

A. Terms and Conditions for YOU Banking Rewards

1. Promotion Period is from 1 October 2020 to 31 March 2021 (both dates inclusive) ("Promotion Period"). Reward Period is a 3 consecutive months' period from the calendar month following the date of opening the YOU i-Account ("Reward Period").
2. Rewards are only applicable to new YOU Banking Customer (i.e. any customer not holding any YOU i-Account (sole or joint-named) in the capacity as Primary Account Holder (as defined in clause 3 of these Terms and Conditions) from 1 October 2019 to 30 September 2020 (both dates inclusive) with Dah Sing Bank, Limited (the "Bank")) and existing deposit customer who successfully opens / upgrades to YOU i-Account (sole or joint-named) in the capacity as Primary Account Holder (as defined below) ("Eligible Customer").
3. "Primary Account Holder" refers to the "Applicant" mentioned in the New Account(s) / Service(s) Application Form signed by the customer.
4. "Account Opening Date" refers to the account opening date of Eligible Customer's first YOU i-Account in the capacity as Primary Account Holder. The Account Opening Date shown in Eligible Customer's Dah Sing e-Banking or Mobile Banking page shall be final and conclusive.
5. "Average Daily Savings Deposit Balance" for Reward Period includes the average daily positive deposit balance of all the "Eligible Savings Accounts" (as defined in clause 7 of these Terms and Conditions) held by the respective "Eligible Customer" with the Bank. If the "Eligible Savings Account" has any foreign currency deposits, such deposits will be calculated in HKD according to the daily exchange rate. If an "Eligible Customer" only holds a sole-named account, the Monthly "Average Daily Savings Deposit Balance" will only include the positive deposit balance of the "Eligible Savings Account" under such name; if an "Eligible Customer" holds a sole-named account and is also the "Primary Account Holder" of joint-named account(s), the Monthly "Average Daily Savings Deposit Balance" will include the positive deposit balances of the "Eligible Savings Accounts" under such sole-named and joint-named accounts.
6. "Total Savings Deposit Balance" includes all positive deposit balances of the "Eligible Savings Account" held by each Eligible Customer with the Bank. If an "Eligible Savings Account" has any foreign currency deposits, such deposits will be calculated in HKD according to the daily exchange rate. If an Eligible Customer only holds a sole-named account, the "Total Savings Deposits Balance" will only include the positive deposit balance of the "Eligible Savings Account" under such name; if an Eligible Customer holds a sole-named account and is also the "Primary Account Holder" of joint-named account(s), the "Total Savings Deposits Balance" will include the positive deposit balances of the "Eligible Savings Accounts" under such sole-named and joint-named accounts.
7. "Eligible Savings Account" includes the sole-named and joint-named i-Account Multi-Currency Savings Deposit Account, Hong Kong Dollar, Renminbi and Foreign Currency Savings Accounts and Hong Kong Dollar Flexi Deposit of the Bank, but excludes any Target Savings Deposit, Fixed Deposit and current account deposit, maintained with the Bank by the "Eligible Customer".
8. "Eligible Savings & Current Deposit Balance" includes the positive deposit balances of Eligible Savings Account and the Current Accounts held by the Eligible Customer in the capacity as Primary Account Holder at the Bank in sole or joint name.
9. "New Funds" refer to funds newly deposited with the Bank in cash, by using a cheque drawn on any other bank, inward CHATS, Faster Payment System or Telegraphic Transfer but excluding funds transfer from the existing account maintained with the Bank.
10. In order to enjoy YOU Banking Reward, Eligible Customers are required to provide a valid email address to the Bank for receiving the notification or latest information and offers relating to the products, services and/or subjects set out in paragraph (g) of the Bank's Notice to Customers relating to Customers' Data made available by the Bank to customers from time to time.
11. If the Eligible Customer chooses Credit Card Cash Reward as the YOU Banking Reward, it will be directly credited into his / her Dah Sing Credit Card Principal Card Account (excluding any Corporate Credit Card and Supplementary Card) with the latest card issuance date, based on the Bank's records, within 3 months after the end of the Reward Period (or before the date as specified in the Terms and Conditions of the reward (if applicable)). At the time the Credit Card Cash Reward is credited, the Eligible Customer must continue to maintain the valid YOU i-Account, email address, any valid Principal Card of Dah Sing Credit Card issued by the Bank and the product(s) under the eligible transaction(s) recorded, e.g. Dah Sing Octopus App Card (where applicable), or such customer will be deemed to have forgone the related Credit Card Cash Reward. The relevant Credit Card Account must remain valid and in a good credit standing at the time of crediting of the Credit Card Cash Reward. The Credit Card Cash Reward will be used for offsetting new credit balance of the relevant Credit Card, and such reward is not transferrable or refundable, and cannot be withdrawn as cash. If the customer does not have a valid Principal Card of Dah Sing Credit Card, he / she is required to successfully apply for a Dah Sing credit card in the capacity as the principal cardholder before the Credit Card Cash Reward is being deposited, or else he / she will be regarded as having forfeited the relevant rewards.
12. If the Eligible Customer chooses YOU Points as the YOU Banking Reward, the customer is required to register at www.dahsing.com/you/youpoints/2010/en within three calendar months from the Account Opening Date ("Registration Period"). Each Eligible Customer can register only once. Once the registration is submitted, no amendment or cancellation can be made. The Bank will credit the relevant YOU Points to the YOU i-Account of the

Eligible Customer, within 3 months after the end of the Reward Period (or before the date as specified in the Terms and Conditions of the reward (if applicable)). The Eligible Customer must continue to maintain the valid YOU i-Account, email address and the product(s) under the Eligible Transaction(s) recorded, e.g. Dah Sing Octopus App Card (where applicable). If an customer does not have a valid YOU i-Account at the time the YOU Points is credited, or if the Bank does not receive any registration during the Registration Period, the customer will be deemed to have forgone the related YOU Points Reward.

13. If a customer discontinues the YOU i-Account within 12 months after the Rewards have been credited/ offered, the Bank has the right to deduct the respective Rewards from the relevant deposit account held by the customer without prior notice.
14. For details of service charges of YOU i-Account, please refer to the prevailing "Bank Service Charges" of the Bank.
15. For detailed terms and conditions in relation to YOU i-Account, Dah Sing e-Banking Service, Dah Sing Mobile Banking Service, and Dah Sing Bank Securities Trading Service, please refer to the "Master Terms and Conditions" of the Bank and the relevant promotional materials or contact the Bank's staff for details.
16. In case of any fraud/abuse/reversal or cancellation of transactions in respect of which the Offers are awarded, the Bank reserves the right to debit the equivalent amount from the Eligible Customer or referrer's account without prior notice.
17. The Bank reserves the right to alter or terminate the offers herein and amend these terms and conditions at the sole and absolute discretion of the Bank and at any time without prior notice. In case of any disputes, the decision of the Bank shall be final and conclusive.
18. These terms and conditions shall be governed by and construed in accordance with the laws of Hong Kong Special Administrative Region and the parties agree to submit to the non-exclusive jurisdiction of the courts of Hong Kong.

Terms and Conditions for "Account Opening Reward"

19. Eligible Customers who fulfill the requirements below during the Reward Period will be entitled to Account Opening Reward. The details are as follows:

i. Savings Reward

Savings Deposit Growth	YOU Points		Credit Card Cash Reward
HK\$700,000 or above	1,300 YOU Points	or	HK\$1,000
HK\$500,000 - HK\$699,999	1,100 YOU Points		HK\$800
HK\$250,000 - HK\$499,999	800 YOU Points		HK\$500
HK\$100,000 - HK\$249,999	500 YOU Points		HK\$300
HK\$50,000 - HK\$99,999	200 YOU Points		HK\$150

Savings Deposit Growth = Average Daily Savings Deposit Balance (A) – Deposit Benchmark (B)

(A)= The sum of the daily "Total Savings Deposit Balance" during the Reward Period (on public holidays (including Sunday), the "Total Savings Deposit Balance" will be calculated based on the Total Savings Deposit Balance of the previous business day.) ÷ The number of days during the Reward Period

(B)= Deposit Benchmark (For New-to-Deposit Customer, it will be set as HK\$0; For Existing Deposit Customer, it will be set as the sum of the "Eligible Savings and Current Accounts Balances" as of the last working day of the previous month from month of successful account opening.)

ii. Transaction Reward

Eligible Customers could enjoy the following Transaction Reward if transaction record(s) of **Eligible Transactions** (relevant details and requirements refer to Table 2) are recorded in the relevant accounts during the Reward Period:

Table 1

For each transaction type, Eligible Customer will enjoy:		
150 YOU Points	or	HK\$100 Credit Card Cash Reward
Maximum reward amount :		
300 YOU Points	or	HK\$200 Credit Card Cash Reward

Table 2

Types of "Eligible Transaction" (Each Eligible Transaction is entitled to the reward once only)	Details and Requirements
(1) Dah Sing Octopus App Card's Automatic Add Value Service (AAVS) Transaction	Eligible Transaction refers to AAVS transactions executed through the YOU Banking Octopus App Card with an accumulated transaction amount of HK\$1,000 or above.

(2) Bill Payment Transaction	Eligible Transaction refers to i) Bill Payment Transaction (only applicable to designating YOU i-Account as debit account and bill payments through "PayEasy Online Bill Payment", "Funds Transfer within Dah Sing Bank" (only applicable to fund transfer to Dah Sing Credit Card or cash card) or "Settle Dah Sing Bank Payment" via either Dah Sing e-Banking or Mobile Banking); or ii) Autopay of Bill Payment (only applicable to autopay instruction set up at the Bank's branch) with an accumulated transaction amount of HK\$1,000 or above.
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iii. **e-Express Bank Account Application ("e-Express") Reward**

e-Express Reward is only applicable to Eligible Customers: 1) who are not holding any sole-named i-Account or joint-named VIP i-Account or Hello Kitty VIP i-Account with the bank when applying for a YOU i-Account through e-Express; and 2) who have not opened a joint-named YOU i-Account in the capacity as Primary Account Holder on or after 1 October 2020.

The abovementioned customers who successfully apply for a YOU i-Account through e-Express during the Promotion Period and open a YOU i-Account within 30 calendar days from the date of application, and maintain Savings Deposit Growth (as defined in clause 19i of these Terms and Conditions) of HK\$50,000 or above (or its equivalent) during the Reward Period, can enjoy 200 YOU Points or HK\$150 Credit Card Cash Reward.

20. The calculation of Eligible Transactions will be based on the transaction amount in Hong Kong dollars or equivalent unless otherwise specified by the Bank. The currency conversion will be effected at the prevailing rate determined by the Bank on the day of the conversion. There may be a discrepancy in the currency conversion rate between the time of eligible transactions calculation and the execution time of the eligible transaction. The Bank shall not be liable for any loss caused by such discrepancy. The transaction date and posting date for Eligible Transaction Type (1)-(2) may differ. For Transaction Types, they will be based on the Bank's record and the posting date. Any unposted/cancelled/refunded transactions and all unauthorized transactions will not be counted.
21. Each Eligible Customer is entitled to the Account Opening Reward once only.

Terms and Conditions for Wealth Management Product Type Transaction Reward

22. Eligible Customers could enjoy the following Wealth Management Product Type Transaction Reward if the accumulated transaction amount of the Eligible Wealth Management Product Type Transactions conducted by the Eligible Customers during the Reward Period reaches the accumulated transaction amount set out below:

Eligible Wealth Management Product Type Transactions	Accumulated Transaction Amount (HK\$ equivalent)	Entitled YOU Points
<p>(1) Online Securities Buy Transaction</p> <p>Excluding IPO application and Stocks Investment Savings Plan (only applicable to Securities Buy Transaction via Dah Sing "i-Securities" / "Mobile Securities" using designated Eligible Deposit Account as securities settlement account). Transaction amount refers to the gross transaction amount excluding brokerage and other relevant charges incurred.</p>	HK\$200,000 or above	500
<p>(2) Investment Fund Subscription</p> <p>(Excluding Investment Fund switching and monthly instalment of Investment Fund Savings Plan)</p>		

Terms and Conditions for Securities Services Reward

23. For Securities Services Offers of (i) "Unlimited Buy and Sell Brokerage Fee Waiver for the first 3 months"; (ii) "Handling Fee Waiver for IPO New Shares Subscription & Brokerage Fee Waiver for the Sale of IPO New Shares"; (iii) "Stocks Transfer-in Cash Reward up to HK\$3,000" and "Extra Cash Reward for Stocks Transfer-in Deposit"; and (iv) "Preferential Margin Securities Interest Rate as low as P-1.5% p.a.", the promotion period is valid to 31 December 2020. For details and relevant terms and conditions of the offers, please refer to the promotion leaflet of Securities Services or visit dahsing.com/securities/en.

a) **HK\$150 Mobile Trading Cash Reward with Strategy Setting**

- Eligible Customer who opens a New Securities Account during the Promotion Period can get HK\$150 Mobile Trading Cash Reward with Strategy Setting by successfully executing at least one buy or sell transaction of Hong Kong Listed Securities, Shanghai A Shares and/or Shenzhen A Shares via "Mobile Securities Trading App+" and successfully setting up at least one strategy in "Power Screener" / "Power Tracker" via "Mobile Securities Trading App+" during the Promotion Period.
- Eligible Customer must not maintain any securities account(s) (whether in the customer's sole name or joint-name with other person(s)) with the Bank at any time during the period from 1 April 2020 to 30 September 2020.
- Each customer can enjoy HK\$150 Mobile Trading Cash Reward with Strategy Setting once.
- The cash reward will be deposited into the securities settlement account of the Eligible Customer on or before 30 November 2021.
- Eligible Customer must still maintain valid YOU Banking account, securities account and related securities settlement account with the Bank at the time the cash reward is credited in order to be entitled to the offer.

Terms and Conditions of Foreign Exchange 0 Trading Spread Offer ("Foreign Exchange 0 Trading Spread Offer")

24. Eligible Customer who successfully conducts a single foreign exchange transaction with designated foreign currencies reaching HK\$10,000 or above (or its equivalent) through FX Order Watch Service via e-Banking or Mobile Banking during the Promotion Period ("Eligible Foreign Exchange Transaction") can enjoy Foreign Exchange 0 Trading Spread Offer and 100 YOU Points (collectively, "FX Offer"). Each Eligible Customer can enjoy the FX Offer for accumulated Eligible Foreign Exchange Transaction amount of up to HK\$100,000 (or its equivalent). The designated foreign currencies refer to AUD, CAD, EUR, GBP, JPY, NZD, RMB and USD.
25. If more than one Eligible Foreign Exchange Transaction is executed during the Promotion Period, the FX Offer is only applicable to the first HK\$100,000 of exchange amount. The sequence of the transactions will be based on the execution time in the Bank's record.
26. The FX Offer is only applicable to the conversion from HK dollar to the designated foreign currencies and the conversion from the designated foreign currencies to HK dollar but is not applicable to the conversion between the designated foreign currencies and note exchange.
27. 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.
28. 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.
29. The FX Offer will be credited into Eligible Customers' YOU i-Account on or before 30 June 2021. To be eligible for the FX Offer, the Eligible Customers must maintain a valid YOU i-Account at the time when the FX Offer is to be credited and the Eligible Customers must be the same as the account holders of the YOU i-Account into which the FX Offer is credited..
30. Apart from the Investment Service Promotion running from 2 July 2020 to 31 December 2020 (please refer to the related Terms and Conditions of the Investment Service Promotion at www.dahsing.com/investment/en for details), Eligible Customers cannot enjoy the FX Offer in conjunction with other foreign exchange offers of the Bank.
31. Each Eligible Customer, irrespective of the number of YOU i-Account(s) he/she has opened in single or joint name with the Bank during the Promotion Period, can enjoy the FX Offer ONCE only.

Promotional Terms and Conditions For Investment Service Offer

OFFER 1: PROMOTIONAL TERMS AND CONDITIONS OF COMMISSION FEE REBATE REWARD FOR NEW INVESTMENT FUND CUSTOMERS ("OFFER 1")

32. Offer 1 is only applicable to Eligible Customers who (1) have not subscribed to any Investment Fund (either in single name or joint name) via the Bank during the period from 1 July 2019 to 30 June 2020; and (2) successfully subscribe to 1 or more Investment Fund(s) online (pursuant to clause 33 below) during the period from now until 31 December 2020 (both dates inclusive) ("Promotion Period of Offer 1") ("Eligible Customers of Offer 1").
33. Offer 1 is only applicable to lump sum subscriptions of Investment Fund (for Class A funds, the initial subscription charge levied to the customers should not be less than 1.5%) ("Transactions"). Offer 1 is not applicable to Investment Fund switching and subscription of Investment Fund Savings Plan.
34. Eligible Customers of Offer 1 can enjoy 0% Subscription Fee for the first online Investment Fund Subscription within the Promotion Period of Offer 1 subject to a transaction amount cap of HK\$50,000. If Eligible Customers of Offer 1 perform more than 1 Transactions on the same day, the transaction amount which they can enjoy 0% subscription fee will be the total sum of those transaction amounts of the same day, subject to the respective transaction amount caps specified in this clause 34.

35. Eligible Customers of Offer 1 with an accumulated online Transaction amount reaching HK\$ 500,000 or above (or equivalent) within the Promotion Period can enjoy HK\$238 commission fee rebate reward for every HK\$100,000 online Transaction amount in excess of the online Investment Fund Subscription amount in respect of which 0% Subscription Fee is rewarded pursuant to clause 34 above.

For more details, please refer to the Offer 1 table in the leaflet and the illustration below.

Illustration:

Amount of First Transaction (HK\$ or equivalent)	Accumulated Transaction Amount (HK\$ or equivalent)	YOU Banking Customers (For online Transaction only)
		Reward for Offer 1
HK\$20,000	HK\$ 20,000	0% Subscription Fee for HK\$ 20,000
HK\$ 80,000	HK\$ 80,000	0% Subscription Fee for HK\$ 50,000
HK\$ 100,000	HK\$ 700,000	0% Subscription Fee for HK\$ 50,000 And HK\$ 1,428 Commission Fee Rebate (HK\$ 238x6)
2 transactions with HK\$30,000 each on the same day	HK\$ 800,000	0% Subscription Fee for HK\$ 50,000 And HK\$ 1,666 Commission Fee Rebate (HK\$ 238x7)
4 transactions with HK\$30,000 each on the same day	HK\$ 1,000,000	0% Subscription Fee for HK\$ 50,000 And HK\$ 2,142 Commission Fee Rebate (HK\$ 238x9)

36. Eligible Customers of Offer 1 are required to pay the full amount of the subscription fee levied to them first at the time of the lump sum Transaction.
37. The commission fee rebate of Offer 1 will be given in the form of cash rebate. The cash rebate will be credited into the i-Accounts of the Eligible Customers of Offer 1 at the Bank on or before 26 February 2021. The Eligible Customers of Offer 1 must be the same as the account holders of the i-Account into which the cash rebate is credited. To be entitled to Offer 1, each of the Eligible Customers of Offer 1 must maintain a valid i- Account at the time when the cash rebate is to be credited.

OFFER 2: PROMOTIONAL TERMS AND CONDITIONS OF HK\$50 TRANSACTION REWARD FOR FIRST ONLINE INVESTMENT FUND SUBSCRIPTION ("OFFER 2")

38. Offer 2 is only applicable to the Eligible Customer who conducts first online investment fund subscription (as specified in clause 39 below)) during the period from 1 October 2020 to 31 March 2021 (both dates inclusive) (Minimum subscription amount of HK\$10,000 (or its equivalent)).
39. Offer 2 is only applicable to lump sum subscription of Investment Fund (for Class A funds, the initial subscription charge levied is not less than 1.5%). Offer 2 is not applicable to Investment Fund switching and subscription of Investment Fund Savings Plan.
40. Eligible Customers of Offer 2 (as specified in clause 41 below) are required to pay the full amount of the subscription fee levied first at the time of subscription of Investment Fund.
41. Offer 2 in the form of cash rebate will be credited into the YOU i-Account of the Eligible Customers of Offer 2 on or before 31 May 2021. The Eligible Customers of Offer 2 must be the same as the account holders of the YOU i-Account into which the cash rebate is credited. To be entitled to Offer 2, the Eligible Customers of Offer 2 must maintain a valid i- Account at the time when the cash rebate is to be credited.

Terms and Conditions for Applying Tax Loan Reward

42. Promotion Period is from 5 October 2020 to 31 December 2020 (both dates inclusive) ("Promotion Period").
43. Eligible Customers who successfully apply for the Tax loan and drawdown the eligible loan on or before 31 January 2021 are entitled to 200 YOU Points. For the definition of eligible loan, please refer to clause 44 of these Terms and Conditions.
44. Eligible loan means the Tax loan with final loan amount approved by the Bank of HK\$10,000 or above and the repayment tenor of 6 months or above.

45. The YOU Points will be deposited into the YOU i-Account of the Eligible Customer on or before 30 June 2021 as follows:

Account Opening Month	YOU Points deposit Period
October 2020	On or before 31 March 2021
November 2020	
December 2020	
January 2021	On or before 30 Jun 2021
February 2021	
March 2021	

46. Eligible Customer must still maintain valid YOU i-Account with the Bank at the time the YOU Points are credited in order to be entitled to the offer.

47. For the details and the relevant terms and conditions of Tax Loan, please visit <http://www.dahsing.com/loan/taxloan/en>.

Terms and Conditions for Dah Sing Credit Card Cash-In Plan Offer

48. Promotion Period is from 5 October 2020 to 31 March 2021 (both dates inclusive) ("Promotion Period").

49. Eligible Customers who successfully apply for the Dah Sing Credit Card Cash-In Plan and drawdown the eligible loan on or before 31 March 2021 are entitled to 200 YOU Points. For the definition of eligible loan, please refer to clause 50 of these Terms and Conditions.

50. Eligible loan means the Cash-In Plan with final loan amount approved by the Bank of HK\$3,000 or above and the repayment tenor of 6months or above.

51. The YOU Points will be deposited into the YOU i-Account of the Eligible Customer on or before 30 Jun 2021 as follows:

Account Opening Month	YOU Points deposit Period
October 2020	On or before 30 April 2021
November 2020	
December 2020	
January 2021	On or before 30 Jun 2021
February 2021	
March 2021	

52. Eligible Customer must still maintain valid YOU i-Account with the Bank at the time the YOU Points are credited in order to be entitled to the offer.

53. For the details and the relevant terms and conditions of Dah Sing Credit Card Cash-In Plan, please visit www.dahsing.com/card/cash/en.

Terms and Conditions for Dah Sing ONE+ Credit Card

54. For the details and the relevant terms and conditions of Dah Sing ONE+ Credit Card, please visit www.dahsing.com/card/one/en.

B. Terms and Conditions for YOU Banking

1. The Average daily balance 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 information of in-forced life insurance policies underwritten by Tahoe Life Insurance Company Limited (Incorporated in Bermuda with limited liability) ("Tahoe Life"), 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 Average daily balance. For details, please refer to the Bank's website www.dahsing.com/en or contact our staff at branch. The account holder(s) of the above mentioned accounts must be identical to that of YOU i-Account.

2. For details of service charges of YOU i-Account, please refer to the prevailing "Bank Service Charges" of the Bank.
3. For detailed terms and conditions in relation to YOU i-Account, Dah Sing e-Banking Service and Dah Sing Mobile Banking Service, please refer to the "Master Terms and Conditions" of the Bank and content of these terms and conditions for YOU Banking or contact the Bank's staff for details. Content of these terms and conditions are in addition to and do not affect the "Master Terms and Conditions" of the Bank.
4. The application for YOU i-Account will not be accepted unless you have provided the Bank with a valid email address.
5. The Bank reserves the right to alter or terminate the offers herein and amend these terms and conditions at the sole and absolute discretion of the Bank and at any time without prior notice. In case of any disputes, the decision of the Bank shall be final and conclusive.
6. These terms and conditions shall be governed by and construed in accordance with the laws of Hong Kong Special Administrative Region.

Terms and Conditions for e-Receipt

7. Customer needs to register his / her ATM Card in order to receive e-Receipts. In the case of joint accounts, each account holder has to subscribe to the service separately.
8. Customer who registers his / her ATM Card for e-Receipt service is required to provide a valid email address and / or mobile phone number to the Bank. Upon successful registration, an e-Receipt will be automatically sent to the valid email address and / or mobile phone number of the customer registered with the Bank every time after a transaction is carried out via Automated Teller Machines ("ATM") located in Hong Kong or overseas or the Bank's Cash Deposit Machine or the Bank's Cash & Cheque Deposit Machine through the use of the registered ATM Card, regardless of whether the customer chooses to receive physical "Customer Advice" issued by such ATM or Cash Deposit Machine or Cash & Cheque Deposit Machine during such transaction (save and except the customer's checking of account balance via ATM or Easy Cash Deposit Machine or Cash & Cheque Deposit Machine and other transactions as may be designated by the Bank from time to time). The SMS e-Receipt service will only be sent to valid Hong Kong mobile phone number. Such SMS will not be sent to overseas phone number. For the avoidance of doubt, e-Receipt registration for each ATM Card is a one-off request and thus, no further registration will be required upon successful registration, unless in the event of card loss or damage, depending on the type of ATM Card, customer may be required to register the new ATM Card for the e-Receipt service again. For details, please contact the Bank's staff.
9. The service is subject to relevant terms and conditions, please visit the webpage of e-Alert at www.dahsing.com/ealert for details.

Terms and Conditions for e-Statement

10. The use of e-Statement service is subject to the relevant terms and conditions. For details, please visit www.dahsing.com/estatement/en.

Terms and Conditions for No Bounced Cheque / Autopay Protection

11. YOU Banking customer can automatically enjoy No Bounced Cheque / Autopay Protection for relevant transaction amount of up to HK\$5,000 in YOU i-Account by maintaining the Average Daily Balance of HK\$200,000 or above or its equivalent in the previous month. The eligibility of protection will be printed on the customer's consolidated monthly statement.
12. YOU Banking customers can enjoy No Bounced Cheque / Autopay Protection for relevant transaction in the following month by maintaining the designated amount of monthly Average Daily Balance which will be calculated by the Bank on the last working day of every month.

Terms and Conditions for Dah Sing Octopus App Card

13. The Dah Sing Octopus App Card's AAVS transaction records of the Bank shall be final and conclusive. The transaction date and posting date of an AAVS transaction may differ, and the eligibility of a transaction shall be based on the posting date recorded by the Bank. Any un-posted AAVS transactions will not be counted.
14. For the details of Dah Sing Octopus App Card, please visit www.dahsing.com/appcard/en.

Terms and Conditions for HKD Current Account and Multi-Currency Savings Account

15. Savings Interest of Multi-Currency Savings Account is the Savings Interest of YOU i-Account (Please refer to Bank's website for details), which is calculated on a compound daily basis and is credited once per month.
16. Savings Interest of HKD Current Account is the Savings Interest of YOU i-Account (Please refer to Bank's website for details) ("Basic Interest"). Customers who use / hold any designated Dah Sing Bank service / product (as defined in clause 20 of these Terms and Conditions) can enjoy the Bonus Savings Interest Rate 0.125% ("Bonus Savings Interest"). Total annual interest rate is unlimited. The interest rate will be calculated on a simple interest basis and will be credited monthly to the customer.

17. Bonus Savings Interest Rate will be calculated according to the designated service / product the customer is using / holding on the last working day of every month. It will be effective to HKD Current Account of YOU i-Account in the following month.
18. The Basic Interest and Bonus Savings Interest of HKD Current Account, which will be calculated based on the deposit amount in the HKD Current Account starting from the subsequent calendar month, will be credited to the HKD Current Account of YOU i-Account on the 2nd working day from 24th of each month.
19. The balance of YOU i-Account must reach the designated amount in order to enjoy interest. Please refer to the Bank's website for details.
20. Definition of using or holding any one of the designated Dah Sing Bank services / products:
 - i. Using / Holding Personal Loan which include all Instalment Loans of Express Money, Tax Loan, Credit Mastermind Instalment Loan, In-Money Revolving Loan, e-Cash, FlexiMoney Overdraft Facility and Cash Card. Customer is required to maintain valid loan account with normal repayment record in order to be eligible for the Bonus Savings Interest offer;
 - ii. Holding valid Principal Card and Supplementary Credit Card of Dah Sing Credit Card and Co-brand except Cash Card, Corporate Card, Purchasing Card, Gift Card, Spending Card, Business Card, Private Label Card, and Balance Transfer Account, and with valid transactions record. Valid transactions refer to those local and overseas retail purchase and cash advance made by the principle cardholders of credit card, but this is not applicable to other transactions including but not limited to balance transfer amount, bank handling fee (include but not limited to annual fee, financial charges, late charge, service fee for cash advance, etc.) during the month. Any unposted, cancelled, reversal or unauthorized transactions would not be counted as well. Transactions made by the supplementary cardholders would be counted towards the principle card holders. The Bank reserves the right to make the final decision on the eligibility of transactions. The Bank's transaction records of the credit card or debit card shall be final and conclusive. Any unposted transaction will not be counted;
 - iii. Using any Mortgage Loan service;
 - iv. Using Securities service (including buy and sell transactions) and with stocks holding;
 - v. Holding Investment Products (if applicable) which include Investment Fund, Currency Linked Premium Deposit, Currency Linked Principal Guaranteed Deposit, Currency Switching, Equity Linked Investment, Bond, Foreign Exchange Margin Trading, etc.Our Bank reserves the right to make the final decision on the definition of designated Dah Sing Bank services / products. Please enquire our branch staff for details.
21. Customer will only be entitled to 0.125% p.a. Bonus Savings Interest per month even if he / she is using / holding more than one of the designated Bank services / products.
22. The Bonus Savings Interest is only applicable to the credit balance of the HKD Current Account of YOU i-Account. Deposit balance of other accounts which include the Multi-Currency Savings Account of i-Account would not be counted.
23. If the customer holds a single or joint YOU i-Account, the designated bank services / products that are being held / used by the customers will apply to both the single and joint account for calculating the Bonus Savings Interest of the HKD Current Account of the YOU i-Account.
24. To enjoy the Bonus Savings Interest Rate, the status of all other bank services / accounts used / held by all the relevant YOU i-Account holders with the Bank must be valid, normal and meet the requirements (according to the Bank's definition).
25. The interest rate (include Basic Interest Rate and Bonus Savings Interest Rate) would be calculated up to the date when YOU i-Account is cancelled.
26. Deposit interest is calculated on the basis of 365 days in a year (for both ordinary year and leap year).

Terms and Conditions for other Exclusive Banking Services Privileges

27. Each valid YOU i-Account is entitled to first 10 free "Transfer Express" transactions via Dah Sing e-Banking or Mobile Banking. Once an order for a transaction has been placed, regardless of whether the transfer is successfully carried out or not, it will be counted as a transaction and be deducted from the free quota.
28. Account holders of YOU i-Account are entitled to a waiver of the handling fee for purchasing gift vouchers.
29. The 30-day Free Accident Death Insurance (with coverage HK\$100,000) is only applicable to new account holders of YOU i-Account. The coverage is valid for a term of 30 days from the opening date of YOU i-Account. This coverage is provided in accordance with the Master Policy underwritten by Tahoe Life. The Bank, registered as a licensed insurance agency, is the authorized licensed insurance agency of Tahoe Life. This coverage is provided by Tahoe Life but not the product of the Bank. Tahoe Life is solely responsible for all coverage and compensation, and reserves the right of final approval of the enrollment of the insurance plan. The relevant information is for reference only but not the details of the plan coverage, and does not constitute any part of the policy contract. For the policy coverage, detailed terms and conditions, policy exclusions, etc. of the insurance plan, please refer to the policy contract of the insurance plan and the information stated in the relevant policy contract shall prevail.

30. The above insurance product is subject to Tahoe Life's terms and conditions. The above insurance product / service is provided and sold to customers by Tahoe Life. Tahoe Life is responsible for the quality and availability of the insurance product / service. The Bank makes no representation or guarantee as to the quality in respect of insurance product / service supplied under the above offer. For any enquiry or complaint about the insurance product / service, please contact Tahoe Life directly.
31. The Bank / Tahoe Life reserve the right to terminate or amend the above mentioned offers and the relevant terms and conditions without prior notice. Should there be any dispute, the decision of the Bank / Tahoe Life should be final and conclusive.

Terms and Conditions for "YOU Points Scheme"

General Terms and Conditions

32. An account holder of YOU i-Account, in his / her sole name or in the capacity as Primary Account Holder in the case of a joint account (the "Eligible Customer"), will automatically join the YOU Points Scheme and earn reward points (i.e. YOU Points) by using / holding eligible transactions designated by the Bank from time to time (the "Eligible Transactions") through any Eligible Customer's deposit account that he / she maintains with the Bank in the capacity as Primary Account Holder (the "Eligible Deposit Account"). Eligible Customers will be awarded YOU Points upon successful execution of Eligible Transactions posted by the Bank by any account holders of Eligible Deposit Accounts. YOU Points are awarded on a per YOU i-Account basis. Primary Account Holder refers to the "Applicant" mentioned in New Account(s) / Service(s) Application Form signed by the customer. Eligible Customer can use YOU Points to redeem such cash reward, cash coupon, mileage, product, services or any other items the Bank may introduce from time to time ("Reward") as available under the YOU Points promotion programme announced by the Bank from time to time. Please refer to the terms and conditions of the relevant programme and redemption letter (if applicable) for the Gifts available for redemption and details of redemption.
33. "Date of Joining YOU Banking" refers to the account opening date of Eligible Customer's first YOU i-Account in the capacity as Primary Account Holder. The "Date of Joining YOU Banking" shown in Eligible Customer's Dah Sing e-Banking or Mobile Banking page shall be final and conclusive.
34. "YOU Balance" refers to the Average daily positive balance of all savings accounts and current accounts of the Eligible Customer maintained with the Bank (in the capacity as Primary Account Holder) in a calendar month excluding fixed deposit (on public holidays (including Sunday), the "daily positive balance of all saving accounts and current accounts" will be calculated based on the daily positive balance of all savings accounts and current accounts of the previous business day.). The calculation of the YOU Balance will start on the first day of the calendar month immediately following the calendar month in which the "Date of Joining YOU Banking" falls. Eligible Customer may check his or her YOU Balance at Dah Sing e-Banking or Mobile Banking.
35. The Bank shall have the right from time to time to suspend, modify, withdraw, cancel or discontinue the YOU Points Scheme and these terms and conditions without giving any reason or prior notice. In case of any disputes, the decision of the Bank shall be final and conclusive.

YOU Points

36. YOU Points will be awarded in each successfully executed and posted Eligible Transaction, subject to a maximum of 50 YOU Points in each calendar month. YOU Points awarded each month also depend on the posting date of the Eligible Transactions (i.e. the date when the Eligible Deposit Account is credited or debited).
37. The YOU Points earned in one calendar year will expire on 31 December of the second succeeding calendar year (the "Expiry Date") unless the Bank agrees otherwise. The Bank is entitled to change the Expiry Date of any or all of the YOU Points awarded to the Eligible Customer by notification. Any YOU Points accumulated by the Eligible Customer which are not redeemed for rewards shall, unless the Bank otherwise agrees, expire and be automatically cancelled after 21:00 on the Expiry Date (or such other time and / or date as agreed by the Bank) without further notification nor any compensation nor alternative arrangement. The Expiry Date shown in Eligible Customer's Dah Sing e-Banking or Mobile Banking page shall be final and conclusive. Notwithstanding the foregoing, (i) if the Eligible Customer or the Bank terminates YOU Banking services for any reason before the Expiry Date, all YOU Points accumulated by the Eligible Customer may be cancelled; or (ii) if the Eligible Customer or the Bank terminates any of the Eligible Transactions for any reason before the Expiry Date, the corresponding YOU Points accumulated by the Eligible Customer may be cancelled.
38. Please refer to the Bank's website for types of Eligible Transaction, respective YOU Points earned and the Maximum YOU Points earned from each Eligible Transaction per month.
39. The Bank will update the YOU Points accumulated and available for redemption by the Eligible Customer in 3 working days after the posting date of an Eligible Transaction. If the posting date of an Eligible Transaction falls on a public holiday (including Sunday), the posting date will be postponed to the following working day of the Bank. The Bank's records in relation to YOU Points accumulated and available for redemption by the Eligible Customer, and the decision of the Bank shall be final and conclusive.
40. The calculation of YOU Points will be based on the transaction amount in Hong Kong dollars or equivalent (if applicable) unless otherwise specified by the Bank. The currency conversion will be effected at the prevailing rate

determined by the Bank on the day of the conversion. There may be a discrepancy in the currency conversion rate between the time of YOU Points calculation and the execution time of the Eligible Transaction. The Bank shall not be liable for any loss or damage caused by such discrepancy.

41. Double YOU Points will only be applicable to Eligible Customer who has used YOU Banking for over 1 year and has maintained a YOU Balance of HK\$50,000 or above (or its equivalent) in each of the past 12 calendar months before the month in which the birthday of the Eligible Customer falls (the "Birthday Month"). Such Eligible Customer can earn double YOU Points for each Eligible Transaction successfully executed and posted in the Birthday Month, and the maximum YOU Points that can be earned in each calendar month will remain unchanged in the Birthday Month.
42. Eligible Customer must maintain a valid YOU i-Account at the time that YOU Points are being awarded.
43. The Bank reserves the exclusive right from time to time to change the types of Eligible Transaction, to decide and vary the quantity of YOU Points to be awarded for each Eligible Transaction and is entitled to prescribe any condition or limitation in relation to the award of YOU Points and their redemption.

Redemption of Reward (Applicable to Eligible Customers who opened YOU i-account on or before 30 November 2016 AND the YOU Points earned on or before 31 December 2019)

44. Eligible Customer is required to maintain a valid YOU i-Account and have registered for Dah Sing e-Banking or Mobile Banking with a valid login ID / user ID and password at the time of YOU Points enquiry and redemption, and a valid Dah Sing Credit Card (excluding corporate credit cards and supplementary credit cards) at the time of YOU Points redemption.
45. Eligible Customers can check the YOU Points accumulated and available for redemption via Dah Sing e-Banking or Mobile Banking. The YOU Points accumulated by the Eligible Customer will be shown on a consolidated basis, i.e. by consolidating all the YOU Points awarded to the Eligible Customer's individual and joint (in the capacity as Primary Account Holder) YOU i-Accounts. The Bank's record in relation to the YOU points accumulated and available for redemption by the Eligible Customer shall be conclusive and binding. The Bank reserves the right to make the final decision.
46. On or after the first anniversary of "Date of Joining YOU Banking", an Eligible Customer can use his / her YOU Points to redeem cash reward, cash coupon, mileage, product, service or any other items the Bank may introduce from time to time ("Reward"), provided that the Eligible Customer shall have a valid YOU i-Account and a YOU Balance of HK\$50,000 or above (or its equivalent) in each of the past 12 calendar months at the time of redemption. Please refer to the online redemption page under Dah Sing e-Banking or Mobile Banking for conversion rate and other details.
47. Please refer to the following table for the Reward Multiplier of YOU Points redemption. The Reward Multiplier may vary from time to time and is subject to the years of joining YOU Banking and YOU Balance in the past 12 calendar months at the time of redemption.

Number of Years Joining YOU Banking (counting from the calendar month following account opening)	YOU Balance in each of the past 12 Calendar Months as of Redemption Month	Reward Multiplier for YOU Point redemption	Reward Multiplier for the following Redemption Period (Assuming "Date of Joining YOU Banking" was in January 2016, calculation of YOU Balance started from February 2016)
1 Year onwards	HK\$50,000 or above	1X	From February 2017 to January 2021: 1X
5 Years onwards	HK\$50,000 or above but below HK\$100,000	1X	From February 2021 to December 2021: 1X
	HK\$100,000 or above	5X	From February 2021 to December 2021: 5X

48. In respect of redemption of designated Rewards, an Eligible Customer has to maintain a valid Dah Sing Credit Card (excluding corporate credit cards and supplementary credit cards) (the "Designated Credit Card") which must be valid and in good financial standing with no breach by the cardholder of his / her obligations under the applicable credit card cardholder agreement with the Bank at the time when the Reward is redeemed and awarded.
49. Once the application for redemption has been submitted, no amendment or cancellation is allowed. The relevant redeemed YOU Points will be deducted from the available balance. Redemption service is available from 09:00 to 21:00 on Dah Sing e-Banking and Mobile Banking. The relevant Rewards will be credited to the Designated Credit Card / mileage account or relevant redemption letter will be sent (as the case may be) within 14 working days after successful redemption.
50. The Bank reserves the right to replace the Reward with other offer or change the reward ratio without prior notice.
51. Cash reward will be used for payment of new credit card transaction items under the Designated Credit Card. It is not transferable, refundable and cannot be exchanged for cash.

52. Customer should be bound by the terms and conditions set out by the relevant mileage programme / supplier of the relevant product, service or items. Please refer to the website of the relevant mileage programme or the suppliers for details. The Bank is not the supplier of the relevant mileage, products and services. The Bank shall not be responsible and liable for any matter in relation to the relevant mileage, products and services, including but not limited to the expiry date, usage and redemption. Any enquiry, comment or complaint about relevant mileage, product(s) or services should be directed to the relevant mileage programme operator or supplier(s).

Redemption of Reward (Applicable to <1>The YOU Points earned from 1 January 2020 for all Eligible Customers or <2>Eligible Customers who opened YOU i-account on or after 1 December 2016)

53. Eligible Customer is required to maintain a valid YOU i-Account and have registered for Dah Sing e-Banking or Mobile Banking with a valid login ID / user ID and password at the time of YOU Points enquiry and redemption, and a valid Dah Sing Credit Card (excluding corporate credit cards and supplementary credit cards) at the time of YOU Points redemption.
54. Eligible Customers can check the YOU Points accumulated and available for redemption via Dah Sing e-Banking or Mobile Banking. The YOU Points accumulated by the Eligible Customer will be shown on a consolidated basis, i.e. by consolidating all the YOU Points awarded to the Eligible Customer's individual and joint (in the capacity as Primary Account Holder) YOU i-Accounts. The Bank's record in relation to the YOU points accumulated and available for redemption by the Eligible Customer shall be conclusive and binding. The Bank reserves the right to make the final decision.
55. On or after the first anniversary of "Date of Joining YOU Banking", an Eligible Customer can use his / her YOU Points to redeem cash reward, cash coupon, mileage, product, service or any other items the Bank may introduce from time to time ("Reward") provided that the Eligible Customer shall have a valid YOU i-Account and a YOU Balance of HK\$50,000 or above (or its equivalent) in each of the past 12 calendar months at the time of redemption. Please refer to the Bank's website for conversion rate and other details.
56. In respect of redemption of designated Rewards, an Eligible Customer has to maintain a valid Dah Sing Credit Card (excluding corporate credit cards and supplementary credit cards) (the "Designated Credit Card") which must be valid and in good financial standing with no breach by the cardholder of his / her obligations under the applicable credit card cardholder agreement with the Bank at the time when the Reward is redeemed and awarded.
57. Once the application for redemption has been submitted, no amendment or cancellation is allowed. The relevant redeemed YOU Points will be deducted from the available balance. Redemption service is available from 09:00 to 21:00 on Dah Sing e-Banking and Mobile Banking. The relevant Rewards will be credited to the Designated Credit Card / mileage account or relevant redemption letter will be sent (as the case may be) within 14 working days after successful redemption.
58. The Bank reserves the right to replace the Reward with other offer or change the reward ratio without prior notice.
59. Cash reward will be used for payment of new credit card transaction items under the Designated Credit Card. It is not transferable, refundable and cannot be exchanged for cash.
60. Customer should be bound by the terms and conditions set out by the relevant mileage programme / supplier of the relevant product, service or items. Please refer to the website of the relevant mileage programme or the suppliers for details. The Bank is not the supplier of the relevant mileage, products and services. The Bank shall not be responsible and liable for any matter in relation to the relevant mileage, products and services, including but not limited to the expiry date, usage and redemption. Any enquiry, comment or complaint about relevant mileage, product(s) or services should be directed to the relevant mileage programme operator or supplier(s).

Terms and Conditions for Online Appointment & Speedy Account Opening Service

61. Speedy Account Opening Service is only applicable to customers who successfully submit the "Online Appointment for YOU Banking" form through www.dahsing.com/you/apply/en, Dah Sing e-Banking, or Dah Sing Mobile App (the "Online Appointment") before opening YOU i-Account.
62. The Bank will contact the customer within 3 working days upon receipt of the Online Appointment form by the Bank according to the contact information provided by the customer for arranging the opening of YOU i-Account at the Bank's branch.
63. The 15 minutes for the Speedy Account Opening Service is for reference only and subject to the customer information provided in the Online Appointment form, the number of applicants, documents uploaded by customer before visiting the Bank's branch and the actual situation at branch during account opening. The Bank is not liable for any loss, damages and / or costs incurred if the account opening process takes more than 15 minutes.

Terms and Conditions for Online Upgrade to YOU Banking Service

64. Online Upgrade to YOU Banking Service is only applicable to customers who successfully submit the "Online Upgrade to YOU Banking" form through Dah Sing e-Banking or Dah Sing Mobile App (the "Online Upgrade") before opening YOU i-Account.

Risk Disclosure Statement and Important Note:

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 as well as 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).

Stocks Investment Savings Plan

Investment involves risks. Stocks Investment Savings Plan ("SISP") is intended to assist customers to accumulate stock portfolio and expect there will be an appreciation in the long term. However, the price of securities fluctuates, sometimes dramatically. The price of securities may move up or down and may become valueless. Customers may not be able to purchase stock at the best price during a particular purchase date. Losses may be incurred as well as 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. Customers are advised to seek independent professional advice if they wish.

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.

Currency Switching

Investment involves risks. You could lose your entire investment. Foreign currency investments are subject to exchange rate fluctuation which may provide both opportunities and risks. The fluctuation in the exchange rate of

foreign currency may result in losses in the event that the customer converts the foreign currency into Hong Kong dollar or other foreign currencies. Before making any investment decision, you should consider your investment experience, investment objectives and risk tolerance level and read carefully the relevant product leaflet and relevant offering documents in order to understand the nature of and the risks associated with Currency Switching. The deposit with FX forward contract set up through Currency Switching is not a protected deposit and is not protected by the Deposit Protection Scheme in Hong Kong.

Currency Linked Premium Deposit

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

Currency Linked Principal Guaranteed Deposit

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

Foreign Exchange Margin Trading

The risk of loss in foreign exchange margin trading can be substantial. You may sustain losses in excess of your initial margin funds. Placing contingent orders, such as "stop-loss" or "stop-limit" orders, will not necessarily limit losses to the intended amounts. Market conditions may make it impossible to execute such orders. You may be called upon at short notice to deposit additional margin funds. If the required funds are not provided within the prescribed time, your position may be liquidated without prior notice. You will remain liable for any resulting deficit in your account. You should therefore carefully consider whether such trading is suitable in light of your own financial position and investment objectives.

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.

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.

Bond

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.

Foreign Currency Trading

Investment 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 limited to the risk disclosure statement and health warning.

Currency Risk Disclosure

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.

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

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

The life insurance products are underwritten by Tahoe Life. Dah Sing Bank, Limited, registered as a licensed insurance agency, is the authorized licensed insurance agency of Tahoe Life.

Should there be any inconsistency or conflict between the English and Chinese versions, the Chinese version shall prevail.

The services/products mentioned herein are not targeted at customers in the EU.

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