

## 360° Easy Payroll Services

### General Terms and Conditions:

1. The Promotion Period is from 1 June 2023 to 30 June 2023 (both dates inclusive) ("Promotion Period").
2. Dah Sing Octopus App Card refers to Dah Sing Octopus VIP App Card, Dah Sing Octopus YOU Banking App Card and Dah Sing Octopus i-Account App Card. Dah Sing Bank, Limited (the "Bank")'s transaction records of Dah Sing Octopus App Card's Automatic Add Value Service ("AAVS") shall be final and conclusive. Any unposted AAVS transactions will not be counted.
3. All offers under this promotion ("Offers") are not applicable to the staff of Dah Sing Financial Holdings Limited, its subsidiaries and affiliates.
4. All Offers cannot be used in conjunction with the Bank's other promotional offers of related services.
5. All Offers are only applicable to primary account holder of the Payroll Account (please refer to Article 14 of these Terms and Conditions for definition of Payroll Account). Primary account holder refers to the "Applicant" indicated in the New Account(s) / Service(s) Application Form signed by the customer. For joint account, only the primary account holder is eligible for the offer. Besides, only those designated banking transactions (please refer to Article 19 of these Terms and Conditions) made by the primary account holder would be counted.
6. An "Eligible Payroll Transaction" refers to the deposit of a customer's Net Basic Salary (please refer to Article 7 of these Terms and Conditions for the definition of Net Basic Salary) into a designated Payroll Account (please refer to Article 14 of these Terms and Conditions for the definition of Payroll Account) using the method selected when registering for 360° Easy Payroll Services ("Payroll Services"). It also refers to a payroll deposit (i.e. the deposit made pursuant to the Payroll Services as referred to in Article 15 of these Terms and Conditions) that is not lower than the stipulated payroll deposit amount per transaction. The minimum payroll deposit amount per transaction is HKD5,000 if the deposit is made via Autopay (automatic payment); whereas the minimum payroll deposit amount per transaction is HKD10,000 if the deposit is made via Standing Instruction ("S.I."). The date and amount of Eligible Payroll Transactions, payroll deposit methods and other relevant information on payroll transactions are subject to the Bank's record. In case of any disputes, the decision of the Bank shall be final and conclusive.
7. "Net Basic Salary" refers to the salary amount after deducting contributions under recognized Mandatory Provident Fund or recognized occupational retirement scheme, excluding any commission, extra allowance, overtime allowance, double pay, bonus, reimbursement, and / or other payment on top of the basic salary.
8. The relevant interest rates are for reference only and are not guaranteed. The Bank reserves the right to amend, suspend or withdraw the offers mentioned herein or amend these Terms and Conditions from time to time, without prior notice. In the case of any disputes, the decision of the Bank shall be final and conclusive. In case of any fraud, abuse, reversal or cancellation of transaction(s) in respect of which any offer(s) is / are rewarded, the Bank reserves the right to disqualify the relevant customer from being entitled to the relevant offer(s) or debit the equivalent amount from his / her account without prior notice.
9. For fees, charges, terms and conditions in relation to account and other services, please refer to the "Master Terms and Conditions" and the "Bank Service Charges" of the Bank or contact customer service officers of the Bank for details.

10. These Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong SAR. Each party hereto submits to the non-exclusive jurisdiction of the courts of Hong Kong SAR. A person who is not a party to these Terms and Conditions may not enforce any of their provisions under the Contracts (Rights of Third Parties) Ordinance (Cap 623 of the Laws of Hong Kong).
11. In the case of any discrepancy between the Chinese and English versions of these Terms and Conditions, the Chinese version shall prevail.

## **Terms and Conditions for 360° Easy Payroll Services Offers:**

### **A. General Terms and Conditions:**

12. The offers for Payroll Services comprise the following promotional offers, which are subject to the respective terms and conditions:  
Bonus Savings Interest Rate, Payroll Services Welcome Offer, Autopay Bill Payment Service Offer, Online Application Reward or "e-Express Payroll Services Application" Reward, Securities Services Welcome Offer and Credit Card Welcome Offer.
13. Except for the Credit Card Welcome Offer, **all of the promotional offers set out in Article 12 of these Terms and Conditions are only applicable to new payroll customer who fulfills requirements a to c set out below ("New Payroll Customer"):**
  - a. **Did not sign up for the Bank's Payroll Services between 1 January 2021 to 31 May 2023 (both dates inclusive); and**
  - b. **Does not have any payroll deposit in any deposit accounts with the Bank from 1 January 2021 till the sign-up date for Payroll Services (both dates inclusive); and**
  - c. **Signs up for Payroll Services and makes Eligible Payroll Transaction after the day of signing up during the Promotion Period.**

The Bank will start to count a New Payroll Customer's eligibility for the relevant offers after the Bank has recorded such customer's first Eligible Payroll Transaction.

14. A New Payroll Customer must register the Payroll Services during the Promotion Period and cause a payroll deposit to be made into a VIP i-Account / YOU i-Account / i-Account HKD Current Account ("Payroll Account") at the Bank via Autopay (please refer to Article 16 of the Terms and Conditions for the definition of Autopay), or make a transfer to their Payroll Account via S.I. from a deposit account held with another bank under the same customer name.
15. The Payroll Account customer will no longer be eligible for any offers (if applicable) without prior notice if any of the following situations occurs for 3 consecutive months:
  - (i) if there are no monthly Eligible Payroll Transactions records; or
  - (ii) if the payroll deposit amount per transaction is lower than HKD5,000 when deposited via Autopay or if the payroll deposit amount per transaction is lower than HKD10,000 when deposited via S.I.; or
  - (iii) if the payroll deposit method is different from the "Salary Credit Method" stated in the application form for Payroll Services. (If the customer wishes to change the Salary Credit Method of depositing their salary, he / she must notify the Bank immediately to update the relevant payroll record).

The offers shall not be applicable even if the customer begins using the related services again in future.

16. "Autopay" (automatic payment arrangement) refers to the automatic payment arrangement pursuant to which customer's employer credits the customer's salary to customer's Payroll Account automatically as per the customer's instruction. Owing to the variation in the autopay

services adopted by different employers, and so the final decision of autopay as salary credit method should be subject to the Bank's final transaction record. Cash deposit, cheque deposit and CHATS will not be accepted as autopay in relation to payroll payments.

17. The rewards for Payroll Services Welcome Offer, Autopay Bill Payment Service Offer, Online Application Reward or "e-Express Payroll Services Application" Reward, Securities Services Welcome Offer and Credit Card Welcome Offer will be deposited to the customer's eligible Dah Sing principal credit card account in the form of Dah Sing credit card free spending credit ("free credit card spending"). The eligible Dah Sing credit card account means the credit card account must be valid and in good standing status at the time the free credit card spending is deposited. Free credit card spending to be rewarded by individual offer is also subject to respective Terms and Conditions. Free credit card spending will be used for settlement of new transaction items of the respective credit card; it is not transferable, refundable or cannot be exchanged for cash. If the customer has more than 1 eligible Dah Sing principal credit card, the reward would be deposited to the principal credit card with the latest card issue date according to the Bank's record. If the customer does not have a valid Dah Sing credit card, he / she is required to successfully apply for a Dah Sing credit card and become the principal cardholder before the free credit card spending is to be deposited, otherwise the relevant rewards will be forfeited.

#### **B. Terms and Conditions for Bonus Savings Interest Rate:**

18. New Payroll Customer can enjoy the Bonus Savings Interest Rate until **31 December 2023**. Each Payroll Account can enjoy a maximum Bonus Savings Interest of up to **HKD6,000 per month**. **The Bank will not notify customers when the Bonus Savings Interest Rate for this Promotion ends (if applicable).** The Bonus Savings Interest Rate is only applicable to deposits made into Payroll Accounts. Interest shall be calculated daily on a simple interest basis and shall be credited monthly. Interest shall be credited to the Payroll Account on or before the last working date of the subsequent month. For public holidays (including Sundays), the Bonus Savings Interest Rate shall be calculated based on the credit balance in the Payroll Account as of the preceding working day. If no monthly Eligible Payroll Transactions are made for 3 consecutive months, the Bonus Savings Interest Rate shall be terminated and the normal HKD Current Account savings rate for Dah Sing's i-Accounts shall be applied without prior notice. For details of the normal savings rates for i-Accounts, please refer to the Bank's website at dahsing.com.
19. The Bonus Savings Interest Rate for New Payroll Customers shall be based on the value of daily deposits made to the Payroll Account and the transaction record(s) for the respective month. Customers are only eligible for the offer if their designated banking transaction(s) (including payroll transactions) are recorded after their Payroll Services are in effect. New Payroll Customers who have Eligible Payroll Transaction records for the respective month and whose Payroll Account has credit balance of HKD100,000 or above can enjoy the Bonus Savings Interest Rate (p.a.) as set out below.

Credit Balance in Payroll Account	Via Autopay (automatic payment arrangement)	Via Standing Instruction
Payment method		
HKD100,000 or above to below HKD800,000	1%	0.9%
HKD800,000 or above	1.1%	1%

New Payroll Customers with any of the following types of transactions recorded on their Payroll Account will receive the Bonus Savings Interest Rate as set out below. Multiple similar transaction records shall be considered as only conforming to one of these categories. **The Bonus Savings Interest Rate for each type of transaction is subject to the account type of customer as set out below on the last working day of the posting month with the transaction record(s).**

Type of Transaction Record	Bonus Savings Interest Rate (p.a.)	
	VIP i-Account	YOU i-Account / i-Account
<b>Type A:</b> Dah Sing Octopus App Card's reload record with AAVS transaction (based on the transaction date recorded); New Payroll Customer is required to activate the AAVS in respect of his / her Dah Sing Octopus App Card and designate the Payroll Account as the AAVS Account.	0.3%	0.3%
<b>Type B:</b> Eligible spending with Dah Sing credit cards totaling HKD3,000 (or equivalent) or above ( <u>excluding annual fees and credit card handling fees</u> ) over one calendar month (including spending of both principal cardholders and supplementary cardholders). Eligible spending includes retail spending, cash advances, credit card's installment loan, Octopus App Card's AAVS transaction or Dah Sing e-Banking / Mobile Banking Bill Payment Services effected by the credit card by principal and supplementary cardholders. <b><u>However, it does not apply to other transactions including but not limited to balance transfers, Mobile Transfer and Top up Transactions (including but not limited to PayMe, TNG, etc.) , WeChat Pay, bank handling fees (including but not limited to annual fees, finance charges, late charges or service fees for cash advances, etc.) or any unposted / cancelled / returned / unauthorized transactions.</u></b> Eligible spending made by supplementary cardholders is also counted towards the principal cardholders' total Eligible spending.	0.3%	0.3%

Type of Transaction Record	Bonus Savings Interest Rate (p.a.)	
	VIP i-Account	YOU i-Account / i-Account
<p><b>Type C:</b> Successfully subscribe / conduct one transaction of the following 3 services: (i) Currency Linked Principal Guaranteed Deposit or Currency Linked Premium Deposit transaction with transaction amount of HKD100,000 (or equivalent) or above / (ii) Foreign Exchange transaction (excluding notes exchange or issuance of Demand Draft) with transaction amount of HKD5,000 (or equivalent) or above / (iii) Investment Fund transaction which must be successfully settled (Only applicable to lump sum subscription of Investment Fund, excluding Investment Fund switching and subscription transaction of Investment Fund Savings Plan) and with transaction amount of HKD10,000 (or equivalent) or above, via any transaction channel. The Payroll Account or the savings account under the same i-Account should be the settlement account / transaction account. For Foreign Exchange transaction, the Payroll Account or the savings account under the same i-Account should be the debit accounts. Fees and charges associated with fund subscription for Investment Fund transaction will be excluded.</p>	1.4%	1%
<p><b>Type D:</b> Successfully execute one buy / sell securities transaction that reaches HKD5,000 (or equivalent) or above in total via "<b><u>Securities Trading App+</u></b>" and / or the "<b><u>i-Securities Internet Trading Services</u></b>", excluding US Stock Trading, IPO application &amp; Stocks Investment Savings Plan (must choose to use Payroll Account or the savings accounts under the same i-Account as the securities settlement account for buy / sell securities transaction). Brokerage fee and other related charges related to securities transaction will be excluded.</p>	1.9%	1.5%

The transaction date, settlement date and posting date of the designated transaction types mentioned above may differ. The transaction records of all the designated transaction types mentioned above shall be based on transaction dates. Any unsettled, unposted, cancelled, reversed or unauthorized transactions would not be counted. The calculation of the above transactions 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 calculation of the transaction and the execution time of such transaction and the Bank shall not be liable for any loss caused by such discrepancy. In case of any disputes, the decision of the Bank shall be final and conclusive.

Example: If a New Payroll Customer who is the primary account holder for a VIP i-Account, uses Payroll Services in June 2023 and has Eligible Payroll Transaction records via Autopay and has conducted a total of 4 different transaction types (one for each of Types A, B & D and any one of the transaction in Type C); the Bonus Savings Interest Rate for his Payroll Account that has a credit balance of HKD900,000 will be 5% p.a. for that month. This includes a 1.1% p.a. Bonus Savings Interest Rate for completing the eligible payroll transactions and fulfilling the designated credit balance requirement. It also includes a further Bonus Savings Interest Rate of 3.9% p.a. for meeting the eligible transaction types.

20. Customer must still be using the Bank's Payroll Services at the time the Bonus Savings Interest is credited. Otherwise, the customer is not entitled to the Bonus Savings Interest. The amount of Bonus Savings Interest is subject to the salary credit method, the account type, type of designated banking transaction conducted in the relevant month and the value of daily deposits made to the Payroll Account on the last working day of the posting month with the transaction record(s). In case of any disputes, the decision of the Bank will be final and conclusive.
21. The bonus interest is calculated on the basis of 365 days in a year (for both ordinary year and leap year).

### C. Terms and Conditions for Payroll Services Welcome Offer:

22. New Payroll Customer with Eligible Payroll Transaction records for 2 consecutive months within the first 3 months of registering for Payroll Services will receive up to HKD1,000 free credit card spending. The amount of free credit card spending offered will be determined according to the type of Payroll Account, the actual monthly Eligible Payroll Transaction amount transferred to the Bank and the Salary Credit Method as shown in the below table:

Actual Monthly Eligible Payroll Transaction Amount Transferred to the Bank	Free credit card spending					
	Via Autopay (automatic payment arrangement)			Via Standing Instruction		
	VIP i-Account	YOU i-Account	i-Account	VIP i-Account	YOU i-Account	i-Account
HKD80,000 or above	HKD1,000	HKD600	HKD300	HKD300	HKD250	HKD150
HKD50,000 or above and below HKD80,000	HKD500	HKD200		HKD200	HKD100	
HKD30,000 or above and below HKD50,000	HKD300	HKD100		N.A.		
HKD10,000 or above and below HKD30,000	N.A.	HKD100	N.A.	N.A.		

23. The offer is only available for each New Payroll Customer once. If a New Payroll Customer's actual monthly Eligible Payroll Transaction fluctuates from month to month, the free credit card spending offered will be determined based on the lower of the customer's monthly Eligible Payroll Transaction amount across the first 2 consecutive months. The amount of free credit card spending offered shall also be determined by the customer's account type on the last working day of the month in which the eligibility requirements have been fulfilled. In case of any disputes, the decision of the Bank shall be final and conclusive.
24. The free credit card spending reward will be deposited to the New Payroll Customer's eligible Dah Sing principal credit card account (please refer to Article 17 of these Terms and Conditions for the definition of eligible Dah Sing credit card) within 6 months of fulfilling the relevant criteria. The relevant New Payroll Customer must maintain an eligible Dah Sing credit card, a valid Payroll Account and is still using the Payroll Services at the time the free credit card spending is deposited. Otherwise, his / her entitlement to the free credit card spending shall be forfeited by the Bank. Customer is required to return the relevant free credit card spending to the Bank if he / she ceases to use Payroll Services within 6 months after the date of his / her signing up for the Payroll Services. The Bank reserves the right to debit the relevant free credit card spending from the Payroll Account or any other account such customer maintains with the Bank without prior notice.

#### **D. Terms and Conditions for Autopay Bill Payment Service Offer:**

25. Autopay Bill Payment Service Offer is only applicable to New Payroll Customer who sets up a new autopay instruction for eligible bill payment and makes the bill payment successfully. Each New Payroll Customer and each Payroll Account can enjoy a maximum of HKD1,000 free credit card spending. The definition of Eligible Autopay Instruction refers to the following:
  - An autopay instruction which has no set-up and / or debit record in the Bank within 6 months prior to the set-up of such autopay instruction;
  - New Payroll Customer sets up such autopay instruction in such Payroll Account and make at least one successful bill payment transaction for paying bill amount of HKD500 or above (in a single transaction) using such autopay instruction within 6 months upon signing up for Payroll Services.
26. The amount of free credit card spending is subject to the number of Eligible Autopay Instruction newly set up for each merchant and the free credit card spending amount per instruction is HKD100, capped at HKD1,000. For example, if a customer set up the autopay bill payment for settling the bill of various Dah Sing credit cards, it would be regarded as one merchant.
27. Free credit card spending will be credited to the New Payroll Customer's eligible Dah Sing principal credit card account (please refer to Article 17 of these Terms and Conditions for the definition of eligible Dah Sing credit card) within 6 months after he / she has fulfilled relevant criteria. Customer must maintain an eligible Dah Sing credit card, a valid Payroll Account and is still using the Payroll Services and autopay bill payment service at the time the free credit card spending is credited. Customer is required to refund the free credit card spending to the Bank if he / she ceases to use Payroll Services and / or cancels the autopay instruction within 6 months after set-up of the autopay instruction. The Bank reserves the right to debit the relevant free

credit card spending from the Payroll Account or any other account the customer maintains with the Bank without prior notice.

#### E. Terms and Conditions for Online Application Reward or "e-Express Payroll Services Application"

##### Reward:

28. The Online Application Reward is only applicable to existing customer of VIP i-Account / YOU i-Account / i-Account, who successfully applies for the Bank's Payroll Services as a New Payroll Customer through login to Dah Sing e-Banking from the Bank's website (dahsing.com) or the Bank's mobile application during the Promotion Period and has the first Eligible Payroll Transaction record within 3 months from the effective date of Payroll Services. Such New Payroll Customer can enjoy HKD100 free credit card spending once.
29. The "e-Express Payroll Services Application" Reward is applicable to the customers without any integrated accounts at the Bank, who successfully opens a VIP i-Account or YOU Banking i-Account through "e-Express Bank Account Application" and successfully applies for the Bank's Payroll Services as a New Payroll Customer **simultaneously** during the Promotion Period and has the first Eligible Payroll Transaction record within 3 months from the effective date of Payroll Services. Such New Payroll Customer can enjoy HKD300 free credit card spending once.
30. The Online Application Reward or the "e-Express Payroll Services Application" Reward will be credited to the New Payroll Customer's eligible Dah Sing principal credit card account (please refer to Article 17 of the Terms and Conditions for definition of eligible Dah Sing credit card) within 6 months after he / she has fulfilled relevant criteria. Customer must maintain an eligible Dah Sing credit card and a valid Payroll Account when the free credit card spending is credited. Customer is required to refund the free credit card spending to the Bank if he / she ceases to use Payroll Services within 6 months after signing up for Payroll Services. The Bank reserves the right to debit the relevant free credit card spending from the Payroll Account or any other account the customer maintains with the Bank without prior notice.

#### F. Terms and Conditions for Securities Services Welcome Offer:

31. The HKD200 free credit card spending is only applicable to New Payroll Customer who successfully opens a new securities account during the Promotion Period and **successfully executes at least one buy and / or sell transaction of Hong Kong Listed Securities, Shanghai A Shares and / or Shenzhen A Shares (excluding shares purchased under IPO subscription or Stocks Investment Savings Plan) via the Bank's "Securities Trading App+" and / or the "i-Securities Internet Trading Services" on or before 31 July 2023 ("Eligible Securities Transaction")**. "New securities account" refers to a securities account newly and successfully opened with the Bank by the New Payroll Customer during the Promotion Period. **The New Payroll Customer should not have any sole-named or joint-named securities account with the Bank from 1 December 2022 to 31 May 2023 (both dates inclusive)**. Each New Payroll Customer can enjoy the offer once for one New securities account only. The free credit card spending will be credited to the eligible Dah Sing principal credit card (please refer to Article 17 of the Terms and Conditions for the definition of eligible Dah Sing credit card) of an eligible customer on or before 31 Oct 2023.
32. In order to be entitled to the Securities Services Welcome Offer, a New Payroll Customer must conduct the Eligible Securities Transactions through the New securities account after the customer successfully enrolls for the New Payroll Services during the Promotion Period. **If the account opening date of the New securities account and transaction date of the Eligible**



**Securities Transaction are earlier than the enrollment date of the New Payroll Services, the customer will not be entitled to the Securities Services Welcome Offer.**

33. Customers who are entitled to the Bank's other privilege commission rate offer on securities trading, Private Banking customers, customers who opened accounts under company name and staff of Dah Sing Financial Group and its affiliates are not eligible for this offer.
34. Customer must maintain a valid securities account, eligible Dah Sing credit card and is still using the Payroll Services at the Payroll Account at the time the free credit card spending is credited by the Bank, otherwise, the customer will not be entitled to free credit card spending.

**G. Terms and Conditions for Credit Card Welcome Offer:**

35. For details of the Credit Card Welcome Offer, please refer to the relevant promotional materials.

**H. Terms and Conditions for Bill Payment Services:**

36. A handling fee is imposed for settling bills with credit card / debit card to pre-registered merchants by means of Dah Sing e-Banking / Mobile Banking Bill Payment Services. Please refer to the "e-Banking / Mobile Banking Services" of the Bank Services Charges for details.

**I. Terms and Conditions for Free Banking Services and Privileges:**

37. For details of the Free Banking Services and Privileges, please refer to the Terms and Conditions for VIP Banking, General Terms and Conditions for YOU Banking and General Terms and Conditions for i-Account.

**Risk Disclosures**

**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 (which contains a section of risks of investing through Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect).

**Foreign Currency Trading**

Foreign currency trading involves risks. Foreign currency investments are subject to exchange rate fluctuation which may provide both opportunities and risks. The fluctuation in the exchange rate of foreign currency may result in losses in the event that the customer converts the foreign currency into Hong Kong dollar or other foreign currencies. Foreign currency rates of exchange may adversely affect the value, price or income of any security or related investment mentioned in this document. This document does not purport to identify all the risks that may be involved in the product or investments referred to in this document. Before making investment decision, investors should read and understand

the offering documents of such products, including but not restricted to the risk disclosure statement and health warning.

### **Currency Risk Disclosure**

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.

### **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 in 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.

### **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.

### **IMPORTANT NOTES**

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

**To borrow or not to borrow? Borrow only if you can repay!**  
**Don't be tempted by quick money. Don't lend your bank account to anyone to launder money.**

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