

Terms & Conditions of VIP Banking Promotion:

A. General Terms and Conditions

1. The promotion comprises of the offers provided under Sections B and D to G (each "Offer", collectively "Offers") and the promotion period for the Offers is from 1 October 2020 to 31 December 2020, both dates inclusive (the "Promotion Period").
2. **Unless otherwise specified:**
 - i. The Offer under Section B is applicable to "**New Deposit Customers**". "**New Deposit Customers**" refers to **customers do NOT hold any deposit account at Dah Sing Bank, Limited (the "Bank") one month prior to the opening of VIP Banking; and successfully join VIP Banking of the Bank in sole name during the Promotion Period and do not maintain or cancel VIP Banking or Hello Kitty VIP Banking (either in sole name or joint name) during the period from 1 October 2019 to 30 September 2020.**
 - ii. The Offers under Sections D to G are applicable to "**Eligible Customers**". "**Eligible Customers**" refers to **customers who successfully join VIP Banking of the Bank either in sole name or joint name as a primary account holder during the Promotion Period and do not maintain or cancel VIP Banking or Hello Kitty VIP Banking (either in sole name or joint name) during the period from 1 October 2019 to 30 September 2020.** Primary account holder refers to the "applicant" mentioned in VIP Banking application form or new account(s) / service(s) application form of the Bank signed by the customer.
 - iii. If the transaction / exchange amount of the investment services / foreign exchange is in 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.
3. **The average daily balance requirement of VIP i-Account & Hello Kitty VIP i-Account is HKD1,000,000 or above (or equivalent). If the average daily balance falls below HKD1,000,000 in any month, a monthly maintenance fee of HKD200 or equivalent will be charged.** 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). 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 of the monthly maintenance fee, please refer to the latest booklet of "Bank Service Charges" of the Bank or contact our staff at branch.
4. **Unless otherwise specified, Offers will be given in the form of cash rebate and will be credited to Eligible Customer's VIP i-Account on or before 31 August 2021 (the "Rebate Date").**
5. **If an Eligible Customer/New Deposit Customer terminates his/ her VIP Banking, or cancels his/ her VIP i-Account on or before the Rebate Date, or fails to fulfil any of the relevant requirements mentioned in sections A to G, his/her entitlement to all the relevant Offers will be forfeited.**
6. Each Eligible Customer/ New Deposit Customer, irrespective of the number of VIP i-Account(s) he/she has opened in single or joint name with the Bank during the Promotion Period, can enjoy each Offer ONCE only.
7. The Bank will determine customers' entitlement to the Offers based on the records held by the Bank.
8. All Offers are not for sale/resale, and they are non-transferable and non-exchangeable for cash, other products, services or discounts offers. Unless specially specified, 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 customers are entitled to the Offer(s) in conjunction with other promotional offer(s), the Bank reserves the right to grant the customers one of or part of the entitled Offers only.
9. All Offers are not applicable to Hello Kitty VIP Banking.

10. All Offers are not applicable to the staff of Dah Sing Financial Group and its affiliates.
11. The Bank reserves the right to amend, suspend and/or discontinue all 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 customer's account without prior notice.
13. These Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong Special Administration Region.
14. In case of any discrepancies between the English and Chinese versions of these terms and conditions, the English version shall prevail.

B. e-Express Preferential Fixed Deposit Interest Rate ("Offer 1")

1. Offer 1 is only applicable to New Deposit Customers and is subject to the terms and conditions specified in this Section below.
2. Offer 1 is limited and available on a first-come first-served basis.
3. "New Funds" refer to funds that are newly deposited into the Bank by 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 disputes in relation to the definition of New Funds, the decision of the Bank shall be final and conclusive.
4. New Deposit Customers are required to (i) successfully open a sole name VIP i-Account via "e-Express Bank Account Application" ("e-Express") during the Promotion Period, and (ii) set up a HKD fixed deposit with New Funds for 3 months at any branch of the Bank during the Promotion Period. The minimum fixed deposit amount is HKD100,000 and the maximum fixed deposit amount is HKD500,000 ("Eligible Fixed Deposit"). Once the setup of the Eligible Fixed Deposit is confirmed, no amendment or cancellation will be accepted by the Bank.
5. To be entitled to Offer 1, **New Deposit Customers are required to fulfil the requirements set out in Clause 4 of this section B and maintain a daily Total Balance (including deposit balance of deposit accounts and latest market value of investment account) of HKD1,000,000 or above (or equivalent) from the set up date of the Eligible Fixed Deposit until the corresponding designated date ("Designated Date") as shown in Table 1 below. If a New Deposit Customer fails to fulfil any of the relevant requirements mentioned in Clauses 4 to 5 of this section B, 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.**

Table 1

Designated Fixed Deposit set up date (both dates inclusive)	Designated Date (inclusive)
1 – 31 October 2020	31 March 2021
1 – 30 November 2020	30 April 2021
1 – 31 December 2020	31 May 2021

6. New Deposit Customers shall deposit the principal for the Eligible Fixed Deposit in the savings account of VIP i-Account 2 business days (excluding Saturday, Sunday and Public Holidays) before the preset execution date of the Eligible Fixed Deposit. Please note that cheque deposit made after cut-off time will be processed on the next business day. The cut-off time of individual branch is different. If the customer fails to deposit sufficient funds into the designated savings account, Eligible Fixed Deposit will not be set up. The deposit balance of the designated savings account recorded by the Bank shall be final and conclusive. Should there be any dispute, the Bank reserves the right to make the final decision.
7. The Bank will deposit all funds of Eligible Fixed Deposit, including the principal and interest, into the savings account of the VIP i-Account of the New Deposit Customers on the maturity date of the Eligible Fixed Deposit.
8. 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.
9. 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. For details, please contact the Bank's staff.
10. Offer 1 is not applicable to fixed deposits of any currencies that are set up / renewed via Dah Sing e-Banking / Mobile Banking / Phone Banking Service.

C. Account Opening Requirements

1. To be entitled to the respective Offers in section D to G, Eligible Customers are required to **fulfil all of the following requirements:**
 - i. Register for e-Banking service and login e-Banking successfully within the Promotion Period and maintain its valid status as at the Rebate Date; and
 - ii. Successfully apply for Dah Sing VIP Octopus App Card (VIP Type) within the Promotion Period and maintain its valid status as at the Rebate Date; and
 - iii. Complete at least one designated Wealth Management Assessment (including Financial Planning, Portfolio Review, Risk Assessment Questionnaire (online or at branch) and Financial Needs Analysis) within the Promotion Period and maintain its valid status as at the Rebate Date.

D. e-Express Account Opening Reward ("Offer 2")

1. To be entitled to a HKD300 credit card rebate under this Offer 2, Eligible Customers are required to **fulfil all of the following requirements:**
 - i. Fulfil all of the account opening requirements mentioned in section C; and
 - ii. Successfully open a sole name VIP i-Account via e-Express during the Promotion Period; and
 - iii. Successfully apply for or holds Dah Sing VIP Banking Visa Infinite Card ("Eligible Card") as the primary cardholder within the Promotion Period ("Eligible Cardholder"); and
2. **Offer 2 will be given in the form of credit card rebate and will be credited to the Eligible Card account of the Eligible Cardholder on or before 31 August 2020.**
3. If the Eligible Customer terminates his/ her VIP Banking, or cancels his/ her VIP i-Account, or cancels his/her Eligible Card on or before the Rebate Date, or fails to fulfil any of the relevant requirements mentioned in sections A, C and D, his/her entitlement to Offer 2 will be forfeited.

E. Bonus Reward ("Offer 3")

1. To be entitled to Offer 3 (as shown in Table 2 below), Eligible Customers are required to **fulfil all of the following requirements:**
 - i. Fulfil all of the account opening requirements mentioned in section C; and
 - ii. **Maintain an average Wealth Management Balance (including deposit balance of deposit accounts (excluding any fixed deposit balance) and the latest market value of investment accounts) of specified amount for 6 consecutive months until the corresponding designated date ("Designated Date")** according to the date of joining VIP Banking (as shown in Table 3 below)

Table 2

Average Wealth Management Balance (excluding any fixed deposit balance) (HKD or equivalent)	Cash Rebate (HKD)
8,000,000 or above	7,500
5,000,000 to below 8,000,000	5,000
3,000,000 to below 5,000,000	2,500
1,000,000 to below 3,000,000	1,000

Table 3

VIP Banking Join Date (both dates inclusive)	Designated Date (inclusive)
1 – 31 October 2020	31 March 2021
1 – 30 November 2020	30 April 2021
1– 31 December 2020	31 May 2021

F. Designated Banking Services Reward ("Offer 4")

1. To be entitled to a HKD500 cash rebate under this Offer 4, Eligible Customers are required to **fulfil all of the following requirements:**
 - i. Fulfil all of the account opening requirements mentioned Section C; and
 - ii. Take up or hold at least 4 of the Designated Banking Services (as shown in Table 4 below) during the Promotion Period and maintain its valid status as at the Rebate Date.

Table 4

Designated Banking Services	Cash Rebate (HKD)
<ul style="list-style-type: none"> • Dah Sing VIP Banking Visa Infinite Card • Enroll in VIP i-Account e-Statement • Securities account • Enroll in 360° Easy Payroll Services with monthly payroll transaction records since the month of joining VIP Banking until the Rebate Date • Enroll in a Designated General Insurance Plans (including JourneySure Annual Travel Insurance Plan, HomeSure Household Insurance Plan and MaidSure Domestic Helper Insurance Plan) • Complete one transaction via Dah Sing IPAY Payment Platform[^] • Successfully apply for and drawdown Residential Mortgage Loan • Successfully apply for and drawdown Personal Loan 	500

[^] Dah Sing IPAY Payment Platform Transaction: Payments successfully made with WeChat Pay Hong Kong, Apple Pay, Google Pay™ and Samsung Pay.

- WeChat Pay Hong Kong Transaction: Payments successfully made with WeChat Pay Hong Kong App and VIP i-Account including but not limited to money transferred or WeChat red packet successfully sent via WeChat Pay Hong Kong from your bound VIP i-Account.
- Apple Pay Transaction: Contactless or in-App retail transactions made via Apple Pay with an Eligible Credit Card issued by the Bank, 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 issued by the Bank, but excluding the following transactions, including but not limited to unposted/cancelled/refunded and any unauthorized transactions.
- Google Pay™ Transaction: Contactless or in-App retail transactions made via Google Pay™ with an Eligible Credit Card issued by the Bank, but excluding the following transactions, including but not limited to unposted/cancelled/refunded and any unauthorized transactions.

Note: Eligible Credit Card refers to any Principal Card or Supplementary Card of Dah Sing Credit Card or Co-brand card issued by the Bank, except for UnionPay Dual Currency Credit Card, Internet Credit Card, Debit Card, Cash Card, Corporate Card, Purchasing Card, Spending Card, Business Card, Gift Card, Private Label Card, "Happy Family" Octopus AAVS account and Balance Transfer Account.

G. Wealth Management Reward ("Offer 5")

1. To be entitled to Offer 5 (as shown in Table 5 below), Eligible Customers are required to **fulfil all of the following requirements:**
 - i. Fulfil all of the account opening requirements mentioned in [Section C](#); and
 - ii. Enroll in any of the Designated Product Transactions (as shown in Table 6 below) with the highest single transaction amount specified below between **the date of joining VIP Banking and 31 May 2021.**

Table 5

Transaction Amount in a Single Transaction (HKD or equivalent)	Cash Rebate (HKD)
500,000 or above	2,500
300,000 to below 500,000	1,500

Table 6

Designated Product Transactions
<ul style="list-style-type: none"> • Execute buy transaction of Hong Kong listed securities, Shanghai A Shares and/or Shenzhen A Shares • Lump sum subscription of Investment Fund (the initial charge levied to the customers should not be less than 1.5% for class A funds), and excluding Investment Fund switching and subscription of Investment Fund Savings Plan; or • Subscription of Equity Linked Investment; or • Subscription of Bond (excluding retail bonds subscribed through Initial Public Offering or bonds trading at the Hong Kong Stock Exchange); or • Set up Currency Linked Premium Deposit (with tenor of not less than 14 days); or • Set up Currency Linked Principal Guaranteed Deposit; and/or • Placement of Currency Switching service

H. 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.

I. VIP Banking Member-Get-Member Program

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

J. 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 services offer, visit dahsing.com/investment/en, or contact the Customer Services Officers at the Investment Service Section of the Bank

K. HKD and USD Fixed Deposit Interest Rate Offer ("Fixed Deposit Interest Rate Offer")

1. New Deposit Customers who join VIP Banking and successfully set up HKD or USD fixed deposit through any branch of the Bank with New Funds during the Promotion Period ("Eligible Deposit Customer") can enjoy preferential fixed deposit interest rate. The preferential fixed deposit interest rate is subject to change according to market conditions and shall be quoted by the Bank from time to time. For details, please contact the Bank's staff.
2. "New Funds" refer to funds that are newly deposited into the Bank by customers in cash, using a cheque drawn on other bank, Faster Payment System, inward CHATS or telegraphic transfer but EXCLUDING funds transferred or exchanged from existing account with the Bank. In case of any disputes in relation to the definition of New Funds, the decision of the Bank shall be final and conclusive. For enquiry, please contact the Bank's staff.
3. Each Eligible Deposit Customer can enjoy the Fixed Deposit Interest Rate Offer ONCE only during the Promotion Period. The quota for Fixed Deposit Interest Offer is limited and available on a first-come-first-served basis. For details of the Fixed Deposit Interest Rate Offer, please contact the Bank's staff.

L. 360° Easy Payroll Services

1. For details and the relevant terms and conditions of offer(s) related to 360° Easy Payroll Services, please refer to the relevant promotion leaflet or visit dahsing.com/payroll/en.

M. Dah Sing VIP Banking Visa Infinite Card

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

N. Safe Deposit Box Service

1. Safe Deposit Box Service is available at the following branches of the Bank: Admiralty Centre, Fortress Hill, Jordan, Mongkok, Tseung Kwan O Metro City Plaza, Shatin, Fanling and Yuen Long Castle Peak Road. For further details and the relevant terms and conditions, please contact VIP Banking Service Hotline at 2828 8000.

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 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).

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.

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

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 restricted on 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.

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.

IMPORTANT NOTES

Currency Switching, Currency Linked Premium Deposit, Currency Linked Principal Guaranteed Deposit, Equity Linked Investment, Bond and Investment Fund 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.

JourneySure Annual Travel Insurance Plan, HomeSure Household Insurance Plan and MaidSure Domestic Helper Insurance Plan are underwritten by Dah Sing Insurance Company (1976) Limited ("Dah Sing Insurance"), which is solely responsible for all coverage and compensation, but not the products of Dah Sing Bank, Limited (the "Bank"). The Bank, registered as a licensed insurance agency, is the authorized licensed insurance agency of Dah Sing Insurance. Dah Sing Insurance reserves the right of final approval of the enrolment of the insurance plans. The above information is for reference only but not the details of the plan coverage. For the policy coverage, detailed terms and conditions and policy exclusions, etc. of Dah Sing Insurance's insurance plans, please refer to the policy contract of the insurance plans and the information stated in the relevant policy contract shall prevail.

These services/products are not targeted at customers in the European Union.

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