

Enhanced Security for Overseas Automatic Teller Machine ("ATM") Services and Conversion of Magnetic Stripe Card

Dah Sing Bank ("the Bank") will further enhance the security measures of the following services for your protection. Please note the following details of arrangement.

Overseas Withdrawal Service

To strengthen the security control for ATM services, the overseas ATM cash withdrawal function of all credit cards (including chip cards and magnetic stripe cards) will be set as 'deactivated' by default with effect from 1 March 2013 to comply with the requirements of the Hong Kong Monetary Authority.

After the enforcement of the above-mentioned enhanced measures, you will have to activate the overseas ATM cash withdrawal function in prior of using this service. Meanwhile, you can continue to use the current overseas ATM cash withdrawal services until the effective date of this enhanced measure.

To ensure you can use the overseas ATM cash withdrawal service on or after 1 March 2013, starting from 15 January 2013, you can activate this function in advance to set the activation period and the daily overseas cash withdrawal limit (The maximum daily withdrawal limit is HK\$20,000) through any ATMs with the signage of "Jetco" in Hong Kong, Macau or Mainland China, Dah Sing 24 hours Phone Banking Service, Dah Sing e-Banking Service or by visiting our branches.

Conversion of Magnetic Stripe Card to Chip Card

To further enhance the security for ATM transaction as mandated by the Hong Kong Monetary Authority, the Bank will replace all magnetic stripe credit cards to chip credit cards for the existing customers gradually from the $3^{\rm rd}$ quarter of 2013 to the $4^{\rm th}$ quarter of 2015 without charge.

The chip credit card will be mailed to your latest correspondence address recorded in the Bank. If your correspondence address has been changed, please update your correspondence address in the Bank's record as soon as possible.

For details, please refer to our website (www.dahsing.com) or contact our customer services hotline at 2828 5488.

Dah Sing Bank January 2013

