

General Terms and Conditions:

- (1) Dah Sing Bank, Limited (the "Bank") reserves the right to suspend, revise, terminate or withdraw the offer mentioned herein (if any) and amend these terms and conditions at any time without prior notice. In case of any disputes, the decision of the Bank shall be final and conclusive.
- (2) For fees, charges, terms and conditions related to the accounts and services of 328 Business Banking, 328 Business e-Banking and Dah Sing Business Card, 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. For details, please visit www.dahsing.com/biz/en or please contact the Bank's staff.
- (3) These terms and conditions shall be governed by and construed in accordance with the laws of Hong Kong. Each party hereto submits to the non-exclusive jurisdiction of the courts of Hong Kong.
- (4) 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).
- (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 328 SME Tax Loan:

- (6) The minimum amount of 328 SME Tax Loan (the "Loan") that a customer has to apply for is HKD 50,000, and the maximum Loan amount that a customer has to apply for is 3 times the total tax payable by the customer or HKD 3 million, 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.
- (7) "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.
- (8) 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.