



General Terms and Conditions:

- (1) The offers mentioned herein cannot be used in conjunction with other promotional offers of Dah Sing Bank, Limited (the "Bank").
- (2) The Bank reserves the right to suspend, revise, terminate or withdraw the offers, interest rates and the relevant terms and conditions mentioned herein at any time without prior notice. In case of any disputes, the decision of the Bank shall be final and conclusive.
- (3) The 328 Business Account, 328 Business e-Banking and Dah Sing Business Card are subject to the relevant terms and conditions. For details, please visit www.dahsing.com/biz/en.
- (4) For fees, charges, terms and conditions related to the accounts and services of 328 Business Banking, please refer to the "Master Terms and Conditions", "328 Business e-Banking Service Agreement", "328 Business e-Banking Website User Agreement", "Important Notice for Using 328 Business e-Banking Service", "Terms and Conditions for Payroll/Autopay-Out Service", "Dah Sing Business Card Cardholder Agreement", the "Bank Service Charges" and "List of Service Charges for Dah Sing Business Card" of the Bank, or contact the Bank's staff for details.
- (5) In case of any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.

Terms and Conditions for the Cash Reward:

- (6) Promotion period is from 5 October 2020 to 31 March 2021 (both dates inclusive) ("Promotion Period").
- (7) The Cash Reward is only applicable to company customer who submits a 328 SME Tax Loan ("Loan") application during the Promotion Period and draws down the Loan in the amount of HK\$500,000 or above via the corresponding 328 Business Account (which is also designated as the repayment account) on or before 30 April 2021 (the "Eligible Customer"). The amount of Cash Reward offered will be based on the drawdown Loan amount as follows:

Drawdown Loan Amount (HK\$)	Cash Reward (HK\$)
\$1,500,000 or above	\$2,500
\$1,000,000 or above and below \$1,500,000	\$1,500
\$500,000 or above and below \$1,000,000	\$800

- (8) The Bank will credit the Cash Reward to the Current Account of the Eligible Customer's 328 Business Account on or before 31 August 2021. When the Cash Reward is credited, the relevant 328 Business Account must still be valid, and the Eligible Customer's Loan account must have a good repayment record (no late / in arrears repayment record). Otherwise the Eligible Customer will not be entitled to the Cash Reward.
- (9) If the Loan is early settled during the repayment period, the Eligible Customer has to fully pay the Early Settlement Handling Fee and accrued interest for the corresponding month, and refund the Cash Reward (if applicable) without prior notice by the Bank. For details of the Early Settlement Handling Fee, please contact the Bank's staff.
- (10) Each Eligible Customer will be entitled to the Cash Reward once only.

Terms and Conditions for the 328 SME Tax Loan:

- (11) The minimum Loan amount is HK\$50,000, and the maximum Loan amount is 3 times the total tax payable by the customer or HK\$3,000,000, whichever is lower. The Bank reserves the right to request the relevant documents from customers for the purpose of Loan approval, if necessary. For details of the required documents, please refer to the 328 SME Tax Loan Application Form or contact the Bank's staff.
- (12) "P" refers to the Hong Kong Dollar Prime Rate as quoted by the Bank from time to time. For details, please visit the Bank's website.
- (13) The Bank has the absolute discretion to reject any Loan application or to approve a Loan of a lesser amount than that applied for and reserves the right to revise the Loan amount, interest rate, fees and charges and other terms and conditions from time to time without giving any reasons. The final approved Loan amount, interest rate, fees and charges and other terms and conditions are subject to the relevant loan documents to be accepted and signed by the customer. The Loan is subject to the relevant Terms and Conditions for SME Instalment Loan of the Bank. For details, please contact the Bank's staff.

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

This service/ product is not targeted at customers in the EU.