

## General Promotional Terms and Conditions

1. The offer under these promotional terms and conditions ("Offer") is applicable to customers who subscribe The Airport Authority Hong Kong Dollar 4.25% Bonds due 2026 ("AAHK Bonds") through Dah Sing Bank, Limited (the "Bank") during the period from 17 January 2024 to 25 January 2024 (both dates inclusive) ("Promotion Period").
2. The below Offer is not for sale / resale and is non-transferable and non-exchangeable for cash, other products, services or discount offers.
3. The Bank reserves the right to terminate or amend the below Offer and amend these terms and conditions at any time without prior notice. If there is any dispute, the decision of the Bank shall be final and conclusive.
4. Any fraud and / or abuse of the Offer by a customer (as determined by the Bank at its sole discretion) will result in forfeiture of the customer's entitlement of the Offer and / or cancellation of all or part of the customer's account(s) with the Bank. The Bank reserves the right to deduct the equivalent value of the Offer inappropriately awarded to a customer pursuant to any fraud and/or abuse from the customer's account(s) with the Bank directly without prior notice and / or take legal action in such instances to recover any outstanding amounts.
5. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region ("Hong Kong"). Any dispute arising under these terms and conditions shall be subject to the non- exclusive jurisdiction of the courts of Hong Kong.
6. 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).
7. In case of any discrepancies between the English and Chinese versions of these terms and conditions, the English version shall prevail.

## Terms and Conditions for Fee Waivers

1. The following fees can be waived if customers successfully subscribe AAHK Bonds through the Bank during the Promotion Period.
  - Handling fee for subscription
  - Safe custody fee
  - Collection of Coupon fee
  - Redemption fee at maturity
  - Transfer-in fee
  - Handling fee for purchase in secondary market (through bond account)
  - Handling fee for sales in secondary market (through bond account)
  - Transfer-out fee (Transfer to other banks)
  - Transfer fee (Transfer to securities account in the Bank)

**IMPORTANT NOTES**

1. The Bank is acting in the capacity of an agent in handling the application of AAHK Bonds.
2. The Bank does not have any affiliation with The Airport Authority.
3. The Bank will receive from The Airport Authority a placing fee of 0.15% of the allotted amount of AAHK Bonds.
4. The Bank is NOT an independent intermediary and that the Bank receives fees, commissions, or other monetary benefits from The Airport Authority in relation to the Bank's handling of the application of AAHK Bonds with customers. Customers should read and understand the Bank's disclosure on monetary benefits which the Bank provided to customers prior to or at the point of subscribing AAHK Bonds.
5. E-Banking and Mobile Banking Services only offer online subscription of AAHK Bonds. For other related services including but not limited to exercising the early redemption right under AAHK Bonds and selling of AAHK Bonds, customers should visit branches of the Bank in person.

**RISK DISCLOSURE****Bond Service**

Bond is an investment product, which is not equivalent to time deposit and is not protected by the Deposit Protection Scheme in Hong Kong. Investment involves risks. The price of bonds may move up or down, or even become valueless. Losses may be incurred rather than 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.

Unless the context requires otherwise, this document does not constitute any offer, invitation or recommendation to any person to enter into any investment transaction nor does it constitute any prediction of likely future movements in prices of any investment products.

This document has not been reviewed by the Securities and Futures Commission or any regulatory authority in Hong Kong.

The product(s) / service(s) mentioned herein are not targeted at customers in the European Union.