

**Re: Contactless Credit Card Replacement Arrangement and Related Information**

Dah Sing Bank ("The Bank") always strives to ensure credit card payment security. Referring to our earlier communication with customers via SMS or mail, informing that there is possibility some credit card data on the contactless credit cards being read by mobile apps, we would like to inform customers the upcoming card replacement arrangement of the affected contactless credit cards.

From November 2015 onwards, we will arrange replacement of new contactless credit cards by batches. The unnecessary information (e.g. cardholder name) would be removed from the new contactless credit cards. The first batch of new contactless credit cards will be issued to renewal/reported lost/newly approved contactless credit cardholders. New contactless credit cards will be issued to other cardholders by batches thereafter. We will inform customers individually of the card replacement details at later stage. And we estimate that the card replacement for all affected customers will be completed by end June 2016.

The Bank upholds high security standard and risk management process to ensure security of contactless credit card transactions. In general, if an online credit card payment is accepted by merchants, customer is requested to provide the information of credit card numbers and expiry dates, as well as the CVV ("Card Verification Value") number imprinted on the back of the credit card or any other additional verification information. Otherwise, merchants or the related bank have to bear the losses for unauthorised transactions and customer is not liable for the losses incurred in such unauthorised transactions.

To further enhance credit card transaction security, customers are advised to take the following precautionary measures:

- To keep your credit card securely in your possession
- Beware of the transaction alert SMS we send to you via the mobile phone number at our record
- Check carefully the transaction record on your credit card statement and report to us any suspicious transactions

Customers are welcome to call our Credit Card Customer Service Hotline at 2828 8168 for any queries regarding the above-mentioned arrangement on card replacement.