

Terms and Conditions of Investment Service Offers

1. Unless otherwise specified, the offers herein (the, "Offers") only apply to the customers of Dah Sing Bank, Limited (the "Bank") (as set forth in clause 3 below) who successfully complete the designated investment transaction(s) and fulfill all the designated requirements under each Offer during the period from 3 January 2023 to 30 June 2023 (both dates inclusive) ("Promotion Period").
2. If the transaction / exchange amount of the investment services / foreign exchange is in a currency other than HK dollars, the amount will be converted into HK dollars 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 Offers are only applicable to individual customers, including single-name and joint-name accounts. For joint-name accounts, only the primary account holders are entitled to the Offers. Unless otherwise specified, each single-name or joint-name Investment Fund account, Bonds/Notes/ELI account and Currency Switching account is entitled to each Offer once only.
4. Customers can simultaneously enjoy Offer 1A, Offer 1B, Offer 2 and Offer 3 of this promotion (subject to the Terms and Conditions of each Offer.)
5. The relevant Offers are not for sale or resale and they are non-transferable and non-exchangeable for cash, other products, services or discounts offers. Unless otherwise specified, the Offers cannot be enjoyed in conjunction with other promotion offers of relevant services provided by the Bank. If customers are entitled to the Offer(s) in conjunction with other promotion offer(s), the Bank reserves the right to grant the customers all or part of the relevant offers.
6. The relevant Offers are not applicable to the staff of Dah Sing Financial Group and its affiliates.
7. The Bank reserves the right to make the final decisions on matters such as customer's eligibility to the Offer(s), the related requirements and the provision of the Offer(s).
8. In case of any fraud, abuse, reversal or cancellation of transaction(s) in respect of which the relevant Offer(s) is/are rewarded, the Bank reserves the right to disqualify the relevant customer from entitling to the relevant Offer(s) and/or debit the equivalent amount from his/her account without prior notice.
9. The Bank reserves the right to amend, suspend and/or terminate any of the relevant Offers and to amend these Terms and Conditions and the relevant terms and conditions at any time without prior notice. If there are any disputes, the decision of the Bank shall be final and conclusive.
10. These Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong. Any dispute arising under these Terms and Conditions shall be subject to the non-exclusive jurisdiction of the courts of Hong Kong.
11. 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).
12. In case of any discrepancies between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

Offer 1A: Terms and Conditions for Transaction reward for new-to-investment-service-type customers ("Offer 1A")

1. Offer 1A is only applicable to customers who (1) have not subscribed to or set up 2 or more of the following 4 "New Investment Service Types" (whether in single name or joint name account) via the Bank: (i) Lump sum subscription of Investment Fund (for Class A funds, the initial subscription charge levied to the customers should not be less than 1.5%), excluding investment fund switching and subscription transaction of Investment Funds Savings Plan; (ii) Equity Linked Investment; (iii) Currency Linked Premium Deposit / Currency Linked Principal Guaranteed Deposit; and (iv) Currency Switching during the period from 1 April 2022 to 31 December 2022 (both dates inclusive); and (2) successfully

- subscribe to or set up 1 or more of the New Investment Service Types with Accumulated Investment Transaction Amount (as defined in clause 5 below) for a single New Investment Service Type reaching HKD300,000 or above (or equivalent) during the Promotion Period ("Eligible Customers of Offer 1A").
2. Each Eligible Customer of Offer 1A can enjoy Offer 1A once only regardless of the number of the New Investment Service Types subscribed or set up by him/her during the Promotion Period.
 3. As an illustration, if a customer has subscribed to or set up 2 of the New Investment Service Types (e.g. Currency Linked Premium Deposit with deposit tenor of not less than 14 days and Equity Linked Investment) between 1 April 2022 and 31 December 2022 (both dates inclusive), the customer will not be entitled to Offer 1A. On the other hand, if a customer has only set up Equity Linked Investment between 1 April 2022 and 31 December 2022 (both dates inclusive), and later successfully sets up Currency Linked Premium Deposit with deposit tenor of not less than 14 days and Currency Switching within the Promotion Period and the respective Accumulated Investment Transaction Amount for each of those two New Investment Service Types reaches HKD300,000 or above (or equivalent), the customer will be entitled to Offer 1A once.
 4. The amount of the transaction reward for Offer 1A depends on the customer type (i.e. VIP Banking customers or non-VIP Banking customers) to which the Eligible Customers of Offer 1A belong. For any Eligible Customers of Offer 1A who is a VIP Banking customer, the transaction reward for Offer 1A is HKD600. For any Eligible Customer of Offer 1A who is a non-VIP Banking customer, the transaction reward for Offer 1A is HKD300. For details, please refer to the table of Offer 1A in the leaflet.
 5. The "Accumulated Investment Transaction Amount" for a New Investment Service Type refers to the accumulated transaction amount of the same New Investment Service Type subscribed or set up by an Eligible Customer of Offer 1A within the Promotion Period and the transaction amounts of different investment service Types cannot be combined when determining the eligibility for Offer 1A. For more details, please refer to the Offer 1A table in the leaflet.
 6. The transaction reward for Offer 1A will be given in the form of cash rebate. The cash rebate will be credited into the i-Account of each Eligible Customer of Offer 1A at the Bank on or before 31 August 2023. The Eligible Customer of Offer 1A must be the same as the account holder of such i-Account to which the cash rebate is to be credited. To be entitled to Offer 1A, the Eligible Customer of Offer 1A must maintain a valid i-Account at the Bank at the time when the cash rebate is to be credited.

Offer 1B: Terms and Conditions for bonus reward for new-to-investment-service-type customers ("Offer 1B")

1. Offer 1B is only applicable to customers who (1) have not subscribed to or set up 2 or more of the following 4 "New Investment Service Types" (whether in single name or joint name account) via the Bank: (i) Lump sum subscription of Investment Fund (for Class A funds, the initial subscription charge levied to the customers should not be less than 1.5%), excluding investment fund switching and subscription transaction of Investment Funds Savings Plan; (ii) Equity Linked Investment; (iii) Currency Linked Premium Deposit / Currency Linked Principal Guaranteed Deposit; and (iv) Currency Switching during the period from 1 April 2022 to 31 December 2022 (both dates inclusive) and (2) successfully subscribe to or set up at least one New Investment Service Type by the means of Exchanged Funds (as defined in clause 2 below) with Accumulated Investment Transaction Amount (as defined in this clause) for a single New Investment Service Type reaching HKD500,000 or above (or equivalent) during the Promotion Period ("Eligible Customers of Offer 1B"). The "Accumulated Investment Transaction Amount" for a New Investment Service Type refers to the accumulated transaction amount of the same New Investment Service Type subscribed to or set up by an Eligible Customer of

Offer 1B within the Promotion Period and the transaction amounts of different New Investment Service Types cannot be combined when determining the eligibility for Offer 1B.

2. "Exchanged Funds" refers to the foreign exchange transaction executed via any branches / any FX Sales Managers / e-Banking / Mobile Banking of the Bank and without any discretionary discount offered by the Bank except the prevailing preferential exchange rate offered for VIP Banking customers, excluding note exchange. Exchanged Funds are applicable to the conversion of HK dollar into foreign currencies, the conversion of foreign currencies into HK dollar and the conversion between foreign currencies.
3. Eligible Customers of Offer 1B can enjoy Offer 1B once only. The cap of the bonus reward is HKD1,500. The amount of bonus reward is determined according to the Accumulated Investment Transaction Amount of the New Investment Service Type(s) successfully subscribed by the Eligible Customers of Offer 1B and the accumulated amount of Exchanged Funds used for subscribing to the New Investment Service Type(s) during the Promotion Period. If the accumulated Exchanged Funds amount is higher than the Accumulated Investment Transaction Amount of the New Investment Service Type(s) subscribed by the customers, only the amount of Exchanged Funds used to subscribe to the New Investment Service Type(s) will be counted. For details, please refer to the Offer 1B Bonus Reward table as shown in the relevant promotional leaflet and the examples below.

Examples of Offer 1B:

Accumulated Transaction Amount for the same New Investment Service Type(s) (HKD equivalent)	Accumulated Exchanged Funds Amount (HKD equivalent)	Amount of Bonus Reward
HKD200,000	HKD300,000	Not eligible
HKD200,000	HKD500,000	Not eligible
HKD500,000	HKD1,000,000	HKD500
HKD1,500,000	HKD2,000,000	HKD800
HKD3,000,000	HKD3,000,000	HKD1,500

4. The bonus reward for Offer 1B will be given in the form of cash rebate. The cash rebate will be credited into the i-Account of each Eligible Customer of Offer 1B at the Bank on or before 31 August 2023. The Eligible Customer of Offer 1B must be the same as the account holder of such i-Account to which the cash rebate is to be credited. To be entitled to Offer 1B, the Eligible Customer of Offer 1B must maintain a valid i-Account at the Bank at the time when the cash rebate is to be credited.

Offer 2: Terms and Conditions for Commission fee rebate reward for new investment fund customers ("Offer 2")

1. Offer 2 is only applicable to customers who (1) have not subscribed to any Investment Fund (whether in single name or joint name) via the Bank during the period from 1 April 2022 to 31 December 2022 (both dates inclusive); and (2) successfully subscribe to 1 or more of the Fund Transaction(s) (as defined in clause 2 below) during the Promotion Period ("Eligible Customers of Offer 2").
2. Offer 2 is only applicable to lump sum subscriptions of Investment Fund (for Class A funds, customers are required to pay an initial subscription charge of not be less than 1.5%) ("Fund Transaction"). For any Eligible Customer of Offer 2 who is a non-VIP Banking customer, Offer 2 is only applicable to online Fund Transaction. Offer 2 is not applicable to Investment Fund switching and subscription of Investment Fund Savings Plan.

3. Any Eligible Customer of Offer 2 who is a VIP Banking customer and with an accumulated Fund Transaction amount reaching HKD500,000 or above (or equivalent) within the Promotion Period can enjoy a HKD388 commission fee rebate reward for every HKD100,000 Fund Transaction amount; any Eligible Customer of Offer 2 who is a non-VIP Banking with an accumulated online Fund Transaction amount reaching HKD500,000 or above (or equivalent) within the Promotion Period can enjoy a HKD238 commission fee rebate reward for every HKD100,000 online Fund Transaction amount. For more details, please refer to the table of Offer 2 in the leaflet and the examples below.

Examples of Offer 2:

Accumulated Fund Transaction Amount (HKD or equivalent)	Entitled Commission Fee Rebate of VIP Banking Customers	Entitled Commission Fee Rebate of Non-VIP Banking Customers (For online Fund Transaction only)
HKD400,000	Not eligible for Offer 2	Not eligible for Offer 2
HKD650,000	HKD2,328 (HKD388 x 6)	HKD1,428 (HKD238 x 6)
HKD1,000,000	HKD3,880 (HKD388 x 10)	HKD2,380 (HKD238 x 10)

4. Eligible Customers of Offer 2 are required to pay the full amount of the commission fee of the relevant Fund Transaction(s) levied to them first at the time of the Fund Transaction(s).
5. The commission fee rebate of Offer 2 will be given in the form of cash rebate. The cash rebate will be credited into the i-Account of each Eligible Customer of Offer 2 at the Bank on or before 31 August 2023. The Eligible Customer of Offer 2 must be the same as the account holder of such i-Account to which the cash rebate is to be credited. To be entitled to Offer 2, the Eligible Customer of Offer 2 must maintain a valid i-Account at the Bank at the time when the cash rebate is to be credited.

Offer 3: Terms and Conditions for Cash Reward for Investment Fund Transfer-In ("Offer 3")

- Offer 3 is only applicable to customers who successfully submit the investment fund transfer-in application to the Bank during the Promotion Period and transfer investment fund(s) from other banks / financial institutions into the Bank with the accumulated transfer-in value ("Accumulated Transfer-in Value") reaching HKD300,000 or above (or equivalent) on or before 15 August 2023 ("Eligible Customers of Offer 3").
- The Accumulated Transfer-in Value will be calculated based on the unit price on the day the transfer-in of investment fund(s) is successfully completed. The amount of cash reward for Offer 3 depends on the customer type (i.e. VIP Banking customers or non-VIP Banking customers) to which the Eligible Customers of Offer 3 belong. Any Eligible Customer of Offer 3 who is a VIP Banking customer can enjoy a HKD300 cash reward for every HKD300,000 (or equivalent) Accumulated Transfer-in Value and the cap of the cash reward for Offer 3 is HKD 12,000; any Eligible Customer of Offer 3 who is a non-VIP Banking customer can enjoy a HKD150 cash reward for every HKD300,000 (or equivalent) Accumulated Transfer-in Value and the cap of the cash reward for Offer 3 is HKD6,000. The exact amount of cash reward for Offer 3 is subject to the Accumulated Transfer-in Value, as per the table below:

Examples of Offer 3:

Accumulated Transfer-in Value (HKD or equivalent)	Cash reward of VIP Banking Customers	Cash reward of Non-VIP Banking Customers
HKD200,000	Not eligible for Offer 3	Not eligible for Offer 3

HKD400,000	HKD300	HKD150
HKD1,000,000	HKD900	HKD450

3. Customers are required to successfully submit the investment fund transfer-in application to the Bank during the Promotion Period and transfer the relevant investment fund(s) into the Bank on or before 15 August 2023. The customers must maintain the transfer-in investment fund(s) at the Bank until 15 August 2023 in order to be entitled to Offer 3. If the customer transfers out any of such investment fund(s) on or before 15 August 2023, the relevant investment fund transfer-in amount will be deducted from the calculation of the Accumulated Transfer-in Value for Offer 3. If the customer transfers out the relevant investment fund(s) from the Bank within 6 months after the investment fund(s) is(are) transferred in, the Bank reserves the right to debit the cash reward related to the transferred out investment fund for Offer 3 from the customer's account(s) with the Bank without prior notice.
4. The Bank reserves the right of final decision on whether the investment fund(s) can be transferred into the Bank and whether a customer is entitled to Offer 3.
5. The cash reward for Offer 3 will be given in the form of cash rebate. The cash rebate will be credited into the i-Accounts of the Eligible Customers of Offer 3 at the Bank on or before 30 September 2023. The Eligible Customers of Offer 3 must be the same as the account holders of such i-Account which the cash rebate is credited. To be entitled to Offer 3, the Eligible Customers of Offer 3 must maintain a valid i-Account at the time when the cash rebate is to be credited by the Bank.

Risk disclosures

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.

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 customers hold it till maturity. Regarding the product details of Currency Linked Principal Guaranteed Deposit, please refer to the relevant offering documents.

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.

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.

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 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.

IMPORTANT NOTES

Currency Switching, Currency Linked Premium Deposit, Currency Linked Principal Guaranteed Deposit, Equity Linked Investment and Investment Fund are investment products. Currency Linked Premium Deposit, Currency Linked Principal Guaranteed Deposit and Equity Linked Investment and some Investment Funds 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 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.

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