

## VIP Banking Member-Get-Member Programme

From now until 30 June 2023, successfully refer your family and friends to join Dah Sing VIP Banking or Dah Sing Hello Kitty VIP Banking, you will enjoy up to HKD8,000 Referral Reward!

Total number of successful referral(s) during the Promotion Period	Referral Reward per successful referral
1-2	HKD1,000 each
3 or above	HKD1,600 each

Remarks: Each Eligible Referrer could receive a maximum of HKD8,000 Referral Reward during the Promotion Period.

## Share the privileges with your nearest and dearest!

### Referral Form

**I (the "Referee")**

Name	Contact Number
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**I am referred by the person below (the "Referrer") to join:**  
(Please indicate your choice by ticking one of the boxes below)

Dah Sing VIP Banking       Dah Sing Hello Kitty VIP Banking

I hereby confirm that I have obtained consent from the Referrer to provide the following information to Dah Sing Bank, Limited (the "Bank"), and that the Bank may contact the Referrer directly in relation to this VIP Banking Member-Get-Member Programme (the "Programme").

**Referrer**

Name	Contact Number
Dah Sing VIP i-Account Number	

I hereby confirm that I have read and understand all terms and conditions of the Programme.  
I hereby give my consent to the Bank to use my and the Referrer's personal data for the follow-up on the matters related to the Programme. I acknowledge and understand that the Referrer may receive the Referral Reward following my successful application for Dah Sing VIP Banking or Dah Sing Hello Kitty VIP Banking.

**Signature of Referee** \_\_\_\_\_ **Date** \_\_\_\_\_

## Terms and Conditions of VIP Banking Member-Get-Member Programme (the "Programme")

- The promotion period is from 1 April to 30 June 2023 with both days inclusive (the "Promotion Period").
- In order for Dah Sing VIP Banking customer (the "Referrer") to join the Programme, the Referrer is required to fulfil the following requirements ("Eligible Referrer"):**
  - Must be an existing VIP Banking customer of Dah Sing Bank, Limited ("the Bank") who maintains an Average Total Balance of HKD1,000,000 or above (or equivalent) (including the deposit balance of deposit accounts and the latest market value of investment accounts held with the Bank) ("Average Total Balance") from the date when your friend(s) or relative(s) ("the Referee") joins VIP Banking or Hello Kitty VIP Banking until 31 January 2024; and
  - Refer Referee to join Dah Sing VIP Banking or Dah Sing Hello Kitty VIP Banking by submitting the completed Referral Form (to be completed and signed by the Referee) to any branch of the Bank during the Promotion Period (subject to the record of Referral Forms received by the Bank). The Referee is required to provide relevant information of the Referee and the Referrer on the Referral Form to the Bank for the purpose of joining the Programme.
- In order for the Referrer to be entitled to the Referral Reward ("Referral Reward") (as defined in clause 4 below), the Referee is required to fulfil all of the following requirements ("Successful Referral"):**
  - Do NOT maintain or cancel VIP Banking or Hello Kitty VIP Banking (either in sole name or joint name) during the period from 1 April 2022 to 31 March 2023, and successfully join VIP Banking or Hello Kitty VIP Banking either in sole name or joint name as a primary account holder during the Promotion Period. Primary account holder refers to the "applicant" mentioned in VIP Banking application form or Hello Kitty VIP Banking application form or new account(s) / service(s) application form of the Bank signed by the customer;
  - (i) Register for e-Banking service and login e-Banking successfully; (ii) apply for Dah Sing VIP Octopus App Card (applicable to Referee joining VIP Banking) / apply for Hello Kitty VIP Banking ATM Card (applicable to Referee joining Hello Kitty VIP Banking); and (iii) complete at least one designated Wealth Management Assessment (including Financial Planning, Portfolio Review and Risk Assessment Questionnaire (online or at branch)) within the Promotion Period and maintain their valid statuses until 31 January 2024; and
  - Maintain an Average Total Balance (as defined in clause 2a. above) of HKD1,000,000 or above (or equivalent) as at the corresponding designated date ("Designated Date") depending on the date of joining VIP Banking or Hello Kitty VIP Banking as stated below:

VIP Banking or Hello Kitty VIP Banking Join Date (both dates inclusive)	Designated Date (inclusive)
1 - 30 April 2023	30 September 2023
1 - 31 May 2023	31 October 2023
1 - 30 June 2023	30 November 2023

- Eligible Referrer can receive the Referral Reward as follows:

Total number of successful referral(s) during the Promotion Period	Referral Reward per successful referral
1-2	HKD1,000 each
3 or above	HKD1,600 each

Each Eligible Referrer could receive a maximum of HKD8,000 Referral Reward during the Promotion Period.

- Referrers cannot refer themselves to become Referees. Referrers and Referees cannot refer each other to become a new Dah Sing VIP Banking customer and / or new Dah Sing Hello Kitty VIP Banking customer for the Programme. Each Referee can only be referred by one Referrer. If the same Referee is being referred by more than one Referrer, the Bank reserves the right to cancel the Referral Reward entitled by all the Referrers.
- The Referral Reward will be given in the form of cash rebate and credited into the Eligible Referrer's VIP i-Account on or before 31 January 2024 ("Rebate Date"), on condition that both of the Eligible Referrer and the Referee must still maintain valid Dah Sing VIP i-Account (s) and / or Dah Sing Hello Kitty VIP i-Account(s) as at the Rebate Date.
- The Bank will determine the Eligible Referrer's entitlement to the rewards based on the records held with the Bank.
- The Programme is not applicable to the staff of Dah Sing Financial Group and its affiliates.
- The Bank reserves the right to terminate, suspend and / or amend the Programme and to amend these Terms and Conditions at any time without prior notice. If there are any disputes, the decision of the Bank shall be final and conclusive.
- 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. 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).
- In case of any discrepancies between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

**Important Note:** The Risk Assessment is intended to assist you to understand your investment needs and your personal risk profile and merely for your consideration and reference. It should not be considered as recommendation or advice on the suitability of any investment product and does not constitute any offer or solicitation to buy or sell any investment product. Before making any investment decision, please consider your own investment objectives and circumstances carefully and to seek independent financial and other professional advice if there is any uncertainty.