

Terms & Conditions of VIP Banking

1. **The Total Relationship Value requirement of VIP i-Account & Hello Kitty VIP i-Account opened in Dah Sing Bank, Limited (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.
2. For details of "Power Screener" and "Power Tracker" in the "Securities Trading App+", please refer to the introduction booklet of "Power Screener" and "Power Tracker".
3. The Bank shall have absolute discretion to prescribe and change the eligible asset type, loan interest rate, maximum loan ratio, fees and charges and other terms and conditions for the PowerWealth Flexi Financing Service from time to time without prior notice. For details of loan ratios with respect to individual asset types, please contact the Bank's staff. The facility amount, interest rate and fees and charges and other terms and conditions of PowerWealth Flexi Financing Service is subject to the final approval of the Bank and shall be those as set out in the relevant loan documents to be accepted and signed by customers. The Bank reserves the right of final loan approval. The Bank reserves the right to terminate or vary the offers and the approval of the application for the PowerWealth Flexi Financing Service and the related terms and conditions from time to time. For enquiries or full details of the related terms and conditions, please contact the Bank's staff. In case of any dispute in relation to the PowerWealth Flexi Financing Service, the Bank reserves the right of final decision.
4. For details and the relevant terms and conditions of FX Club Membership Programme, please visit dahsing.com/wm/fxclubinfo/en, or contact the Bank's staff.
5. Terms and Conditions for Bonus Savings Interest Rate Offer
 - Savings interest rate of HKD Current Account is calculated based on the Savings Interest Rate (Please refer to the Bank's website for details) of VIP i-Account set by the Bank. The Bonus Savings Interest Rate is calculated based on the designated banking services / products category the customer is using or holding (if any).

Designated Banking Services / Products	Bonus Savings Interest Rate
Category 1 <ul style="list-style-type: none"> • Personal Finance Services (such as Tax Loan, Instalment Loan, etc.) • Credit Card / Debit Card (with valid transactions* records) • Mortgage Loan 	Using / holding any Category 1 services / products: +0.125% p.a.**

Designated Banking Services / Products	Bonus Savings Interest Rate
Category 2 <ul style="list-style-type: none"> • Securities Services (with stocks holding) • Investment Services (including Investment Funds, Currency Linked Premium Deposit, etc.) 	Using / holding any Category 2 services / products: +0.125% p.a.**

* Valid transactions refer to those local and overseas retail purchase and cash advance made by the principle cardholders of credit card or debit card, but this is not applicable to other transactions including but not limited to balance transfer amount, bank handling fee (include but not limited to annual fee, financial charges, late charge, service fee for cash advance, etc.). Any unposted, cancelled, reversal or unauthorized transactions would not be counted as well. Transactions made by the supplementary cardholders would be counted towards the principle card holders. The Bank reserves the right to make the final decision on the eligibility of transactions. The Bank's transaction records of the relevant credit card or debit card shall be final and conclusive.

** Customer will only be entitled to Bonus Savings Interest Rate of 0.125% p.a. for each Category 1 and Category 2 services / products (in other words, the maximum Bonus Saving Interest Rate for both Categories 1 and 2 services / products is 0.25% p.a.) even if he / she is using / holding more than one Category 1 or Category 2 services / products. For the definitions of the designated banking services / products in Categories 1 and 2, please contact our branch staff or refer to the promotion leaflet of VIP i-Account.

- For details of the arrangement of interest payment of Bonus Savings Interest Rate, please contact our branch staff or refer to the promotion leaflet of VIP i-Account.

6. Customer is required to maintain a Total Relationship Value of HKD500,000 or above (or equivalent) for a month to enjoy the No-Bounced Cheque / Autopay Protection in the following month. No-Bounced Cheque / Autopay Protection overdraft interest will be charged at the rate of HKD Prime +6% p.a.

7. For details and the relevant terms and conditions of 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 our staff at branch.

8. The office hour of Dah Sing VIP Banking Service Hotline is 9:00 am - 10:00 pm, on Mondays to Fridays, 9:00 am - 5:30 pm on Saturdays, and closed on Sundays and Public Holidays.

The Bank reserves the right to terminate and amend the offers, rate, fees and charges and the relevant terms and conditions without prior notice. If there are any disputes, the decision of the Bank shall be final and conclusive.

In case of any discrepancies between the English and Chinese versions of these terms and conditions, the English version shall prevail.

RISK DISCLOSURE:

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.

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.

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.

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.

IMPORTANT NOTES

Investment Fund and Currency Linked Premium Deposit are investment products. Some Investment Funds and Currency Linked Premium Deposit 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.

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.

Don't be tempted by quick money. Don't lend your bank account to anyone to launder money.

To borrow or not to borrow? Borrow only if you can repay!