all of the requirements of **Account Balance Reward as stated in Clause 2 of this Section D;** and
 - iii. Successfully take up or hold **at least 4** of the "Designated Group 1 Services" (as shown in Table 9 below) during **the same Promotion Phase as the relevant Eligible Banking Services Join Date** and maintain their valid status as at the corresponding Rebate Date of the relevant Promotion Phase (if applicable).

Table 9

Group 1 Services Reward		
	New Eligible Customers	Upgrade Eligible Customers
Designated Group 1 Services	Cash Rebate (HKD)	
<ul style="list-style-type: none"> • Conduct <u>one single</u> spot foreign exchange transaction⁺ of HKD50,000 or above (or its equivalent) through Dah Sing e-Banking or Mobile Banking 	200	100
<ul style="list-style-type: none"> • Placement of <u>one single</u> Currency Switching service with HKD500,000 or above (or its 		

Group 1 Services Reward		
	New Eligible Customers	Upgrade Eligible Customers
Designated Group 1 Services	Cash Rebate (HKD)	
equivalent)		
<ul style="list-style-type: none"> • Set up one single Currency Linked Premium Deposit (with tenor of not less than 14 days) with HKD500,000 or above (or its equivalent) 		
<ul style="list-style-type: none"> • Execute one buy / sell transaction of Eligible Securities Trading Transaction[^] with HKD100,000 or above (or its equivalent); 		
<ul style="list-style-type: none"> • Enroll in any of the life insurance plans distributed by the Bank 		
<ul style="list-style-type: none"> • Enroll in any of the designated general insurance plans* distributed by the Bank; 		
<ul style="list-style-type: none"> • Apply for or hold a valid Dah Sing VIP Banking Visa Infinite Card 		
<ul style="list-style-type: none"> • Apply for or hold a valid Dah Sing Multi-Currency Mastercard[®] Debit Card with at least 1 Merchant Spending Transaction[~] successfully conducted by using such Debit Card; 		
<ul style="list-style-type: none"> • Apply for PowerWealth Flexi Financing Services^Δ 		

⁺ Designated Foreign Currencies refer to AUD, CAD, EUR, GBP, JPY, NZD, RMB and USD. Note exchange and foreign exchange transaction executed through Dah Sing Bank US Securities Trading App are excluded from the foreign exchange transactions.

^{*} Designated general insurance plans include JourneySure Annual Travel Insurance Plan, HomeSure Household Insurance Plan and MaidSure Domestic Helper Insurance Plan enrolled through Dah Sing Mobile Banking or any one of the branches. For more details related to the said general insurance plans, please refer to their respective product brochure or contact the Bank's staff.

[^] "Eligible Securities Trading Transaction" refers to a successfully executed buy / sell transaction of Hong Kong listed securities, Shanghai A Shares and / or Shenzhen A Shares through the Bank's "Securities Trading App+" and / or "i-Securities Internet trading Services" or securities listed on New York Stock Exchange, NASDAQ or American Stock Exchange which are settled in USD ("US Listed Securities") through the Bank's "US Securities Trading App". Eligible Customers who would like to trade the US Listed Securities must successfully activate the US Stock Trading Services of

the Bank. All account holders of the relevant securities accounts must submit the US Internal Revenue Service W-8BEN Form to the Bank and the submitted form must be successfully processed and approved as valid by the Bank.

~ Merchant Spending Transaction includes Merchant Spending Transaction(s) conducted by the Principal Card of the Debit Card of the Eligible Customers within the same Promotion Phase as the relevant Eligible Banking Services Join Date, but the following transactions are not applicable, transactions made via EPS, any unposted / cancelled / refunded transactions and all unauthorized transactions.

△ Powerwealth Flexi Financing Services are required to be successfully applied during the period from the relevant Eligible Banking Services Join Date to 30 Apr 2025 (for Eligible Customers who join or upgrade during Promotion Phase 1) or 31 Jul 2025 (for Eligible Customers who join or upgrade during Promotion Phase 2) (both dates inclusive).

4. Group 2 Services Reward of HKD800 cash rebate

- a) To be entitled to the Group 2 Services Reward (i.e. the cash rebate as shown in Table 10 below), Eligible Customers are required to **fulfill all of the following requirements:**
- i. Fulfill all of the requirements of **Section B Account Opening Requirements;**
 - ii. Fulfill all of the requirements of **Account Balance Reward as stated in Clause 2 of this Section D and Group 1 Services Reward as stated in Clause 3 of this Section D;** and
 - iii. Successfully trade / set up / subscribe to any of the same "Designated Group 2 Services" (as shown in Table 10 below) with the **Accumulated Transaction Amount** of HKD500,000 or above (or its equivalent) during **the same Promotion Phase as the relevant Eligible Banking Services Join Date.**

Table 10

Group 2 Services Reward	
Designated Group 2 Services	Cash Rebate (HKD)
<ul style="list-style-type: none"> • Enroll in a lump sum subscription of Investment Fund (the initial charge levied to the customers should not be less than 1.5% for class A funds), excluding Investment Fund switching and subscription of Investment Fund Savings Plan; 	800
<ul style="list-style-type: none"> • Subscribe to Equity Linked Investment; 	
<ul style="list-style-type: none"> • Purchase Bond (excluding Certificate of Deposit and retail bonds of IPOs[◇]); 	

◇ "Retail bonds of IPOs" refers to bonds targeted at members of the public including but not limited to Silver Bonds, iBonds, Retail Green Bonds and Retail Infrastructure Bonds issued by the Government of the Hong Kong Special Administrative Region of the People's Republic of China; RMB Sovereign Bonds issued by the Ministry of Finance of the People's Republic of China; and Retail Bonds issued by Hong Kong Airport Authority. For details, please contact the Bank's staff.

- b) "Accumulated Transaction Amount" for a Designated Group 2 Service refers to the accumulated investment transaction amount of the same Designated Group 2 Service subscribed to or set up by an Eligible Customer within the relevant Promotion Phase, and the transaction amounts of different Group 2 Services cannot be combined when determining the eligibility of such Eligible Customer for the Group 2 Services Reward.

E. Dah Sing Insurance JourneySure Family Annual Travel Insurance Plan for 1st year Premium Giveaway ("Offer 3")

1. To be entitled to Offer 3, Eligible Customers are required to fulfill all of the following requirements:
- i. Maintain a Total Balance of HKD8,000,000 or above (or equivalent) at the Eligible i-Account for every day during the period from the relevant Eligible Banking Services Join Date until the corresponding Designated Date as respectively shown in Table 11 below:

Table 11

Eligible Banking Services Join Date (both dates inclusive)	Designated Date (inclusive)
1 Jan – 31 Jan 2025	28 Feb 2025
1 Feb – 28 Feb 2025	31 Mar 2025
1 Mar – 31 Mar 2025	30 Apr 2025
1 Apr – 30 Apr 2025	31 May 2025

1 May – 31 May 2025	30 Jun 2025
1 Jun – 30 Jun 2025	31 Jul 2025

- ii. (Only applicable to non-Professional Investor Eligible Customers who are currently not Professional Investors) Successfully register as a Professional Investor in person at any branch of the Bank within the same Promotion Phase as the relevant Eligible Banking Services Join Date; or (Only applicable to Eligible Customers who are currently Professional Investors of the Bank, but their Professional Investor status will expire within the same Promotion Phase as the relevant Eligible Banking Services Join Date) Successfully renew as a Professional Investor at any branch of the Bank in person within the same Promotion Phase as the relevant Eligible Banking Services Join Date;
 - iii. Hold the assets (including deposit balance of deposit accounts and the latest market value of investment accounts) which is not less than HKD8,000,000 (or equivalent) at the time of the Professional Investor registration / renewal at the Bank's branch; and
 - iv. Provide the relevant eligible asset proof at the time of the Professional Investor registration / renewal at the Bank's branch (for example, bank statements or certificates issued by auditor or professional accountant within 12 months); please contact the Bank's branch staff for more information.
2. If an Eligible Customer holds a sole-name account and is also the primary account holder of joint-name account(s), the calculation of his / her daily 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).
 3. Offer 3 is Dah Sing Insurance JourneySure Family Annual Travel Insurance Plan – Gold tier for 1st year Premium. The Bank will notify the Eligible Customers of Offer 3 (the "Customers of Offer 3") via SMS **on or before 31 May 2025** (for Eligible Customers who join or upgrade during Promotion Phase 1) **or on or before 31 Aug 2025** (for Eligible Customers who join or upgrade during Promotion Phase 2) (the "Notification Date"). For redemption details of Offer 3, please refer to the said SMS issued by the Bank.
 4. Eligible Customer should make any queries regarding the eligibility or awarding of Offer 3 on or before 31 Oct 2025. All queries or appeals made after the aforesaid date will be deemed untimely and will not be entertained / considered. Besides, if the Customers of Offer 3 cannot receive the said SMS issued by the Bank as mentioned in Clause 3 of this Section E on or before the Notification Date due to circumstances beyond the Bank's control, the Bank will not re-issue the said SMS and reserve the right to cancel the relevant customers' entitlement to Offer 3 without prior notice.
 5. Offer 3 is not applicable to the Eligible Customers who are currently holding a valid Dah Sing Insurance JourneySure Annual Travel Insurance Plan at the time of receiving Offer 3.
 6. Dah Sing Insurance JourneySure Annual Travel Insurance Plan is underwritten by Dah Sing

Insurance Company Limited ("Dah Sing Insurance"). The Bank is an authorized licensed insurance agency of Dah Sing Insurance and distributes the insurance products for Dah Sing Insurance. The Bank and Dah Sing Insurance reserve the right to terminate, suspend or amend the promotion herein without prior notice. Should there be any dispute, the decision of the Bank and Dah Sing Insurance should be final.

7. The Bank is not the provider of Dah Sing Insurance JourneySure Annual Travel Insurance Plan. Please contact Dah Sing Insurance (Enquiry hotline: 2808 5000) for detailed plan coverage, eligibility for enrolment and exclusions. Eligible Customers can also request a copy of the policy terms and conditions from Dah Sing Insurance for details.
8. Personal data of Eligible Customers may be collected by Dah Sing Insurance and the use of such personal data shall be subject to the "Personal Information Collection Statement" of Dah Sing Insurance. For details, please refer to Dah Sing Insurance's website.

F. Preferential HKD / USD Fixed Deposit Interest Rate ("Offer 4")

1. To be entitled to Offer 4, Eligible Customers are required to **fulfill all of the following requirements:**

- i. Set up a HKD / USD fixed deposit with "New Funds" (as defined in Clause 3 of this Section F) for 3 months or 6 months **at any branch of the Bank during the same Promotion Phase as the relevant Eligible Banking Services Join Date.** The minimum fixed deposit amount is HKD100,000 (or equivalent) and the maximum fixed deposit amount is HKD500,000 (or equivalent) (the "Eligible Fixed Deposit"); and
- ii. **Maintain a daily Total Balance of HKD1,000,000 or above (or equivalent) from the Eligible Fixed Deposit Set-up Date until the corresponding Designated Date as respectively shown in Table 12 below.**

Table 12

Eligible Fixed Deposit Set-up Date (both dates inclusive)	Designated Date (inclusive)
1 to 31 Jan 2025	30 Sep 2025
1 to 28 Feb 2025	31 Oct 2025
1 to 31 Mar 2025	30 Nov 2025
1 to 30 Apr 2025	31 Dec 2025
1 to 31 May 2025	31 Jan 2026
1 to 30 Jun 2025	28 Feb 2026

2. **If an Eligible Customer fails to fulfil any of the relevant requirements mentioned in Clause 1 of this Section F, an amount equivalent to the amount of the interest of the Eligible Fixed Deposit placed will be debited from his / her settlement account without prior notice.**
3. "New Funds" refers to funds that are newly deposited into the Bank by Eligible Customers, using a cheque drawn on other bank, inward CHATS, Faster Payment System or Telegraphic Transfer

but excluding fund transfer from the Bank's existing account(s). In case of any dispute in relation to the definition of New Funds, the decision of the Bank shall be final and conclusive.

4. Eligible Fixed Deposit does not include fixed deposits of any currencies that are set up via Dah Sing e-Banking / Mobile Banking / Phone Banking Service or renewal of fixed deposits of any currencies conducted via any channel. Once the setup of the Eligible Fixed Deposit is confirmed, no amendment or cancellation will be accepted by the Bank. The fixed deposit interest rate is subject to change according to market conditions and is subject to the interest rate quoted by the Bank from time to time. Offer 4 is subject to quota and available on a first-come first-served basis. For details, please refer to the Bank's branch staff for assistance.
5. The Bank will deposit all funds of Fixed Deposit, including the principal and interest, into the savings account of the Eligible i-Account of the Eligible Customer on the maturity date of the Eligible Fixed Deposit.
6. For details of fees and charges, terms and conditions of fixed deposit, please refer to the prevailing "Bank Service Charges" and "Master Terms and Conditions" of the Bank respectively or contact the Bank's branch staff.

G. Foreign Exchange 0 Trading Spread Offer

1. For details and the Terms and Conditions for Foreign Exchange 0 Trading Spread Offer, please visit dahsing.com/mcy_debit_card/en or contact the Bank's staff.

H. FX Club Membership Programme Offer

1. This offer will be provided from time to time. For details and the relevant terms and conditions of the FX Club Membership Programme, please visit dahsing.com/wm/fxclub/en or contact the Bank's staff.

I. Up to 50% Premium Discount for the designated general insurance plans for the 1st year ("Premium Discount Offer")

1. Eligible Customers will get the Premium Discount Offer for enrolling Dah Sing Insurance's "Designated General Insurance Plan" distributed by the Bank at any of the branches of the Bank during the same Promotion Phase as the relevant Eligible Banking Services Join Date. Details of Premium Discount Offer are set out in Table 13 below:

Table 13

Designated General Insurance Plan	Premium Discount for the 1st year
Dah Sing Insurance JourneySure Travel Insurance Plan	50% off
Dah Sing Insurance HomeSure Household Insurance Plan	35% off
Dah Sing Insurance MaidSure Domestic	35% off

Helper Insurance Plan	
Dah Sing Insurance Private Motor Car Insurance – Comprehensive Motor Insurance	10% off based on the premium stated on the existing Comprehensive Motor Insurance Renewal Notice (as defined in Clause 3 under Section I)
Dah Sing Insurance Private Motor Car Insurance – Third Party Motor Insurance	5% off based on the premium stated on the existing Third Party Motor Insurance Renewal Notice

2. The above "10% off based on the premium stated on the existing Comprehensive Motor Insurance Renewal Notice for Dah Sing Insurance Private Motor Car – Comprehensive Motor Insurance" and "5% off based on the premium stated on the existing Third Party Motor Insurance Renewal Notice for Dah Sing Insurance Private Motor Car – Third Party Motor Insurance" (collectively, the "Private Motor Car Insurance Switch Plan Discount") are only applicable to the below applicant (the "Eligible Applicant"):
 - a. The applicant and driver(s) must be aged 25 or above;
 - b. The applicant and driver(s) must have more than 2 years private motor car driving experience;
 - c. The applicant and driver(s) must have no claim record or suspended driving license in the past 3 years;
 - d. The applicant and driver(s) must not incur more than 8 accumulative driving offence points in the past 3 years;
 - e. The applicant and driver(s) must not have any history of termination or cancellation of private motor car insurance policy contracts by other insurance companies in the past 3 years;
 - f. The value of the insured private motor car cannot exceed HKD1,500,000 (For private motor car valued HKD1,500,000 or above, please refer to Underwriting team for offer quotation); and
 - g. Occupation of the applicant and named driver(s) cannot be artist, garage workers, models, students or media photographers.
3. Eligible Applicant is required to apply for switching the relevant insurance plan and provide the relevant supporting documents including but not limited to the existing valid private motor plan renewal notice issued by other insurance company (the "Renewal Notice") for Dah Sing Insurance's approval during the same Promotion Phase as the relevant Eligible Banking Services Join Date to enjoy the Private Motor Car Insurance Switch Plan Discount.
4. Private Motor Car Insurance Switch Plan Discount is only applicable to annual policy and the minimum annual premium is HKD1,200 plus levies imposed by Motor Insurers ' Bureau of Hong Kong and other levies (if any).
5. Private Motor Car Insurance Switch Plan Discount is only applicable for enrolling in the Dah Sing Insurance Private Motor Car Insurance Private Motor Car Insurance with equivalent amount to the existing valid private motor plan Renewal Notice which is not underwritten by Dah Sing

Insurance.

6. Private Motor Car Insurance Switch Plan Discount is not applicable to all Tesla models.
7. The excess amount for Dah Sing Insurance Private Motor Car Insurance is either the excess amount stated in the Renewal Notice or at minimum HKD5,000 (applicable to the following Excess: Own Damage Excess, Theft Excess, Young Driver Excess, Inexperienced Driver Excess, Unnamed Driver Excess and Third Party Property Damage Excess), whichever is higher. The excess amount and other terms and conditions will be subject to the final decision of Dah Sing Insurance.
8. Each Eligible Customer, irrespective of the number of insurance policies enrolled by him / her with Dah Sing Insurance during the same Promotion Phase as the relevant Eligible Banking Services Join Date, can enjoy each type of the Premium Discount Offer ONCE only.
9. The Premium Discount Offer is not applicable to Eligible Customers who are currently holding any Dah Sing Insurance HomeSure Household Insurance Plan or Dah Sing Insurance MaidSure Domestic Helper Insurance Plan Insurance Plan or have cancelled any home insurance plan for the same insured property or any maid insurance plan for the same maid underwritten by Dah Sing Insurance within the past 3 months from the date of any new application.
10. Unless otherwise specified, the Premium Discount Offer cannot be used in conjunction with any other offer of the designated general insurance plans.
11. Designated General Insurance Plans are underwritten by Dah Sing Insurance. The Bank is authorized licensed insurance agency of Dah Sing Insurance and distributes the insurance products for Dah Sing Insurance. Other than the Bank, Dah Sing Insurance reserve the right to terminate, suspend or amend the Premier Discount Offer without prior notice to customers. Should there be any dispute, the decision of the Bank and Dah Sing Insurance should be final.
12. The Bank is not the provider of Designated General Insurance Plans. Please contact Dah Sing Insurance (Enquiry hotline: 2808 5000) for detailed plan coverage, eligibility for enrolment and exclusions. Customers can also request a copy of the policy terms and conditions from Dah Sing Insurance for details.
13. Personal data of Eligible Customers may be collected by Dah Sing Insurance and the use of such personal data shall be subject to the "Personal Information Collection Statement" of Dah Sing Insurance. For details, please refer to Dah Sing Insurance's website.

J. Bonus Saving Rate Offer for VIP Banking

1. For details and the relevant terms and conditions of the VIP Banking Bonus Saving Rate Offer, please refer to Section A of the Terms and Condition of Bonus Savings Interest Rate Offer for i-Account (except Clauses 12 and 13) and Clause 5 of the Terms and Conditions of VIP Banking, or contact the Bank's staff.

K. Wealth Management Services

1. For details and the relevant terms and conditions of the rewards for Wealth Management

Services, please refer to the promotion leaflet of the relevant investment service offers, visit dahsing.com/investment/en, or contact the Bank's staff.

L. Securities Services

1. For details and the relevant terms and conditions of rewards related to Securities Services, please refer to the promotion leaflet of Securities Services or visit www.dahsing.com/stock/securities/en.

M. Dah Sing VIP Banking or Hello Kitty VIP Banking Member-Get-Member Programme

1. For details and the relevant terms and conditions of the rewards under Dah Sing VIP Banking or Hello Kitty VIP Banking Member-Get-Member Programme, please refer to the relevant promotion leaflet, visit dahsing.com/vip/en, or contact the Bank's staff.

N. Dah Sing VIP Banking Visa Infinite Card

1. For details and the relevant terms and conditions of offer(s) / promotion related to Dah Sing VIP Banking Visa Infinite Card, please refer to the relevant promotion leaflet of Dah Sing VIP Banking Visa Infinite Card, visit dahsing.com/card/vipvi/en, or contact the Bank's staff.

O. Dah Sing Multi-Currency Mastercard Debit Card

1. For details and the relevant terms and conditions of offer(s) / promotion related to Dah Sing Multi-Currency Mastercard Debit Card, please refer to the relevant promotion leaflet of Dah Sing Multi-Currency Mastercard Debit Card, visit dahsing.com/mcy_debit_card/en, or contact the Bank's staff.

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.

Securities Services

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. For the information of Shanghai-Hong Kong Stock Connect and

Shenzhen-Hong Kong Stock Connect, please read the Information on Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect (containing a section of Risks of investing through Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect).

Risks of client assets received or held outside Hong Kong

Client assets received or held by Dah Sing Bank, Limited outside Hong Kong are subject to the applicable laws and regulations of the relevant overseas jurisdiction which may be different from the Securities and Futures Ordinance (Cap.571 of the Laws of Hong Kong) and the rules made thereunder. Consequently, such client assets may not enjoy the same protection as that conferred on client assets received or held in Hong Kong. Customers should also seek relevant professional advice on any tax obligations that might arise from investing in overseas products.

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.

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 as well as 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.

Equity Linked Investment

Equity Linked Investment is not equivalent to time deposits and is not principal protected. 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.

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 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.

Bond Service

Bond is an investment product. Investment involves risks. The price of bonds may move up or down, or even become valueless. Losses may be incurred as well as 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 an 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 to the risk disclosure statement and health warning.

Currency Risk Disclosure (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.

Foreign Currency Exchange Risk Disclosure

Fluctuations in the exchange rates of foreign currencies may result in gains or losses in the case where the customer converts foreign currency to HK Dollars upon maturity of the fixed deposit.

IMPORTANT NOTES

Bond, Currency Switching, Currency Linked Premium Deposit, Equity Linked Investment and Investment Fund are investment products. Some Bonds, Currency Linked Premium Deposit, Equity Linked Investment 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 / securities / foreign currency transaction nor does it constitute any prediction of likely future movements in prices of any investment products / securities / funds / foreign currencies.

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 Dah Sing Insurance Company Limited ("Dah Sing Insurance") and distributes their insurance products. Dah Sing Insurance is a member of Dah Sing Financial Group.

The life insurance and general insurance products distributed by the Bank are underwritten by Sun Life and Dah Sing Insurance respectively. The relevant life insurance and general insurance products are products of insurance companies but not the Bank. Insurance products are not bank deposits nor bank saving plans with free life insurance coverage. Insurance companies are solely responsible for all coverage and compensation, and reserves the right of final approval of the relevant insurance plan.

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. 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!