

## 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 J of these Terms and Conditions (each "Offer", collectively "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 Apr 2024 to 30 Jun 2024
2	1 Jul 2024 to 30 Sep 2024

2. Unless otherwise specified, the Offers are only applicable to the following customers (collectively "Eligible Customers"):
  - a. "New VIP Banking Eligible Customers" or "New Hello Kitty VIP Banking Eligible Customers" are the customers who fulfill the following requirements:
    - i. Successfully **join VIP Banking or Hello Kitty VIP Banking** (collectively, "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 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 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 as at 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 Apr 2023 to 31 Mar 2024
2	1 Jul 2023 to 30 Jun 2024

Table 3

Promotion Phase	Designated Date (inclusive)
1	31 Mar 2024
2	30 Jun 2024

- b. "Upgrade to VIP Banking Eligible Customers" or "Upgrade to Hello Kitty VIP Banking Eligible Customers" are the customers who fulfill the following requirements:
- i. Successfully **upgrade to 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 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 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 as at 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, 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 (collectively, "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.**

Table 4

Promotion Phase	Rebate Date (inclusive)
1	30 Apr 2025
2	31 Aug 2025

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 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, successful e-Banking login record and the average Total Balance (as defined in Clause 1(ii) of Section D). 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 all relevant Offers in Sections C to E (except Part 3 Reward under Offer 3 of Section E), Eligible Customers are required to **fulfill all of the following requirements:**
  - i. **Successfully register for and log in Dah Sing e-Banking service** within the same Promotion Phase as the Eligible Banking Services Join Date;
  - ii. Complete **at least one** designated Wealth Management Assessment (including Financial Planning, Portfolio Review and Risk Assessment Questionnaire (via online or at branch)) within the same Promotion Phase as the Eligible Banking Services Join Date; and
  - iii. Maintain the **valid status of each designated service** in Clause 1(i) and 1(ii) of this Section B as at the corresponding Rebate Date according to the relevant Promotion Phase.

## **C. e-Express Account Opening Reward of HKD300 Cash Rebate (applicable to New VIP Banking Eligible Customers) ("Offer 1")**

1. To be entitled to Offer 1, New VIP Banking Eligible Customers are required to **fulfill all of the following requirements:**
  - i. Fulfill all of the requirements in **Section D Account Balance Reward (including the requirements as set forth in Section B)**; and
  - ii. Successfully open a sole name VIP i-Account via "e-Express Bank Account Application" during the same Promotion Phase as the Eligible Banking Services Join Date.
2. 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.

## **D. Account Balance Reward ("Offer 2")**

1. To be entitled to relevant cash rebate and / or reward under Offer 2 as shown in Table 5 and Table 6 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 (**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%**) ("Total Balance") of specified amount (see Table 5 below for New VIP Banking Eligible Customers or Upgrade to VIP Banking Eligible Customers; and see Table 6 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 Eligible Banking Services Join Date until the corresponding designated date as respectively shown in Table 7 below.

Table 5 (Applicable to New 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	600

Table 6 (Applicable to New 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 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	200	

Table 7

Eligible Banking Services Join Date (both dates inclusive)	Designated Date (inclusive)
1 to 30 Apr 2024	31 Dec 2024
1 to 31 May 2024	31 Jan 2025
1 to 30 Jun 2024	28 Feb 2025
1 to 31 Jul 2024	31 Mar 2025
1 to 31 Aug 2024	30 Apr 2025
1 to 30 Sep 2024	31 May 2025

2. (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 ("Reward Redemption Customers") are also entitled to a "Designated Gift Card Set" (as stated in the Reward column of Table 6 above). 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.

3. (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 6 above) will be credited into 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 the entitlement of the Designated Gift Card Set under Offer 2 of the Reward Redemption Customer without prior notice.

**E. Designated Banking Services Take-up and Transactions Take-up Reward ("Offer 3")**

Offer 3 consists of 3 parts: 1) Designated Banking Services Take-up Reward ("Part 1 Reward"), 2) Designated Banking Services Transactions Take-up Reward ("Part 2 Reward") and 3) Financial Needs Analysis Reward – HKD100 Supermarket Voucher ("Part 3 Reward").

**1) Part 1 Reward**

- a. To be entitled to Part 1 Reward (i.e. the cash rebate as shown in Table 8 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. Successfully take up or hold **at least 4** of the "Designated Banking Services" (as shown in Table 8 below) during **the same Promotion Phase as the Eligible Banking Services Join Date** and maintain its valid status as at the corresponding Rebate Date of the relevant Promotion Phase.

Table 8

<b>Part 1 Reward</b>	
<b>Designated Banking Services</b>	<b>Cash Rebate (HKD)</b>
<ul style="list-style-type: none"> <li>• Hold an Investment Services Account<sup>^</sup></li> <li>• Hold a Securities Account or Margin Securities Account</li> <li>• Conduct one single foreign exchange transaction of HKD10,000 or above (or equivalent) through Dah Sing e-Banking or Mobile Banking</li> </ul>	200

<b>Part 1 Reward</b>	
<b>Designated Banking Services</b>	<b>Cash Rebate (HKD)</b>
<ul style="list-style-type: none"> <li>• Enroll in Eligible i-Account e-Statement</li> <li>• Hold a Dah Sing Hello Kitty Credit Card (only applicable to all Hello Kitty VIP Banking customers)</li> <li>• Enroll in one of the life insurance plans distributed by the Bank</li> <li>• Enroll in one of the designated general insurance plans through Dah Sing Mobile Banking*</li> <li>• Complete one eligible transaction via Dah Sing IPAY Payment Platform<sup>▲</sup></li> <li>• Apply for and drawdown Residential Mortgage Loan</li> </ul>	

<sup>▲</sup>"Investment Services Account" refers to any one of the single-name and joint-name Investment Fund accounts, Bonds / Notes / Equity Linked Investment accounts and Currency Switching accounts held by the Eligible Customers.

\*Designated general insurance plans include JourneySure Annual Travel Insurance Plan, HomeSure Household Insurance Plan, Overseas StudySure Protection Plan and MaidSure Domestic Helper Insurance Plan. For more details related to the said general insurance plans, please refer to their respective product brochure or contact the Bank's staff.

<sup>▲</sup>Dah Sing IPAY Payment Platform Transaction: Payments successfully made with WeChat Pay Hong Kong, Apple Pay, Samsung Pay and Google Pay<sup>TM</sup> through Dah Sing IPAY Payment Platform.  
 - WeChat Pay Hong Kong Transaction: Payments successfully made by WeChat Pay Hong Kong App with Eligible i-Account including but not limited to money transferred or WeChat red packet successfully sent via WeChat Pay Hong Kong from customer's Eligible i-Account bound with his WeChat Pay Hong Kong account.

- Apple Pay Transaction: Contactless or in-App retail transactions made via Apple Pay with an Eligible Credit Card<sup>#</sup>, but excluding the following transactions, including but not limited to unposted / cancelled / refunded and any unauthorized transactions.

- Samsung Pay Transaction: Contactless retail transactions made via Samsung Pay with an Eligible Credit Card<sup>#</sup>, but excluding the following transactions, including but not limited to unposted / cancelled / refunded and any unauthorized transactions.

- Google Pay<sup>TM</sup> Transaction: Contactless or in-App retail transactions made via Google Pay<sup>TM</sup> with an Eligible Credit Card<sup>#</sup>, but excluding the following transactions, including but not limited to unposted / cancelled / refunded and any unauthorized transactions.

<sup>#</sup> "Eligible Credit Card" refers to any Principal Card or Supplementary Card of Dah Sing Credit Card or Co-brand card issued by the Bank, but excluding Cash Card, Corporate Card, Purchasing Card, Spending Card, Business Card, Gift Card, Private Label Card, "Smart Choice" Balance Transfer Program Account and Cash Conversion Plan Account.

## 2) Part 2 Reward

- a. To be entitled to Part 2 Reward (i.e. the cash rebate as shown in Table 9 below), Eligible Customers are required to **fulfill all of the following requirements:**
- i. Fulfill all of the requirements under **Section E – Part 1 Reward;**
  - ii. Maintain a valid Investment Services Account<sup>^</sup> or Securities Account (excluding Margin Securities Account) as at the corresponding Rebate Date of the relevant Promotion Phase; and
  - iii. Successfully trade / set up / subscribe in any of the securities or designated investment service under Securities or Designated Investment Service Category (Category A or B or C) as set forth in Table 10 below, with its single securities transaction amount or Accumulated Investment Transaction Amount (as set forth in clause 2(b) of this Section E) of the same Designated Investment Service Type (HKD or equivalent) reaching the designated threshold (as shown in Table 9 below) during **the same Promotion Phase as the Eligible Banking Services Join Date.**

Table 9

<b>Part 2 Reward</b>		
<b>Securities or Designated Investment Service Category</b>	<b>Securities or Designated Investment Service Type and Transaction Amount (HKD or equivalent)</b>	<b>Cash Rebate (HKD)</b>
A	The same Designated Investment Service Type: Accumulated Investment Transaction Amount reaches 500,000 or above	700
B		200
C	Securities Services Type: single securities transaction amount reaches 100,000 or above	200

Table 10

<b>Securities or Designated Investment Service Category</b>	<b>Securities or Designated Investment Service Type</b>
A	<ul style="list-style-type: none"> <li>• Lump sum subscription of Investment Fund (the initial charge levied to the customers should not be less than</li> </ul>



	<p>1.5% for class A funds, and excluding Investment Fund switching and subscription of Investment Fund Savings Plan); or</p> <ul style="list-style-type: none"> <li>• Subscription of Equity Linked Investment</li> </ul>
B	<ul style="list-style-type: none"> <li>• Set up of Currency Linked Premium Deposit (with tenor of not less than 14 days); or</li> <li>• Set up of Currency Linked Principal Guaranteed Deposit; or</li> <li>• Placement of Currency Switching service</li> </ul>
C	<ul style="list-style-type: none"> <li>• 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"</li> </ul>

- b. "Accumulated Investment Transaction Amount" for an Investment Service Type refers to the accumulated investment transaction amount of the same Investment Service Type subscribed to or set up by an Eligible Customer within the relevant Promotion Phase and the transaction amounts of different investment service types cannot be combined when determining the eligibility for Part 2 Reward.
- c. Eligible Customers who would like to trade the US Listed Securities must successfully activate the US Stock Trading Services. All account holders of the relevant securities accounts must submit the US Internal Revenue Service W-8BEN Form to the Bank and the form must be successfully processed as valid by the Bank subsequently.
- d. The cash rebate of Securities or Designated Investment Services Category (Category A or B or C) are mutually exclusive. If an Eligible Customer who subscribes to or set up the same Investment Services Type under Designated Investment Services Category A and B, also executes Securities (Category C) within the relevant Promotion Phase and fulfills all of the relevant requirements in the respective categories, such Eligible Customer could only receive the highest cash rebate (i.e. HKD700 Cash Rebate for Category A) under this circumstance.

### 3) Part 3 Reward

- a. To be entitled to Part 3 Reward, Eligible Customers are required to successfully complete Financial Needs Analysis at any branch of the Bank **during the same Promotion Phase as the Eligible Banking Services Join Date.**
- b. The Part 3 Reward of HKD 100 supermarket voucher(s) ("Voucher(s)") will be provided to Eligible Customers by the Bank's staff at the branch instantly upon successful completion

of Financial Needs Analysis during the same Promotion Phase as the Eligible Banking Services Join Date. In any circumstance, the Part 3 Reward will be forfeited if the Eligible Customers do not collect their vouchers during the relevant Promotion Phase. Late collection is not allowed.

- c. Each Eligible Customer irrespective of the number of completion of Financial Needs Analysis during the Promotion Phases, can enjoy Part 3 Reward ONCE only.
- d. The Vouchers are only available on a first-come-first-served basis while stocks last. The Bank reserves the right to offer alternative coupon(s) / prize(s) as replacement without prior notice if the Voucher(s) is / are out of stock or if there is any other issue. The price(s) or nature(s) of the alternatives may not be the same as those of the Voucher(s). The use of the Voucher is subject to the terms and conditions stipulated by the relevant supplier(s). The Vouchers are not for sale / resale, cannot be redeemed for cash, other products, services or discounts and are non-transferable. The Bank is not the supplier of the Vouchers and makes no representations or guarantees as to the quality of the Vouchers and / or related services provided by the suppliers. Any enquiry, dispute or complaint in respect of the Vouchers and / or related services should be directed to the relevant supplier(s).

#### **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 2 of this Section F) for 3 months or 6 months **at any branch of the Bank during the same Promotion Phase as the 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) ("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 11 below.**

Table 11

Eligible Fixed Deposit Set-up Date (both dates inclusive)	Designated Date (inclusive)
1 to 30 Apr 2024	31 Dec 2024
1 to 31 May 2024	31 Jan 2025
1 to 30 Jun 2024	28 Feb 2025
1 to 31 Jul 2024	31 Mar 2025
1 to 31 Aug 2024	30 Apr 2025
1 to 30 Sep 2024	31 May 2025

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. The fixed deposit interest rate 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 ("0 Trading Spread Offer")**

1. Eligible Customers are required to successfully conduct their first foreign exchange transaction with one of the "Designated Foreign Currencies" (as set forth hereinafter within this Clause) reaching HKD50,000 or above (or its equivalent) at the Bank **during the corresponding period in the Table 12 below ("Offer Period") according to the Promotion Phase of their Eligible Banking Services Join Date** ("Eligible Foreign Exchange Transaction") in order to enjoy this 0 Trading Spread Offer. Each Eligible Customer can enjoy 0 Trading Spread Offer for the first Eligible Foreign Exchange Transaction amount up to HKD100,000 (or its equivalent). The "Designated Foreign Currencies" refers to AUD, CAD, EUR, GBP, JPY, NZD, RMB and USD. Please contact the Bank's staff for details.

Table 12

Promotion Phase	Offer Period (both dates inclusive)
1	1 Apr 2024 to 31 Jul 2024
2	1 Jul 2024 to 30 Oct 2024

2. If more than one Eligible Foreign Exchange Transaction is executed during the Offer Period, this 0 Trading Spread Offer is only applicable to the first Eligible Foreign Exchange Transaction executed during the Offer Period. The sequence of the transactions will be based on the

execution time in the Bank's record.

3. This 0 Trading Spread Offer is only applicable to the conversion from HK dollar to one of the Designated Foreign Currencies and the conversion from one of the Designated Foreign Currencies to HK dollar but is not applicable to the conversion between the Designated Foreign Currencies, note exchange and foreign exchange transactions executed via US Securities Trading App of the Bank.
4. If the Eligible Foreign Exchange Transaction is in currency other than HK dollar, the amount will be exchanged into HK dollar based on the relevant foreign exchange rate determined by the Bank at the time of calculating the Eligible Foreign Exchange Transaction amount.
5. The trading spread will be calculated based on the sales margin normally charged by the Bank on the Eligible Foreign Exchange Transaction and will be offered to the Eligible Customers in the form of cash rebate ("Transaction Reward"). The trading spread applicable to any transaction may differ from time to time, transaction to transaction and / or customer to customer and also depends on different factors including but not limited to the market situation, the size and / or complexity of the transaction, or other commercial factors. If there are any disputes, the decision of the Bank shall be final and conclusive.
6. Each Eligible Customer with his / her single-name account and the joint-name account will be entitled to this 0 Trading Spread Offer once only during the entire Offer Period. Only the primary account holder is entitled to this 0 Trading Spread Offer once for joint-name account. Eligible Foreign Exchange Transactions conducted in joint-name accounts will be counted as the Eligible Foreign Exchange Transactions of the primary account holder of the joint account. Primary account holder refers to the "Applicant" mentioned in Eligible Banking Service Application Form or New Account(s) / Service(s) Application Form signed by the Eligible Customer.
7. The Transaction Reward will be credited into Eligible Customers' Eligible i-Account in converted currencies **on or before the relevant Transaction Reward Rebate Date as stated in Table 13 below according to their Eligible Banking Service Join Date**. To be eligible for this 0 Trading Spread Offer, Eligible Customers must maintain a valid Eligible Banking Service and Eligible i-Account at the time when the Transaction Reward is to be credited and the Eligible Customers must be the same as the account holders of the Eligible i-Account into which the Transaction Reward is credited.

Table 13

Promotion Phase	Transaction Reward Rebate Date (inclusive)
1	30 Sep 2024
2	31 Dec 2024

#### **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](http://dahsing.com/wm/fxclub/en) or contact the Bank's staff.

**I. Designated Foreign Currency Fixed Deposit Interest Rate Offer**

1. To be entitled to the Designated Foreign Currency Fixed Deposit Interest Rate Offer, Eligible Customers are required to conduct a **"Designated Transaction of Foreign Exchange" (as defined in Clause 3 of this Section I) and successfully set up a "Designated Foreign Currency Fixed Deposit" (as defined in Clause 4 of this Section I) with "New Funds" (as defined in Clause 2 of this Section I) at any branch of the Bank during the same Promotion Phase as the Eligible Banking Services Join Date.**
2. "New Funds" refers to funds that are newly deposited into the Bank by Eligible Customers, using a cheque drawn on other bank, through Faster Payment System, inward CHATS or Telegraphic Transfer but excluding fund transfer from the existing account maintained with the Bank. In case of any dispute in relation to the definition of New Funds, the decision of the Bank shall be final. For the details of the definition, please contact the Bank's staff.
3. "Designated Transaction of Foreign Exchange" refers to the conversion of HKD into **any** of the "Designated Foreign Currencies" (as set forth hereinafter within this Clause) conducted via any branch of the Bank and without any discretionary discount offered by the Bank (except the prevailing preferential exchange rate offered for Eligible Banking customers, excluding note exchange). "Designated Foreign Currencies" refers to AUD, CAD, GBP, NZD, RMB and USD. For details, please contact the Bank's branch staff.
4. There are minimum (HKD200,000 equivalent) and maximum deposit amount (HKD500,000 equivalent) requirements of the "Designated Foreign Currency Fixed Deposit". Please consult branch staff for details. "Designated Foreign Currency 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 Designated Foreign Currency 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. The fixed deposit interest rate 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 Designated Foreign Currency Fixed Deposit, including the principal and interest, into the savings account of the Eligible i-Account of the Eligible Customers on the maturity date of the Designated Foreign Currency Fixed Deposit.
6. For details of fees and charges, terms and conditions of fixed deposit account, please refer to the prevailing "Bank Service Charges" and "Master Terms and Conditions" of the Bank respectively or contact the Bank's branch staff.

**J. 30% Premium Discount for the designated general insurance plans ("Premium Discount Offer")**

1. From 19 Apr 2024 to 30 Sep 2024 (both dates inclusive) ("Discount Offer Period"), Eligible Customers will get the Premium Discount Offer for enrolling Dah Sing Insurance Company Limited's ("Dah Sing Insurance") "Designated General Insurance Plan" at any of the branches of the Bank. Designated General Insurance Plan includes HomeSure Household Insurance Plan or JourneySure Travel Insurance Plan or MaidSure Domestic Helper Insurance Plan.
2. Each Eligible Customer irrespective of the number of insurance policies enrolled by him / her with Dah Sing Insurance during the Discount Offer Period, can enjoy the Premium Discount Offer ONCE only.
3. The Premium Discount Offer is not applicable to Eligible Customers who are currently holding any Designated General 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.
4. Unless otherwise specified, the Premium Discount Offer cannot be used in conjunction with any other offer of the designated general insurance plans.
5. 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.
6. 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.
7. 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.

**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](http://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 [dahsing.com/securities/en](http://dahsing.com/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](http://dahsing.com/vip/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 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.

#### **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, Currency Linked Principal Guaranteed Deposit, Equity Linked Investment and Investment Fund are investment products. Some Bonds, Currency Linked Premium Deposit, Currency Linked Principal Guaranteed 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!**