

## **Dah Sing Bank i-Account Notification of service enhancement**

With effect from 1<sup>st</sup> March, 2016 (“the Effective Date”), our bank will enhance the features of integrated account service. Please refer below for details:-

Integrated accounts refer to i-Account, YOU i-account, VIP i-Account, Doraemon i-Account, Hello Kitty i-Account and Hello Kitty VIP i-Account.

Items	Before enhancement		After enhancement	Effective date
1. Account name	Save & Check Account		HKD Current Account	1 <sup>st</sup> March 2016
	Multi-Currency Deposit Account		Multi-Currency Savings Account	
2. Bonus Savings Interest Rate Offer	(1) Calculation of Bonus Savings Interest Rate would be subject to the product types as below  (Applicable to all types of i-Account)		(1) Calculation of Bonus Savings Interest Rate would be subject to the account types and product types as below  (Applicable to VIP i-Account / Hello Kitty VIP i-Account)	i-Account customer who is using / holding designated service as of end of February 2016, the bonus savings interest rate will be applied to the customer's i-Account HKD Current Account in March 2016.
	Requirement	Bonus Savings Interest Rate offer	Requirement	
	Using below service: ➤ Securities Services (with stocks holding)	+0.25%		
	Using any one of the below services: ➤ Fixed Deposit ➤ Credit card / Debit card ➤ Personal Finance Services (such as Tax Loan, Personal Loan, etc.) ➤ Mortgage Loan ➤ Life Insurance Services ➤ Investment Services (including Investment Funds and Retail Certificates of Deposits, etc.)	Each item +0.125%	Using / holding any category 1 service as stated below: Personal Finance Services (such as Tax Loan, Personal Loan, etc.), Credit card / Debit card (with designated transaction records) <sup>#</sup> and Mortgage Loan	
			Using / holding any category 2 service as stated below: Securities Services (with stocks holding), Investment Services (including Investment Funds, Currency Linked Premium Deposit, etc) and Life Insurance Services	
		* Customer will only be entitled to 0.125% bonus savings interest for each category 1 and category 2 services even if he/she is using/ holding more than one category 1 or category 2 services.		

Items	Before enhancement	After enhancement	Effective date				
		<div>Applicable to i-Account, YOU i-Account, Doraemon i-Account and Hello Kitty i-Account</div> <table><tr><th>Requirement</th><th>Bonus Savings Interest Rate offer</th></tr><tr><td>Using / holding any one of the below services: Personal Finance Services (such as Tax Loan, Personal Loan, etc.), Credit card / Debit card (with designated transaction records)<sup>#</sup>, Mortgage Loan, Securities Services (with stocks holding), Investment Services (including Investment Funds, Currency Linked Premium Deposit, etc) and Life Insurance Services</td><td>+0.125%**</td></tr></table> <div>** Customer will only be entitled to 0.125% bonus savings interest even if he/she is using/holding more than one of the designated services.</div>	Requirement	Bonus Savings Interest Rate offer	Using / holding any one of the below services: Personal Finance Services (such as Tax Loan, Personal Loan, etc.), Credit card / Debit card (with designated transaction records) <sup>#</sup> , Mortgage Loan, Securities Services (with stocks holding), Investment Services (including Investment Funds, Currency Linked Premium Deposit, etc) and Life Insurance Services	+0.125%**	
Requirement	Bonus Savings Interest Rate offer						
Using / holding any one of the below services: Personal Finance Services (such as Tax Loan, Personal Loan, etc.), Credit card / Debit card (with designated transaction records) <sup>#</sup> , Mortgage Loan, Securities Services (with stocks holding), Investment Services (including Investment Funds, Currency Linked Premium Deposit, etc) and Life Insurance Services	+0.125%**						
	<div>(2) Calculation for the bonus savings interest rate</div> <div>The bonus savings interest will be calculated according to the type of product the customer is holding at month end. Deposit interest rate of i-Account will be the HKD Savings Rate plus the bonus savings interest rate, subject to a maximum of 1-month HKD fixed deposit rate +0.125% or 1-month HKD HIBOR, whichever is lower. Such interest rate will be applied to customer's i-Account Save &amp; Check Account in the following month.</div>	<div>(2) Calculation for the bonus savings interest rate</div> <div>i-Account customer is entitled to the HKD Savings Rate plus the above bonus savings interest rate if he/she is using or holding the above service(s) at month end. Total annual interest rate is unlimited. Such interest rate will be applied to the customer's i-Account HKD Current Account in the following month.</div> <div># <u>Details about designated transactions record for Credit card/Debit card</u></div> <div>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.) during the month. 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. Our Bank reserves the right to make the final decision on the eligibility of transactions. The Bank's transaction records of the credit card or debit card shall be final and conclusive.</div>					

Items	Before enhancement	After enhancement	Effective date
	(3) Customers who subscribe investment funds will be entitled to extra RMB interest rate of 0.32% p.a. to the RMB deposit balance of the i-Account.	(3) The interest rate offer is cancelled.	Eligible i-Account customer will receive the final amount of extra RMB interest in February 2016.
3. No Bounced Cheque/ Autopay Protection	<b>i-Account, YOU i-Account, Doraemon i-Account, Hello Kitty i-Account</b> Enjoy No Bounced Cheque/Autopay Protection for up to HK\$3,500 by simply maintaining the monthly average daily balance <sup>^</sup> of HK\$5,000 or above in YOU i-Account and other i-Accounts.	<b>i-Account, YOU i-Account, Doraemon i-Account, Hello Kitty i-Account</b> Enjoy No Bounced Cheque/Autopay Protection for up to HK\$5,000 by simply maintaining the monthly average daily balance <sup>^</sup> of HK\$200,000 or above in YOU i-Account and other i-Accounts.  VIP i-Account (including Hello Kitty VIP i-Account) remains unchanged. Customer can enjoy No Bounced Cheque/Autopay Protection for up to HK\$10,000 by simply maintaining the monthly average daily balance <sup>^</sup> of HK\$500,000 or above in VIP i-Account.	i-Account customer can enjoy No Bounced Cheque/Autopay Protection in March 2016 simply by maintaining the required monthly average daily balance <sup>^</sup> in February 2016.

<sup>^</sup> The average daily balance includes deposit balance of deposit accounts, latest market value of investment accounts and cash value of life insurance accounts.

Please note that you reserve the right to discontinue the i-Account service (“the Service”) with us on or before the Effective Date should you refuse to accept the above enhancements. The above service enhancements shall be binding on you if you continue using our Service after the Effective Date. Please also note that the Bank may not be able to continue providing the Service to you if you do not accept the above revision. For enquiries, please contact any of Dah Sing branch staff or call our Customer Service Hotline on 2828 8168 for details.

**Dah Sing Bank, Limited**

December 2015