

Press Release November 3, 2004

Dah Sing Bank Statement on Internet Website

Dah Sing Bank, Limited (DSB) would like to alert its customers to an internet website at the domain name of www.daxinte.com. This website is NOT authorised by DSB.

DSB would like to advise that the said website has no affiliation or connection whatsoever with DSB, the Dah Sing Banking Group and/or the Dah Sing Financial Group, nor any of its subsidiaries and DSB does not accept any responsibility for the website or the content thereof.

DSB would like to recommend customers to take the following precautionary actions to ensure they are connected to a valid DSB website:

- The official website of Dah Sing Bank is www.dahsing.com. You should access your e-banking accounts by keying in the website addresses at the address bar of the browser, or bookmark the genuine website and use that function to access your e-banking accounts.
- Logging in to DSB's e-banking service using a digital certificate can provide you with extra
 protection in online transactions. A digital certificate serves as an Online Identity Card
 through which your identity can be authenticated during the electronic transaction. The use
 of a digital certificate involves a recognized Certification Authority checking the identity of
 both the sender and receiver. It can ensure the integrity and confidentiality of online
 transactions, and prevent any unauthorized access to your DSB e-banking account.

DSB has reported the said website to the Hong Kong Monetary Authority and the police for further investigation. If customers suspect that they might have revealed their sensitive information to any potential fraudulent website(s), they should promptly call DSB Security Incident Hotline at (852) 2507-8000.