

**Terms and Conditions for VIP Banking:**

1. The "average daily balance" (defined as follows) requirement of VIP i-Account & Hello Kitty VIP i-Account opened in Dah Sing Bank, Limited (the "Bank") is HK\$1,000,000 or above (or equivalent). If the "average daily balance" falls below HK\$1,000,000 in any month, a monthly maintenance fee of HK\$200 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) ("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 latest booklet of the "Bank Service Charges" of the Bank or contact our staff at branch.
2. You must be aged 18 or above, with a Hong Kong Permanent Identity Card and must not hold any Dah Sing sole name integrated account in order to apply for a bank account via "e-Express Bank Account Application". For details and the relevant terms and conditions of "e-Express Bank Account Application" offers of VIP Banking, please contact our Bank's staff or visit [dahsing.com/deposit/express/en](http://dahsing.com/deposit/express/en).
3. The Bank shall have absolute discretion to prescribe and change the eligible asset type, loan interest rate, maximum loan ratio, fees and charges and other terms and conditions for the PowerWealth Flexi Financing Service from time to time without having to give any reasons. For details of loan ratios with respect to individual asset types, please contact the Bank's staff. The facility amount, interest rate, fees and charges and other terms and conditions of PowerWealth Flexi Financing Service is subject to the final approval of the Bank and shall be those as set out in the relevant loan documents to be accepted and signed by customers. The Bank reserves the right of final loan approval. The Bank reserves the right to terminate or vary the offers and the approval of the PowerWealth Flexi Financing Service and the related terms and conditions from time to time. For enquiries or full details of the related terms and conditions, please contact the Bank's staff. In case of any dispute in relation to the PowerWealth Flexi Financing Service, the Bank reserves the right of final decision.
4. You are required to provide a valid email address and mobile phone number to the Bank in order to receive the e-Alerts. Products/services are subject to relevant terms and conditions, please contact our Bank's staff or visit [dahsing.com/ealert/en](http://dahsing.com/ealert/en) to find out more.
5. For details, please refer to the introduction booklet of "Power Screener" and "Power Tracker".
6. Terms and Conditions for Bonus Savings Interest Rate Offer
  - Savings interest rate of HKD Current Account is calculated based on the Savings Interest (Please refer to the Bank's website for details) of VIP i-Account set by the "Bank". The Bonus

Savings Interest Rate is calculated based on the designated banking services / products the customer is using or holding (if any).

<b>Designated Banking Services / Products</b>	<b>Bonus Savings Interest Rate (Up to 0.25%p.a.)</b>
Category 1 • Personal Finance Services (such as Tax Loan, Instalment Loan, etc.) • Credit Card / Debit Card (with designated transaction records) • Mortgage Loan	Using / holding any Category 1 services / products: +0.125%p.a.**
Category 2 • Securities Services (with stocks holding) • Investment Services (including Investment Funds, Currency Linked Premium Deposit, etc.)	Using / holding any Category 2 services / products: +0.125%p.a.**

\*\*Customer will only be entitled to Bonus Savings Interest Rate of 0.125% p.a. for each Category 1 and Category 2 services/ products even if he/she is using/ holding more than one Category 1 or Category 2 services/ products. For the definition of designated banking services / products, please contact our branch staff or refer to the promotion leaflet of i-Account.

- For details of the arrangement of interest payment of Bonus Savings Interest Rate, please contact our branch staff or refer to the promotion leaflet of i-Account.
7. For details and the terms and conditions of Dah Sing VIP Banking Visa Infinite Card, please refer to the relevant promotion leaflet of Dah Sing VIP Banking Visa Infinite Card or contact your Relationship Manager.
  8. Customer is required to maintain an average daily balance of HK\$500,000 or above (or equivalent) for a month to enjoy the No-Bounced Cheque/ Autopay Protection in the following month. No-Bounced Cheque/ Autopay Protection overdraft interest will be charged at the rate of HKD Prime +6% p.a.
  9. The 30-day Free Accidental Death Benefit is only applicable to new account holders of VIP i-Account. The coverage is valid for a term of 30 days from the opening date of VIP i-Account. This coverage is provided in accordance with the Master Policy underwritten by Tahoe Life Insurance Company Limited (Incorporated in Bermuda with limited liability) ("Tahoe Life"). The Bank is registered as licensed insurance agency and is the authorized licensed insurance agency of Tahoe Life. The coverage is the product of Tahoe Life but not the Bank. Tahoe Life is solely responsible for all coverage and compensation, and reserves the right of final approval of the enrollment of the coverage. Please visit [www.tahoelife.com.hk](http://www.tahoelife.com.hk) or contact Tahoe Life for details and relevant terms of the insurance coverage.
  10. Plus cable charges. For details, please refer to the latest booklet of the "Bank Service Charges" of the Bank.

11. The office hour of Dah Sing VIP Banking Service Hotline is 9:00am - 10:00pm, on Mondays to Fridays, 9:00am - 5:30pm on Saturdays, and closed on Sundays and Public Holidays.

The Bank/Tahoe Life reserves the right to terminate and amend the offers, rate, fees and charges and the relevant terms and conditions without prior notice. If there are any disputes, the decision of the Bank/Tahoe Life shall be final and conclusive.

In case of any discrepancies between the English and Chinese versions of these terms and conditions, the English version shall prevail.

#### **RISK DISCLOSURE:**

**Investment Service** Investment involves risks. Past performance is not indicative of future performance. Before making an investment decision, customers should refer to the relevant investment product offering documents for detailed information including the risk factors. If customers are in doubt, independent professional advice should be sought.

**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.

**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.

**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.

### **IMPORTANT NOTES**

Investment Fund and Currency Linked Premium Deposit are investment products. Some Investment Funds and Currency Linked Premium Deposit 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.

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

The life insurance product mentioned above are underwritten by Tahoe Life. Dah Sing Bank, Limited ("Dah Sing Bank"), is registered as a licenced agency and is the authorized licenced insurance agency of Tahoe Life.