

Terms and Conditions for 328 Business Banking:

General Terms & Conditions:

1. Dah Sing Bank, Limited (the "Bank") and Dah Sing Insurance Company (1976) Limited ("Dah Sing Insurance") reserve the right to amend or terminate any of the respective deposit rates, offers, other services and the relevant terms and conditions without prior notice. In case of any disputes, the decision of the Bank and Dah Sing Insurance shall be final and conclusive.
2. These offers cannot be used in conjunction with other promotional offers of the Bank.
3. For fees, charges, terms and conditions in relation to the Accounts and Services of 328 Business Banking, please refer to the "Master Terms and Conditions", "328 Business e-Banking Service Agreement", "Terms and Conditions for Payroll/Autopay-Out Service", "Dah Sing Business Card Cardholder Agreement", "Bank Service Charges" and "List of Service Charges for Dah Sing Business Card" of the Bank or contact the Bank's staff for details.
4. The "customer of 328 Business Banking" refers to any company customer who holds a valid 328 Business Account (including Current Account and Savings Account) ("328 Customer").
5. In case of any discrepancy between the English and the Chinese versions, the English version shall prevail.

Terms and Conditions for 328 Business Rewards:

A. General Terms & Conditions for 328 Business Rewards:

6. 328 Business Rewards, which are only applicable to any 328 Customer with the Premium Status since 1 March 2017 or afterwards, and include the below-mentioned Bonus Savings Interest Rate, Preferential Foreign Exchange Rates and Services Fee Offers, are subject to the relevant terms and conditions ("Customer with Premium Status").
7. Customer with Premium Status refers to any 328 Customer who fulfills the following criteria in the same full calendar month:
 - i. Maintains a "Daily Average Savings Deposit Balance" (please refer to Terms and Conditions No. 8 for the definition of "Daily Average Savings Deposit Balance") of HK\$100,000 or above (or its equivalent); and
 - ii. Has at least one transaction record of any eligible transaction posted in the Bank account which is held in the same name in the respective month (please refer to Terms and Conditions No. 9 for the definition of Eligible Transactions).
8. "Daily Average Savings Deposit Balance" refers to the average daily positive balance of all savings accounts and current accounts (held in the same name), excluding fixed deposits, of a 328 Customer maintained with the Bank in a full calendar month. The calculation of the "Daily Average Savings Deposit Balance" will start on the first day of the calendar month immediately following the calendar month in which the 328 Business Account is opened successfully ("328 Business Banking Relationship Start Date"). For example, if the account is opened on 16 July 2019, the calculation of the "Daily Average Savings Deposit Balance" will start on 1 August 2019. If any relevant day falls on a public holiday (including Sunday), the savings deposit balance will be calculated from the preceding business day. The "Daily Average Savings Deposit Balance" will be calculated by the Bank on the last business day of every calendar month. The 328 Business Banking Relationship Start Date and the calculation of "Daily Average Savings Deposit Balance" are subject to the Bank's records.
9. "Eligible Transactions" refers to the following transactions which are successfully executed and posted on behalf of a 328 Customer. The Bank reserves the absolute right to decide and revise the definition and calculation thereof.
 - i. Any successful inward or outward remittance made through telegraphic transfers or CHATS with the Bank account (held in the same name) used as the relevant settlement account; or
 - ii. Any successful bill payment transaction made through autopay instruction set up at the Bank's branches or 328 Business e-Banking (only applicable to the "Bill Payment" service under the "Payments" section), including payment of any utility bill (e.g. water bill, electricity bill etc.), credit card, installment loan or mortgage loan payment made by debiting the Bank account (held in the same name); or
 - iii. Any successful foreign currencies buy or sell transaction completed with the Bank account (held in the same name) used as the relevant settlement account.
10. Relationship status is reviewed by the Bank on the last Business Day of each calendar month and will be assigned to a 328 Customer based on the fact whether such 328 Customer has fulfilled the criteria to attain Premium Status. If a 328 Customer fulfills the criteria stated in Terms and Conditions No.7 in this calendar month, it will be upgraded to the Premium Status automatically in the next calendar month and be entitled to the 328 Business Rewards. If the 328 Customer attains the Premium Status in the current calendar month but fails to fulfill the criteria stated in Terms and Conditions No.7 continuously, the 328 Customer cannot enjoy the 328 Business Rewards in the next calendar month. For the latest relationship status, a 328 Customer can refer to the statement of Current Account of 328 Business Account, 328 Business e-Banking or contact the Bank's staff. For example, if the customer opens the 328 Business Account on 16 July 2019 and fulfils the criteria stated in Terms and Conditions No.7 in August 2019, the customer can be upgraded to the Premium Status and be entitled to 328 Business Rewards in September 2019. If the 328 customer fails to continue to fulfill the criteria

stated in Terms and Conditions No.7 in September 2019, the 328 Customer cannot enjoy 328 Business Rewards in October 2019.

11. If the Current Account of 328 Business Account is terminated, the relevant "Daily Average Savings Deposit Balance" and records of Eligible Transactions will be cancelled altogether. The calculation will start afresh if 328 Business Account is re-opened.

B. Terms and Conditions for Bonus Savings Interest Rate:

12. A Customer with Premium Status can enjoy the Bonus HKD Savings Interest Rate of 0.1% p.a., on top of the basic HKD Savings Rate (p.a.) of the Savings Account of the 328 Business Account ("328 Savings Account"), if the deposit amount in the 328 Savings Account of that day is HK\$100,000 or above.
13. The relevant interest rates (p.a.) are for reference only and not guaranteed. The basic HKD Savings Rate (p.a.) is quoted by the Bank from time to time. For details, please visit the Bank's website.
14. Interest is calculated on a compound basis. Deposit interest is calculated on a 365-days-a-year basis (for both ordinary years and leap years). If any relevant day falls on a public holiday (including Sunday), the interest of such day will be calculated according to the deposit amount in the 328 Savings Account and the relationship status of a 328 Customer as of the preceding business day. The relevant savings interest will be calculated and credited to the 328 Savings Account on the second last business day of that month.
15. Customer must maintain such 328 Business Account in a valid status at the time when the bonus savings interest is credited. Otherwise, the customer is assumed to have forfeited the right to enjoy the bonus savings interest.

C. Terms and Conditions for Preferential Foreign Exchange Rates:

16. For the Preferential Foreign Exchange Rate applicable to the respective foreign exchange transaction completed through 328 Business e-Banking, please refer to the foreign exchange rates displayed on 328 Business e-Banking when the transaction is confirmed.

D. Terms and Conditions for Service Fee Offers:

17. To be eligible to enjoy the ATM annual fee waiver, a 328 Customer must be of the Premium Status at the time when the Bank debits the ATM Card annual fee.
18. The 50% waiver of the handling fee for Inward/Outward Remittances is only applicable to a 328 Customer with the Premium Status and the basic handling fee for all inward/outward remittances of HKD/USD/RMB made through telegraphic transfers and/or CHATS, but not for other miscellaneous fees (if applicable). 50% of the handling fee for the eligible inward/outward remittance transaction(s) will be waived instantly upon completion. The 50% waiver of the handling fee for remittances of RMB is only applicable to any Eligible Customer for the Handling Fee Offer who has an RMB Account. The 50% waiver of the handling fee is calculated on a General Bank Customer basis. For details, please contact the Bank's staff.
19. The 50% waiver for other service fees can be enjoyed instantly upon completion of the respective service at the Bank's branches. The 50% waiver of the handling fee is calculated on a General Bank Customer basis.

Terms and Conditions for 328 Business Account:

20. 328 Business Account consists of a HKD Current Account and a HKD Savings Account, with standalone monthly account statements available for each account.
21. A maximum of 3 ATM cards are available for each 328 Business Account and the linked account should be the same for all the ATM cards applied for. Only the authorised signatories can apply for an ATM Card.
22. A waiver of the handling fee for Business Registration or Limited Company Search is only applicable to companies which are registered in Hong Kong (excluding companies which are registered overseas), upon opening a 328 Business Account.

Terms and Conditions for Easy Account Opening:

23. For details of the documents required to be uploaded when submitting the online form, please refer to the online form.

Terms and Conditions for e-Banking and Mobile Banking:

24. For details of the 328 Business e-Banking services, please visit the Bank's website www.dahsing.com/328businessbanking/en and www.dahsing.com/biz/mobilebanking/en or contact the Bank's staff.

Terms and Conditions for 328 SME Loan and Merchant Receivables Loan:

25. The Bank has the absolute discretion to reject any application or to approve a loan facility of a lesser amount than that applied for and reserves the right to revise the loan amount, interest rate, fees and charges and other terms and conditions from time to time without giving any reasons. The final approved facility amount, interest rate, fees and charges and other terms and conditions are subject to the relevant loan documents to be

accepted and signed by the customer. The Bank reserves the right of final approval. In case of any disputes, the decision of the Bank shall be final and conclusive.

26. The Bank reserves the right to request the customer to provide further related documents.
27. For a 328 SME Express Money Installment Loan amount of HK\$1,000,000 with a loan tenor of 12 months at a monthly flat rate of 0.3%, the Annualised Percentage Rate ("APR") is 7.79%. The APR so calculated comprises 0.5% of the loan amount as a handling fee, and is calculated using the Net Present Value Method pursuant to the Code of Banking Practice. This example is for illustration only and the APR applicable to individual customers may vary according to the loan amount, loan tenor, monthly flat rate, handling fee, etc. For details, please contact the Bank's staff.
28. For details of Merchant Receivables Loan, please contact the Bank's staff.

Other Terms and Conditions:

29. For details of the Merchant Payment Acceptance Services, please contact the Bank's staff.
30. For details of the Dah Sing Business Card, please visit the Bank's website www.dahsing.com/biz/card/en or contact the Bank's staff.
31. The relevant offers of insurance services are provided by Dah Sing Insurance. For the details of the relevant premium discount offer, please contact Dah Sing Insurance. The insurance plans are underwritten by Dah Sing Insurance. The Bank is an authorized insurance distributor of Dah Sing Insurance. Dah Sing Insurance reserves the right of final approval of the enrollment in the insurance plans. The above information is only a summary for easy reference rather than the details of the plan coverage. Please contact Dah Sing Insurance for detailed plan coverage, eligibility for enrollment and exclusions. Customers can also request a copy of the policy terms and conditions from Dah Sing Insurance for details.

Risk Disclosure:

Foreign Currency Trading

Investment 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 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.

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

This service/product is not targeted at customers in the EU.

Terms and Conditions for Welcome Offers of 328 Business Banking:

General Terms and Conditions for the Offers:

- I. The promotion period is from 2 July 2019 to 31 December 2019 (both dates inclusive) ("Promotion Period").
- II. All welcome offers, which include the below-mentioned offers of the Preferential HKD and USD Savings Interest Rates, Inward Funds Reward, Payroll Reward, Merchant Payment Acceptance Reward and Dah Sing Business Card Reward ("Welcome Offers"), are subject to the relevant terms and conditions.
- III. Only customers who fulfill all the following criteria ("Eligible Customers") are eligible for the Welcome Offers:
 - i. Successfully open a 328 Business Account (including both Current Account and Savings Account) during the Promotion Period; and
 - ii. Must not have maintained any 328 Business Account within the twelve months prior to opening of the account referred to in Clause III(i) above.
- IV. None of the Welcome Offers can be used in conjunction with any other offer for the relevant services of Dah Sing Bank, Limited (the "Bank").
- V. The Bank reserves the right to suspend, revise, terminate or withdraw any of the offers and interest rates mentioned herein at any time and amend the terms and conditions thereof from time to time, without prior notice. In the case of any disputes, the decision of the Bank shall be final and conclusive.
- VI. The record of the transactions required for each relevant Welcome Offer will be subject to the Bank's posting records unless otherwise specified by the Bank. The transaction date and posting date of an eligible transaction may vary. Any unposted, not duly executed, cancelled or refunded (where applicable) transactions will not be counted. If any transactions are returned in a particular month, the records of the transactions posted in such month will be offset accordingly.
- VII. The calculation of each eligible transaction will be based on the transaction amount in Hong Kong dollars or its equivalent (if applicable) unless otherwise specified by the Bank. The currency conversion will be effected at the prevailing rate determined by the Bank on the day of the conversion. There may be a discrepancy in the currency conversion rate between the time of calculation of the transaction concerned and the execution time of such transaction and the Bank shall not be liable for any loss caused by such discrepancy.
- VIII. For service fees in relation to the transactions required by different Welcome Offers, please refer to the "Bank Service Charges" or contact the Bank's staff.
- IX. In the case of any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.

Terms and Conditions for the Preferential HKD and USD Savings Interest Rates:

- X. The Preferential HKD Savings Interest Rate is only applicable to the Current Account of 328 Business Account ("328 Current Account") which is opened by an Eligible Customer with the Bank during the Promotion Period, while the Preferential USD Savings Interest Rate is only applicable to the USD Current Account ("USD Current Account") which is opened by an Eligible Customer with the Bank. The Offer Period of the Preferential Savings Interest Rates runs from the opening date of the 328 Business Account to 31 December 2020 (both dates inclusive). To enjoy the Preferential HKD or USD Savings Interest Rate for a particular calendar month during the Offer Period of the Savings Interest Rates, an Eligible Customer must at least complete one type of Eligible Transaction (please refer to Clause XI of these Terms and Conditions for the definition of Eligible Transactions) in such month. The relevant interest rates are for reference only and not guaranteed. The Preferential HKD and USD Savings Interest Rates will be offered according to the daily deposit amount in the 328 Current Account and USD Current Account respectively:

Deposit Amount in the 328 Current Account (HK\$)	Applicable Preferential HKD Savings Interest Rate (p.a.)
\$500,000 or above	1.0%
\$100,000 or above and below \$500,000	0.6%

Deposit Amount in the USD Current Account (US\$)	Applicable Preferential USD Savings Interest Rate (p.a.)
\$50,000 or above	1.3%
\$10,000 or above and below \$50,000	0.8%

Interest is calculated daily on a simple interest basis. Deposit interest is calculated on a 365-day-a-year (for HKD) / 360-day-a-year (for USD) basis (for both ordinary years and leap years). If any relevant day falls on a day which is not a Business Day of the Bank (excluding any public holiday and Sunday), the interest accrued on such day will be calculated according to the deposit amount of the 328 Current Account and/or USD Current Account on the preceding Business Day. Interest will be credited on a monthly basis to the 328 Current Account and/or USD Current Account in the subsequent month.

Customer must maintain such 328 Business Account and/or USD Current Account (if applicable) with a valid status at the time when the preferential savings interest is credited. Otherwise, the customer concerned is assumed to have forfeited the right to enjoy such preferential savings interest.

- XI. The Eligible Transactions include the following types of transactions completed by an Eligible Customer:
- i. Any of the following types of successful transactions made through 328 Business e-Banking (“e-Banking”) and/or 328 Business Mobile Banking* (“Mobile Banking”) with the 328 Business Account or USD Current Account (held in the same name) used as the settlement account for the relevant transactions. The following Eligible Transactions will be counted according to the posting dates which are recorded by the Bank. The Bank will cut off the record of Eligible Transactions on the last Business Day of every calendar month.
 - a. Any successful outward remittance made through telegraphic transfers or CHATS (only applicable to the “Telegraphic Transfers” and “CHATS” services under the “Payments” section in e-Banking/Mobile Banking); or
 - b. Any outward payment to the banking account at other participating local banks or institutions via the Faster Payment System (“FPS”); or
 - c. Any successful bill payment transaction (only applicable to the “Bill Payment” service under the “Payments” section in e-Banking/Mobile Banking) or completed Dah Sing Business Card Repayment, for which the accumulated transaction amount should reach HK\$500 or above in the month concerned; or
 - d. Any successfully completed foreign currency buy or sell transaction (only applicable to the “Intra-group Transfer” and “Third Party Transfer within DSB” services under the “Payments” section in e-Banking/Mobile Banking), for which the accumulated transaction amount should reach HK\$500 or above (or its equivalent) in the month concerned; or
 - e. Successful payroll transaction with the salary(ies) disbursed to employee(s) (only applicable to the “Payroll” service under the “Payment” section in e-Banking), or completed MPF contribution payment, for which the accumulated debit amount should reach HK\$5,000 or above in the month concerned.
 - ii. The transaction proceeds processed and successfully settled through the Bank’s Merchant Payment Acceptance Services. The transactions will be counted according to the settlement dates which are recorded by the Bank. If a merchant’s proceeds settlement falls on a non-Business Day, the relevant transactions will be grouped for settlement on the following Business Day. An Eligible Customer must use the Savings Account of 328 Business Account or 328 Current Account (held in the same name) as the posting account for settlement.
- XII. The Preferential HKD Savings Interest Rate under this promotion is not applicable to any 328 Business Account which is entitled to the Preferential Savings Interest Rate of “the LINK Happy Merchant” in the respective month.

Terms and Conditions for the Inward Funds Reward:

- XIII. The Inward Funds Reward is only applicable to any Eligible Customer who successfully deposits through the following way(s) with funds of an accumulated amount of HK\$100,000 or above (or its equivalent), which must be posted to the account(s) held in the same name with the Bank in the 3 consecutive calendar months starting from the first day of the calendar month following the month of successful opening of the 328 Business Account (“Inward Transaction Period”)(“Eligible Inward Transaction”):
- i. Successful inward remittance made through telegraphic transfers or CHATS; and/or
 - ii. Successful inward transaction from other participating local banks/institutions made through FPS.
- Example: For an Eligible Customer who opens the 328 Business Account on 16 July 2019, the accumulated Eligible Inward Transaction amount recorded from August to October must be HK\$100,000 or above.
- XIV. The amount of the Inward Funds Reward will be based on the number of Eligible Inward Transactions recorded by the Bank:
- | Number of Eligible Inward Transactions | Inward Funds Reward Amount (HK\$) |
|--|-----------------------------------|
| 5 – 10 | \$100 |
| 11 – 20 | \$300 |
| 21 or above | \$600 |
- XV. The Bank will credit the Inward Funds Reward to the relevant 328 Current Account within 2 months after the Inward Transaction Period. The Eligible Customer’s 328 Business Account must be maintained with a valid status at the time when the Inward Funds Reward is credited. Otherwise, the customer is assumed to have forfeited the right to receive such reward.
- XVI. Each Eligible Customer can receive the Inward Funds Reward once only during the Promotion Period.

Terms and Conditions for the Payroll Reward:

- XVII. The Payroll Reward is only applicable to any Eligible Customer who fulfills the following criteria:
- i. Upon opening the 328 Business Account, successfully executes payroll transactions by completing payroll file submission with salary(ies) successfully disbursed to employee(s) via e-Banking (i.e. the

“Payroll” service under the “Payment” section in e-Banking) in 2 consecutive calendar months on or before 29 February 2020, provided that the accumulated payroll amount must be HK\$5,000 or above in each of such 2 calendar months (“Eligible Payroll Transactions”). Example: If the first payroll transaction is recorded on 3 July 2019, the accumulated Eligible Payroll Transaction amount posted respectively in July and August must be HK\$5,000 or above.

- ii. The debit account of the Eligible Payroll Transactions must be the account held in the same name with the Bank.

XVIII. The amount of the Payroll Reward will be based on the number of employees indicated in the payroll file(s) successfully submitted in the first calendar month for which Eligible Payroll Transactions are recorded by the Bank:

Number of Employees	Payroll Reward Amount (HK\$)
1 – 5	\$500
6 – 20	\$1,000
21 or above	\$2,000

XIX. The Bank will credit the Payroll Reward to the relevant 328 Current Account within 2 months after the posting of the Eligible Payroll Transactions. The Eligible Customer’s 328 Business Account must be maintained with a valid status at the time when the Payroll Reward is credited. Otherwise, the customer is assumed to have forfeited the right to receive such Payroll Reward.

XX. Each Eligible Customer can receive the Payroll Reward once only during the Promotion Period.

Terms and Conditions for the Merchant Payment Acceptance Reward:

XXI. The HK\$600 Merchant Payment Acceptance Reward (“Merchant Reward”) is only applicable to any Eligible Customer who fulfills the following criteria (“Eligible Merchant”). If a Business Registration Certificate is used for application in respect of an Eligible Merchant, all entities whose Business Registration Numbers have the same first 8 digits will be regarded as the same entity:

- i. Successfully open a 328 Business Account from 1 January 2019 to 31 December 2019 and must not have maintained any 328 Business Account within the twelve months prior to opening of the account; and
- ii. Successfully applies for the Merchant Payment Acceptance Services (e.g. setting up point-of-sales terminal, but excluding Merchant Installment Payment Plans) during the Promotion Period (subject to the date on which the Merchant Payment Acceptance Services Agreement is duly signed); and
- iii. Must not have signed up any Merchant Payment Acceptance Service on or before 30 June 2019; and
- iv. Meets the accumulated transaction amount of HK\$80,000 or above for the transaction proceeds processed through the Bank’s Merchant Payment Acceptance Services, which must be successfully settled, in the first 3 consecutive full calendar months after signing the Merchant Payment Acceptance Services Agreement. The transactions will be counted according to the settlement dates which are recorded by the Bank. If a merchant’s proceeds settlement falls on a non-Business Day, the relevant transactions will be grouped for settlement on the following Business Day.
For example, if the Merchant Payment Acceptance Services Agreement is signed on 31 July 2019, all the transaction proceeds processed from 1 August 2019 to 31 October 2019 (both dates inclusive) will be counted.

XXII. The relevant date of signing of the Merchant Payment Acceptance Services Agreement, the transaction settlement date and the accumulated transaction amount are subject to the Bank’s records. In the case of any disputes, the decision of the Bank shall be final and conclusive.

XXIII. Each Eligible Merchant is entitled to enjoy the Cash Reward once only during the Promotion Period.

XXIV. The Bank will credit the Merchant Reward to the Eligible Merchant’s 328 Current Account within two months after the Eligible Merchant has fulfilled the relevant criteria. If the Eligible Merchant has more than one 328 Business Account, the Merchant Reward will be credited to the first Current Account of 328 Business Account opened with the Bank.

Terms and Conditions for the Dah Sing Business Card Reward:

XXV. The HK\$300 Dah Sing Business Card Reward (“Cash Rebate”) is only applicable to any Eligible Customer who successfully applies for the Dah Sing Business Card during the Promotion Period and did not hold any Dah Sing Business Card issued by the Bank in the 12 months preceding the Promotion Period (“Eligible Cardholder”).

XXVI. Each Eligible Cardholder will be entitled to the Cash Rebate upon accumulating an Eligible Spending (please refer to Clause XXVII of these Terms and Conditions for the definition of Eligible Spending) of HK\$4,000 or above within the first 2 months from the card issuance date (“Spending Period”).

XXVII. “Eligible Spending” includes retail purchase, cash advance, autopay, recurring payment amount (e.g. Octopus Automatic Add Value Service, Autotoll Automatic Top-up Services, etc.), Stocks Investment Savings Plan contribution, gift redemption amount (if applicable), cheque payment amount (if applicable); but excluding the following transactions, including but not limited to Mobile Payment Transaction through mobile application(s) that is/are made available by the Bank from time to time (e.g. Apple Pay, Google

Pay™, Samsung Pay, etc.), Mobile Transfer™ and Top Up Transactions (e.g. PayMe, WeChat Pay, TNG, Tap & Go, etc.), “Happy Installment” installment amount, interest-free monthly installment amount (if applicable), Cash-in Plan amount, Branch Cash-in amount, balance transfer amount, bank handling fee (including annual fee, financial charge, late fee and cash advance handling fee, etc), “Payeasy” bill payment amount, “Jet Payment” payment amount, casino transactions, unposted / cancelled / refunded and all unauthorized transactions. The Bank reserves the right of final decision for determining if the transaction fulfills the Cash Rebate requirement.

- XXVIII. The Cash Rebate will be credited to the Credit Card account of each Eligible Cardholder within 2 months after the Spending Period and will be posted on the statement. If the rebate amount is with a decimal place, the total rebate amount will be rounded up to the nearest dollar. The Cash Rebate is only applicable for settling new purchases; it is not transferable, cannot be redeemed for cash, withdrawn as cash advance or redeemed for any gift or any discount.
- XXIX. The Bank will determine a cardholder's eligibility for entitlement of the Cash Rebate based on such cardholder's transaction records held with the Bank. The relevant credit card must be maintained with a valid status and in good credit standing during the entire Promotion Period, Spending Period and when the Cash Rebate is received; and the relevant transactions must have been posted. Otherwise, the Bank reserves the right to forfeit an Eligible Cardholder's Cash Rebate without prior notice.
- XXX. Cardholders are required to keep all relevant original sales slips. In the case of any disputes, the Bank reserves the right to request cardholders to submit the relevant original sales slips and other supporting documents for verification. All sales slips and other supporting documents submitted to the Bank will not be returned. The Bank reserves the final right to determine the eligibility of each transaction.
- XXXI. If a Cardholder who has redeemed the Cash Rebate cancels his/her Dah Sing Business Card within 13 months from the card issuance date, the Bank reserves the right to debit a handling fee of HK\$300 from the relevant Principal Card account without prior notice.
- XXXII. In case of any fraud/ abuse/ reversal or cancellation of transactions in respect of which the Cash Rebate is awarded, the Bank reserves the right to debit from the Eligible Cardholders' credit card account the equivalent amount of the Cash Rebate without prior notice.
- XXXIII. The Terms and Conditions contained herein shall form part of the Agreement governing the use of the Dah Sing Credit Card and shall be construed accordingly. In the case of any contradiction between these Terms and Conditions and the Agreement, these Terms and Conditions shall prevail.

*Subject to the launch of the relevant services in Mobile Banking.

Risk Disclosure:

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Currency risk disclosure

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