

Terms & Conditions of VIP Banking Promotion - Dah Sing Bank

A. General Terms and Conditions

1. The promotion comprises of the offers provided under Sections C to N (each "Offer", collectively "Offers"), and unless otherwise specified, the promotion period for the Offers is from 1 April 2023 to 30 June 2023, both dates inclusive (the "Promotion Period").
2. Unless otherwise specified:
 - i. The Offers under Sections C to N are only applicable to "Eligible Customers". **"Eligible Customers" refers to customers who successfully join VIP Banking of Dah Sing Bank, Limited (the "Bank") either in sole name or joint name as a primary account holder during the Promotion Period and did 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 (both dates inclusive).** Primary account holder refers to the "Applicant" mentioned in VIP Banking application form or new account(s) / service(s) application form of the Bank signed by the customer.
 - ii. If the transaction / exchange amount of the deposit / investment services / foreign exchange is in a currency other than HK Dollar, the amount will be exchanged into HK Dollar 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 Total Relationship Value requirement of VIP i-Account & Hello Kitty VIP i-Account opened in the Bank is HKD1,000,000 or above (or equivalent). If the Total Relationship Value falls below HKD1,000,000 (or equivalent) in any month, a monthly maintenance fee of HKD200 (or equivalent) will be charged.** The Total Relationship Value includes deposit balance of deposit accounts, latest market value of investment accounts and reference premium of life insurance accounts maintained with the Bank. Reference premium refers to the calculation based on the latest available information of in-forced life insurance policies provided by the third-party insurer as designated by the Bank, if any. The premium calculated may not be equal to accumulated actual premium paid and shall exclude pre-paid premium, premium discount, and policy loan etc. The reference premium of non HKD policy will be converted into HKD equivalent using the presumed exchange rate when calculating the Total Relationship Value. For details of the monthly maintenance fee, please refer to the latest booklet of "Bank Service Charges" of the Bank or contact our staff at branch.
4. **Unless otherwise specified, Offers will be given in the form of cash rebate and will be credited to the VIP i-Account of the Eligible Customer on or before 31 January 2024 (the "Rebate Date").**
5. **If an Eligible Customer, terminates his / her VIP Banking, or cancels his / her VIP i-Account on or before the Rebate Date, or fails to fulfil any of the relevant requirements mentioned in Sections A to M, his / her entitlement to all the relevant Offers will be forfeited.**
6. Each Eligible Customer irrespective of the number of VIP i-Account(s) / Foreign Currencies / Securities / Investment account(s) he / she has opened in single or joint name with the Bank during the Promotion Period, can enjoy each Offer ONCE only.

7. The Bank will determine customers' entitlement to the Offers based on the records held by the Bank.
8. All Offers are not for sale / resale, and they are non-transferable and non-exchangeable for cash, other products, services or discounts offers. Unless otherwise specified, customers can simultaneously enjoy all Offers under these Terms and Conditions, but the Offers cannot be used in conjunction with other offers of relevant services provided by the Bank. If customers are entitled to the Offer(s) in conjunction with other promotional offer(s), the Bank reserves the right to grant the customers one of or part of the entitled offers only.
9. All Offers are not applicable to Hello Kitty VIP Banking.
10. All Offers are not applicable to the staff of Dah Sing Financial Group and its affiliates.
11. The Bank reserves the right to amend, suspend and / or discontinue any of the Offers 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.
12. In case of any fraud / abuse / reversal / cancellation of transactions in respect of which the relevant Offer(s) is / are awarded, the Bank reserves the right to debit the equivalent amount of the Offer(s) from the customer's account without prior notice.
13. 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).
14. In case of any discrepancies between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

B. Account Opening Requirements

1. To be entitled to all relevant Offers in Sections C to I, Eligible Customers are required to **fulfil all of the following requirements:**
 - i. **Successfully register for and log in Dah Sing e-Banking service** within the Promotion Period and maintain its valid status as at the Rebate Date;
 - ii. **Successfully apply for Dah Sing VIP Octopus App Card (VIP Type)** within the Promotion Period and maintain its valid status as at the Rebate Date; and
 - iii. Complete **at least one** designated Wealth Management Assessment (including Financial Planning, Portfolio Review and Risk Assessment Questionnaire (via online or at branch)) within the Promotion Period and maintain its valid status as at the Rebate Date.

C. e-Express Account Opening Reward of HKD300 Cash Rebate ("Offer 1")

1. To be entitled to Offer 1, Eligible Customers are required to **fulfil all of the following requirements:**

- i. Fulfil all of the **Section B Account Opening Requirements**;
- ii. Fulfil all of the requirements in **Section D Account Balance Reward**; and
- iii. Successfully open a sole name VIP i-Account via "e-Express Bank Account Application" during the Promotion Period.

D. Account Balance Reward ("Offer 2")

1. To be entitled to Offer 2 (i.e. the Cash Rebate as shown in Table 1 below), Eligible Customers are required to **fulfil all of the following requirements**:
 - i. Fulfil all of the **Section B Account Opening Requirements**; and
 - ii. **Maintain an average Total Balance (including deposit balance of deposit accounts and the latest market value of investment accounts) of specified amount (as shown in Table 1 below) for 6 consecutive months from the month within which the relevant Eligible Customer successfully joins the VIP Banking of the Bank ("VIP Banking Join Date") as shown in Table 2 below until the corresponding Designated Date as shown in Table 2 below.**

Table 1

Average Total Balance (HKD or equivalent)	Cash Rebate (HKD)
8,000,000 or above	8,000
5,000,000 to below 8,000,000	5,000
3,000,000 to below 5,000,000	3,000
1,000,000 to below 3,000,000	1,000

Table 2

Month for the VIP Banking Join Date (both dates inclusive)	Designated Date (inclusive)
1 to 30 April 2023	30 September 2023
1 to 31 May 2023	31 October 2023
1 to 30 June 2023	30 November 2023

E. Designated Banking Services Reward ("Offer 3")

1. To be entitled to Offer 3 (i.e. the Cash Rebate as shown in Table 3 below), Eligible Customers are required to **fulfil all of the following requirements**:
 - i. Fulfil all of the **Section B Account Opening Requirements**; and
 - ii. Successfully take up or hold **at least 5** of the "Designated Banking Services" (as shown in Table 3 below) during **the period between the VIP Banking Join Date and 31 July 2023 (both dates inclusive)** and maintain its valid status as at the Rebate Date.

Table 3

Designated Banking Services	Cash Rebate (HKD)
<ul style="list-style-type: none"> • Hold an Investment Services Account • Conduct one single foreign exchange transaction of HKD10,000 or above (or equivalent) through Dah Sing e-Banking or Mobile Banking • Enroll in VIP i-Account e-Statement • Hold a Dah Sing VIP Banking Visa Infinite Card • Enroll in 360° Easy Payroll Services with monthly payroll transaction records from the next calendar month of joining VIP Banking until the Rebate Date • Enroll in one designated General Insurance Plan* (including JourneySure Annual Travel Insurance Plan, HomeSure Household Insurance Plan and MaidSure Domestic Helper Insurance Plan) • Complete one eligible transaction via Dah Sing IPAY Payment Platform[▲] • Apply for and drawdown Residential Mortgage Loan 	600

* For details and the relevant terms and conditions of the General Insurance Plans, please refer to the promotion leaflet, or contact the Bank's staff.

[▲] Dah Sing IPAY Payment Platform Transaction: Payments successfully made with WeChat Pay Hong Kong, Apple Pay, Samsung Pay and Google Pay™.

- WeChat Pay Hong Kong Transaction: Payments successfully made with WeChat Pay Hong Kong App and VIP i-Account including but not limited to money transferred or WeChat red packet successfully sent via WeChat Pay Hong Kong from customer's VIP i-Account bound with his WeChat Pay Hong Kong account.

- Apple Pay Transaction: Contactless or in-App retail transactions made via Apple Pay with an Eligible Credit Card[#], but excluding the following transactions, including but not limited to unposted / cancelled / refunded and any unauthorized transactions.

- Samsung Pay Transaction: Contactless retail transactions made via Samsung Pay with an Eligible Credit Card[#], but excluding the following transactions, including but not limited to unposted / cancelled / refunded and any unauthorized transactions.

- Google Pay™ Transaction: Contactless or in-App retail transactions made via Google Pay™ with an Eligible Credit Card[#], but excluding the following transactions, including but not limited to unposted / cancelled / refunded and any unauthorized transactions.

"Eligible Credit Card" refers to any Principal Card or Supplementary Card of Dah Sing Credit Card or Co-brand card issued by the Bank, but excluding Cash Card, Corporate Card, Purchasing Card, Spending Card, Business Card, Gift Card, Private Label Card, "Smart Choice" Balance Transfer Program Account and Cash Conversion Plan Account.

F. Product Balance Reward ("Offer 4")

1. To be entitled to Offer 4 (i.e. the Cash Rebate as shown in Table 4 below), Eligible Customers are required to **fulfil all of the following requirements:**
 - i. Fulfil all of the **Section B Account Opening Requirements;**
 - ii. Fulfil all of the requirements in **Section D Account Balance Reward;** and
 - iii. **Maintain a total amount of "Investment Balance" (as defined in Clause 2 of this Section F) (HKD or equivalent) (as shown in Table 4 below) on the last day of the 6th month after the VIP Banking Join Date (i.e. the corresponding Designated Date as stated in Table 2 of Section D above).**
2. "Investment Balance" refers to the total sum of the latest market value of investments including Investment Fund, Bond, Equity Linked Investment, Currency Linked Premium Deposit and Currency Linked Principal Guaranteed Deposit in the accounts.

Table 4

Total amount of Investment Balance (HKD or equivalent)	Cash Rebate (HKD)
3,000,000 or above	3,000
1,000,000 to below 3,000,000	1,500
500,000 to below 1,000,000	800
200,000 to below 500,000	500

G. Investment Services Reward ("Offer 5")

1. To be entitled to Offer 5 (i.e. the Cash Rebate as shown in Table 5 below), Eligible Customers are required to **fulfil all of the following requirements:**
 - i. Fulfil all of the **Section B Account Opening Requirements;** and
 - ii. Enroll in any of the "Designated Investment Product Transactions" (as shown in Table 6 below) with accumulated transaction amount in a single product type (HKD or equivalent) reaching the designated threshold (as shown in Table 5 below) **during the period between the VIP Banking Join Date and 30 November 2023 (both dates inclusive).**

Table 5

Accumulated Transaction Amount in a single product type (HKD or equivalent)	Cash Rebate (HKD)
800,000 or above	5,000
500,000 to below 800,000	2,500
100,000 to below 500,000	800

Table 6

Designated Investment Product Transactions
<ul style="list-style-type: none"> • Lump sum subscription of Investment Fund (the initial charge levied to the customers should not be less than 1.5% for class A funds, and excluding Investment Fund switching and subscription of Investment Fund Savings Plan); or • Subscription of Equity Linked Investment; or • Set up of Currency Linked Premium Deposit (with tenor of not less than 14 days); or • Set up of Currency Linked Principal Guaranteed Deposit; or • Placement of Currency Switching service

H. **PowerWealth Sign-up Reward of HKD200 Cash Rebate ("Offer 6")**

1. To be entitled to Offer 6, Eligible Customers are required to **fulfil all of the following requirements:**
 - i. Fulfil all of the **Section B Account Opening Requirements;** and
 - ii. **Successfully sign up for PowerWealth during the period from the VIP Banking Join Date to 30 November 2023 (both dates inclusive)** and maintain its valid status as at the Rebate Date.

I. **Securities Account Opening & Transaction Reward ("Offer 7")**

1. To be entitled to Offer 7 (i.e. the Cash Rebate as shown in Table 7 below), Eligible Customers are required to **fulfil all of the following requirements:**
 - i. Fulfil all of the **Section B Account Opening Requirements;**
 - ii. Successfully open a "New Securities Account" (as defined in Clause 2 of this Section I) and subscribe to the US Stock Trading Services; and
 - iii. Complete "Eligible Securities Trading Transaction" (as defined in Clause 3 of this Section I) through digital channels with the single transaction amount (HKD or equivalent) reaching the designated threshold (as shown in Table 7 below) **during the period from the VIP Banking Join Date to 30 November 2023 (both dates inclusive).**
2. "New Securities Account" refers to the new Securities Account opened at the Bank by an Eligible Customer who does not hold any Securities Account (whether in single name or joint name account) with the Bank at the time of opening such new Securities Account.
3. "Eligible Securities Trading Transaction" refers to a successfully executed buy / sell transaction of Hong Kong listed securities, Shanghai A Shares and / or Shenzhen A Shares through the Bank's "Securities Trading App+" and / or "i-Securities Internet trading Services" or securities listed on New York Stock Exchange, NASDAQ or American Stock Exchange which are settled in USD through the Bank's "US Securities Trading App".

Table 7

Transaction Amount in a Single Transaction (HKD or equivalent)	Cash Rebate (HKD)
100,000 or above	488

J. Preferential HKD / USD Fixed Deposit Interest Rate ("Offer 8")

1. To be entitled to Offer 8, Eligible Customers are required to **fulfil all of the following requirements:**
 - i. Set up a HKD / USD fixed deposit with "New Funds" (as defined in Clause 2 of this Section J) for 3 months or 6 months **at any branch of the Bank** during the Promotion Period. The minimum fixed deposit amount is HKD100,000 (or equivalent) and the maximum fixed deposit amount is HKD500,000 (or equivalent) ("Eligible Fixed Deposit"); and
 - ii. **Maintain a daily Total Balance (including deposit balance of deposit accounts and latest market value of investment account) of HKD1,000,000 or above (or equivalent) from the Eligible Fixed Deposit set-up date as shown in Table 8 below until the corresponding Designated Date as shown in Table 8 below. If an Eligible Customer fails to fulfil any of the relevant requirements mentioned in this Clause 1 of this Section J, an amount equivalent to the amount of the interest of the Eligible Fixed Deposit placed will be debited from his / her settlement account without prior notice.**

Table 8

Eligible Fixed Deposit set-up date (both dates inclusive)	Designated Date (inclusive)
1 to 30 April 2023	30 September 2023
1 to 31 May 2023	31 October 2023
1 to 30 June 2023	30 November 2023

2. "New Funds" refers to funds that are newly deposited into the Bank by customers, using a cheque drawn on other bank, inward CHATS, Faster Payment System or Telegraphic Transfer but excluding fund transfer from the Bank's existing account(s). In case of any dispute in relation to the definition of New Funds, the decision of the Bank shall be final and conclusive.
3. Eligible Fixed Deposit does not include fixed deposits of any currencies that are set up via Dah Sing e-Banking / Mobile Banking / Phone Banking Service or renewal of fixed deposits of any currencies conducted via any channel. Once the setup of the Eligible Fixed Deposit is confirmed, no amendment or cancellation will be accepted by the Bank. The fixed deposit interest rate is subject to change according to market conditions and is subject to the interest rate quoted by the Bank from time to time. The fixed deposit interest rate is subject to quota and available on a first-come first-served basis. For details, please refer to the Bank's branch staff for assistance.
4. The Bank will deposit all funds of Fixed Deposit, including the principal and interest, into the savings account of the VIP i-Account of the Eligible Customer on the maturity date of the Eligible Fixed Deposit.
5. For details of fees and charges, terms and conditions of fixed deposit, please refer to the prevailing "Bank Service Charges" and "Master Terms and Conditions" of the Bank respectively or contact the Bank's branch staff.

K. Foreign Exchange 0 Trading Spread Offer ("0 Trading Spread Offer")

1. Eligible Customers are required to successfully conduct their first foreign exchange transaction with one of the "Designated Foreign Currencies" (as set forth hereinafter within this Clause) reaching HKD50,000 or above (or its equivalent) at the Bank during the period **from the VIP Banking Join Date to 31 July 2023 (both dates inclusive)**("Eligible Foreign Exchange Transaction") in order to enjoy this 0 Trading Spread Offer. Each Eligible Customer can enjoy 0 Trading Spread Offer for the first Eligible Foreign Exchange Transaction amount up to HKD100,000 (or its equivalent). The "Designated Foreign Currencies" refer to AUD, CAD, EUR, GBP, JPY, NZD, RMB and USD. Please contact the Bank's staff for details.
2. If more than one Eligible Foreign Exchange Transaction is executed during the Promotion Period, this 0 Trading Spread Offer is only applicable to the first Eligible Foreign Exchange Transaction executed during the Promotion Period. The sequence of the transactions will be based on the execution time in the Bank's record.
3. This 0 Trading Spread Offer is only applicable to the conversion from HK dollar to one of the Designated Foreign Currencies and the conversion from one of the Designated Foreign Currencies to HK dollar but is not applicable to the conversion between the Designated Foreign Currencies and note exchange.
4. If the Eligible Foreign Exchange Transaction is in currency other than HK dollar, the amount will be exchanged into HK dollar based on the relevant foreign exchange rate determined by the Bank at the time of calculating the Eligible Foreign Exchange Transaction amount.
5. The trading spread will be calculated based on the sales margin normally charged by the Bank on the Eligible Foreign Exchange Transaction and will be offered to the Eligible Customers in the form of cash rebate ("Transaction Reward"). The trading spread applicable to any transaction may differ from time to time, transaction to transaction and / or customer to customer and also depends on different factors including but not limited to the market situation, the size and / or complexity of the transaction, or other commercial factors. If there are any disputes, the decision of the Bank shall be final and conclusive.
6. Each Eligible Customer with his / her single-name account and the joint-name account will be entitled to this 0 Trading Spread Offer once only during the entire Promotion Period. Only the primary account holder is entitled to this 0 Trading Spread Offer once for joint-name account. Eligible Foreign Exchange Transactions conducted in joint-name accounts will be counted as the Eligible Foreign Exchange Transactions of the primary account holder of the joint account. Primary account holder refers to the "Applicant" mentioned in VIP Banking Application Form or New Account(s) / Service(s) Application Form signed by the customer.
7. The Transaction Reward will be credited into Eligible Customers' VIP i-Account in converted currencies **on or before 30 September 2023**. To be eligible for this 0 Trading Spread Offer, Eligible Customers must maintain a valid VIP Banking and VIP i-Account at the time when the Transaction Reward is to be credited and the Eligible Customers must be the same as the

account holders of the VIP i-Account into which the Transaction Reward is credited.

L. FX Club Rewards

1. This offer will be provided from time to time. For details and the relevant terms and conditions of the Unlimited FX Club Rewards of up to 40 pips discount, please visit dahsing.com/wm/fxclub/en or contact the Bank's staff.

M. Designated Foreign Currency Fixed Deposit Interest Rate Offer

1. To be entitled to the Designated Foreign Currency Fixed Deposit Interest Rate Offer, Eligible Customers are required to conduct a "**Designated Transaction of Foreign Exchange**" (as defined in Clause 3 of this Section M) and successfully set up a "**Designated Foreign Currency Fixed Deposit**" (as defined in Clause 4 of this Section M) with "**New Funds**" (as defined in Clause 2 of this Section M) at any branch of the Bank during the Promotion Period.
2. "New Funds" refers to funds that are newly deposited into the Bank by customers, using a cheque drawn on other bank, through Faster Payment System, inward CHATS or Telegraphic Transfer but excluding fund transfer from the existing account maintained with the Bank. In case of any dispute in relation to the definition of New Funds, the decision of the Bank shall be final. For the details of the definition, please contact the Bank's staff.
3. "Designated Transaction of Foreign Exchange" refers to the conversion of HKD into **any** of the "Designated Foreign Currencies" (as set forth hereinafter within this Clause) conducted via any branch of the Bank and without any discretionary discount offered by the Bank (except the prevailing preferential exchange rate offered for VIP Banking customers or Hello Kitty VIP Banking customers, excluding note exchange). "Designated Foreign Currencies" refers to AUD, NZD and RMB. For details, please contact the Bank's branch staff.
4. There are minimum (HKD200,000 equivalent) and maximum deposit amount (HKD500,000 equivalent) requirements of the "Designated Foreign Currency Fixed Deposit". Please consult branch staff for details. "Designated Foreign Currency Fixed Deposit" does not include fixed deposits of any currencies that are set up via Dah Sing e-Banking / Mobile Banking / Phone Banking Service or renewal of fixed deposits of any currencies conducted via any channel. Once the setup of the Designated Foreign Currency Fixed Deposit is confirmed, no amendment or cancellation will be accepted by the Bank. The fixed deposit interest rate is subject to change according to market conditions and is subject to the interest rate quoted by the Bank from time to time. The fixed deposit interest rate is subject to quota and available on a first-come first-served basis. For details, please refer to the Bank's branch staff for assistance.
5. The Bank will deposit all funds of Designated Foreign Currency Fixed Deposit, including the principal and interest, into the savings account of the VIP i-Account of the customers on the maturity date of the Designated Foreign Currency Fixed Deposit.
6. For details of fees and charges, terms and conditions of fixed deposit account, please refer to the

prevailing "Bank Service Charges" and "Master Terms and Conditions" of the Bank respectively or contact the Bank's branch staff.

N. VIP Banking 360° Easy Payroll Services Welcome Reward of HKD100 Supermarket Coupon

1. To be entitled to this VIP Banking 360° Easy Payroll Services Welcome Reward of HKD100 Supermarket Coupon ("Coupons Reward"), Eligible Customers are required to **fulfil all of the following requirements:**
 - i. Have no "360° Easy Payroll Services" registration record at the Bank on or before 31 March 2023; and
 - ii. **Successfully register for "360° Easy Payroll Services" through any branch of the Bank during 1 April 2023 to 31 May 2023 (both dates inclusive) ("Coupons Reward Period").**
2. Coupons Reward will be provided to Eligible Customers by the Bank's staff upon Eligible Customers' successful registration for "360° Easy Payroll Services" **through any branch of the Bank during the Coupons Reward Period.**
3. **The supermarket coupons provided under this Coupons Reward ("Coupons") are only available on a first-come-first-served basis while stocks last.** The Bank reserves the right to offer alternative coupon(s) / prize(s) as replacement without prior notice if the Coupon(s) is / are out of stock or if there is any other issue. The price(s) or nature(s) of the alternatives may not be the same as those of the Coupon(s). The use of the Coupons is subject to the terms and conditions stipulated by the relevant supplier(s). The Coupons are not for sale / resale, cannot be redeemed for cash, other products, services or discounts and are non-transferable. The Bank is not the supplier of the Coupons and makes no representations or guarantees as to the quality of the Coupons and / or related services provided by the suppliers. Any enquiry, dispute or complaint in respect of the Coupons and / or related services should be directed to the relevant supplier(s).

O. Wealth Management Services

1. For details and the relevant terms and conditions of the rewards for Wealth Management Services, please refer to the promotion leaflet of the relevant investment service offers, visit dahsing.com/investment/en, or contact the Bank's staff.

P. Securities Services

1. For details and the relevant terms and conditions of rewards related to Securities Services, please refer to the promotion leaflet of Securities Services or visit dahsing.com/securities/en

Q. VIP Banking Member-Get-Member Programme

1. For details and the relevant terms and conditions of the rewards under the VIP Banking Member-Get-Member Programme, please refer to the relevant promotion leaflet, visit dahsing.com/vip/en, or contact the Bank's staff.

R. Dah Sing VIP Banking Visa Infinite Card

1. For details and the relevant terms and conditions of offer(s) / promotion related to Dah Sing VIP Banking Visa Infinite Card, please refer to the relevant promotion leaflet of Dah Sing VIP Banking Visa Infinite Card, visit dahsing.com/card/vipvi/en, or contact your Relationship Manager.

RISK DISCLOSURE:**Risk Assessment**

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.

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 (containing a section of Risks of Investing through Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect).

Risks of client assets received or held outside Hong Kong:

Client assets received or held by Dah Sing Bank, Limited outside Hong Kong are subject to the applicable laws and regulations of the relevant overseas jurisdiction which may be different from the Securities and Futures Ordinance (Cap.571) and the rules made thereunder. Consequently, such client assets may not enjoy the same protection as that conferred on client assets received or held in Hong Kong. Customers should also seek relevant professional advice on any tax obligations that might arise from investing in overseas products.

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.

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.

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

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.

Bond Service

Bond is an investment product. Investment involves risks. The price of bonds may move up or down, or even become valueless. Losses may be incurred as well as 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.

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.

Foreign Currency Exchange Risk Disclosure

Fluctuations in the exchange rates of foreign currencies may result in gains or losses in the case where the customer converts foreign currency to HK Dollars upon maturity of the fixed deposit.

IMPORTANT NOTES

Bond, Currency Switching, Currency Linked Premium Deposit, Currency Linked Principal Guaranteed Deposit, Equity Linked Investment and Investment Fund are investment products. Some Bonds, Currency Linked Premium Deposit, Currency Linked Principal Guaranteed Deposit, 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 / securities transaction nor does it constitute any prediction of likely future movements in prices of any investment products / securities /

funds.

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

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