

Doraemon i-Account Terms and Conditions

Terms and Conditions for the Welcome Offers

1. Promotion period is from 2 Jan 2024 until 29 Jun 2024 (both dates inclusive) ("Promotion Period").
2. Welcome Offers as set out in clauses 4 and 5 (each "Welcome Gift", and collectively "Welcome Gifts") are only applicable to customer who successfully opens a Doraemon i-Account (sole or joint-named) in the capacity as Primary Account Holder (as defined in clause 3 of these Terms and Conditions) ("Account") during the Promotion Period and have not held any Integrated Account of Dah Sing Bank, Limited ("the Bank") from 3 Jul 2023 to the account opening date ("Customer"). "Integrated Account" refers to i-Account, YOU i-Account, VIP i-Account, Hello Kitty VIP i-Account, Hello Kitty i-Account or Doraemon i-Account.
3. "Primary Account Holder" refers to the "Applicant" mentioned in the New Account(s) / Service(s) Application Form signed by the customer.
4. During the Promotion Period, Customer who successfully opens an Account with HKD10,000 New Funds (as defined in clause 6 of these Terms and Conditions) or above and maintains the relevant New Funds at the Account for the first 4 months starting from the account opening date ("Reward Period") and provides a valid email address to the Bank for receiving the notification or latest information and offers relating to the products, services and / or subjects set out in paragraph (I) of the Bank's Notice to Customers relating to Customers' Data (for details, please refer to the Bank's website or contact our staff at branch.) made available by the Bank to customers from time to time will be entitled to a Doraemon Wireless Keyboard & Mouse Set ("Welcome Gift 1").
5. During the Promotion Period, Customer who successfully opens an Account with an initial deposit of HKD50,000 New Funds (as defined in clause 6 of these Terms and Conditions) or above, and meets the below requirements during the Reward Period will be entitled to a Doraemon Camping Table and Chairs Set ("Welcome Gift 2"):
 - Maintain the relevant New Funds at the Account;
 - Open a Target Savings Deposit Account; and
 - Provide a valid email address to the Bank for receiving the notification or latest information and offers relating to the products, services and / or subjects set out in paragraph (I) of the Bank's Notice to Customers relating to Customers' Data (for details, please refer to the Bank's website or contact our staff at branch.) made available by the Bank to customers from time to time.
6. "New Funds" refers to funds newly deposited with the Bank in cash, by using a cheque drawn on any other bank, Faster Payment System, inward CHATS or Telegraphic Transfer but excluding funds transferred from an existing account maintained with the Bank.
7. Each Customer can be entitled to Welcome Gift 1 and Welcome Gift 2 once only.

8. The Bank will mail the Welcome Gifts redemption letter to Customers who have met the above-mentioned requirements within 3 months after the Reward Period ("Fulfillment Period"). Customers shall redeem the Welcome Gifts at the designated redemption centre by presenting the original copy of the redemption letter. The Welcome Gifts redemption is bound by the relevant terms and conditions set out on the redemption letter. The Customer must maintain a valid Account with the Bank, a valid email address and a valid Target Savings Deposit Account (if applicable) at the time of redemption. Otherwise, the Welcome Gifts will be forfeited.
9. All photos are for reference only. The Welcome Gifts are available while stocks last. The Bank reserves the right to offer any alternative gift or replacement or extend the Fulfillment Period without prior notice, if the relevant Welcome Gifts are out of stock or if any issue arisen. Prices and types of the alternative gift may not be the same as the Welcome Gifts provided in this promotion. The Welcome Gifts cannot be redeemed for cash, other discounts and are non-transferable. The Bank is not the supplier of the Welcome Gifts and makes no representations or guarantees as to the quality of the Welcome Gifts provided by the suppliers. Any enquiry, dispute or complaint in respect of the Welcome Gifts shall be directed to the suppliers.
10. Terms and Conditions apply to Target Savings Deposit. For details, please refer to www.dahsing.com/deposit/TSD/en.

General Terms and Conditions

1. For details of service charges of Doraemon i-Account, please refer to the prevailing "Bank Service Charges" of the Bank.
2. Doraemon i-Account is bounded by relevant terms and conditions. For details, please refer to the "Master Terms and Conditions" of the Bank or contact the Bank's staff.
3. "The Total Relationship Value" includes the deposit balance of deposit accounts, latest market value of investment accounts and reference premium of life insurance accounts maintained with the Bank. Reference premium refers to the calculation based on the latest available information of in-forced life insurance policies provided by the third-party insurer as designated by the Bank, if any. The premium calculated may not be equal to accumulated actual premium paid and shall exclude pre-paid premium, premium discount, and policy loan etc. The reference premium of Non-HKD policy will be converted into HKD equivalent using the presumed exchange rate when calculating the Total Relationship Value. For details, please refer to our website www.dahsing.com/html/en or contact our staff at branch. The account holder(s) of the above mentioned accounts must be identical to that of Doraemon i-Account.

4. The Bank reserves the right to alter or terminate the offers herein and amend these Terms and Conditions at the sole and absolute discretion of the Bank and at any time without prior notice. In case of any disputes, the decision of the Bank shall be final and conclusive.
5. A person who is not a party to these Terms and Conditions may not enforce any of their provisions under the Contracts (Rights of Third Parties) Ordinance (Cap 623 of the Laws of Hong Kong).
6. These Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong Special Administrative Region. Any dispute arising under these Terms and Conditions shall be subject to the non-exclusive jurisdiction of the courts of Hong Kong.

Terms and Conditions for Multi-Currency Current Account and Multi-Currency Savings Account

7. Savings interest of Multi-Currency Savings Account is calculated on a compound daily basis according to the savings interest (please refer to the Bank's website for details) of Doraemon i-Account and will be credited monthly.
8. Savings interest of HKD Current Account under Multi-Currency Current Account ("HKD Current Account") is calculated daily on a simple interest basis according to the savings interest (please refer to the Bank's website for details) of Doraemon i-Account ("Basic Interest") and the Bonus Savings Interest rate 0.125% ("Bonus Savings Interest") according to the designated service / product the customer is using / holding (if any) (the details of which please refer to clause 12 of these Terms and Conditions). Total annual interest rate is unlimited. The interest rate will be credited monthly to the customer.
9. Bonus Savings Interest rate will be calculated according to the designated service / product the customer is using / holding as at last working day of every month. It will be effective to HKD Current Account of Doraemon i-Account in the following month.
10. The Bonus Savings Interest of Multi-Currency Current Account will be calculated based on the deposit amount in the HKD Current Account under the Multi-Currency Current Account starting from the subsequent calendar month and credited to the HKD Current Account of Doraemon i-Account on the last working day of each month.
11. The balance of Doraemon i-Account must reach the designated amount in order to enjoy interest. Please refer to the Bank's website for details.
12. Definition of using or holding any one of the designated Dah Sing Bank services / products:
 - i. Using / holding valid Personal Loan which include all instalment loans of Express Money, Tax Loan, Credit Mastermind Instalment Loan, In-Money Revolving Loan, e-Cash, FlexiMoney Overdraft Facility and Cash Card. Customer is required to maintain valid loan

account with normal repayment record in order to be eligible for the Bonus Saving Interest offer;

- ii. Holding valid Principal Card or Supplementary Credit Card of Dah Sing Credit Card or Co-brand Card except Cash Card, Corporate Card, Purchasing Card, Gift Card, Spending Card, Business Card, Private Label Card, Balance Transfer Account and Cash Rebate Cards, and with valid transactions record. 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. The 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. Any unposted transaction will not be counted.
- iii. Using any Mortgage Loan service;
- iv. Using Securities service (including buy and sell) and with stocks holding; or
- v. Holding Investment Products which include Investment Fund, Currency Linked Premium Deposit, Currency Linked Principal Guaranteed Deposit, Currency Switching, Equity Linked Investment, Bond, Foreign Exchange Margin Trading, etc.;

The Bank reserves the right to make the final decision on the definition of designated Dah Sing Bank services / products. Please enquire the Bank's staff for details.

13. Customer will only be entitled to 0.125% p.a. Bonus Savings Interest per month even if he / she is using / holding more than one of the designated services / products.
14. The Bonus Savings Interest is only applicable to the positive credit balance of the HKD Current Account of Doraemon i-Account, deposit balance of other account which include the Multi-Currency Savings Account of i-Account would not be counted.
15. If the customer holds a single or joint Doraemon i-Account, the designated services / products that are being used by the customer will be applied to both the single and joint accounts for calculating the Bonus Savings Interest of the HKD Current Account of the Doraemon i-Account.
16. To enjoy the Bonus Savings Interest Rate, the status of all designated bank services / products / relevant accounts used and held by all the relevant Doraemon i-Account holders with the Bank must be valid, normal and meet the requirements (according to the Bank's definition).
17. The interest rate (include both the Basic Interest rate and Bonus Saving Interest rate) would be calculated up to the date when the Doraemon i-Account is cancelled.
18. Deposit interest is calculated on 365 days in a year basis (for both ordinary year and leap year).

Terms and Conditions for No Bounced Cheque / Autopay Protection

19. Customer can automatically enjoy No Bounced Cheque / Autopay Protection for relevant transaction amount of up to HKD5,000 in Doraemon i-Account by maintaining the Total Relationship Value of HKD200,000 (or its equivalent) or above in the previous month. The eligibility of protection will be printed on the customer's consolidated monthly statement.
20. Customer can enjoy No Bounced Cheque / Autopay Protection for relevant transaction in the following month by maintaining the designated amount of Total Relationship Value which will be calculated by the Bank on a monthly basis.

Terms and Conditions for e-Receipt

21. Customer needs to register his / her Automated Teller Machines ("ATM") Card in order to receive e-Receipts. In the case of joint accounts, each account holder has to subscribe to the service separately.
22. Customer who registers his / her ATM Card for e-Receipt service is required to provide a valid email address and / or mobile phone number to the Bank. Upon successful registration, an e-Receipt will be automatically sent to the valid email address and / or mobile phone number of the customer registered with the Bank every time after a transaction is carried out via any ATM located in Hong Kong or overseas or the Bank's Cash Deposit Machine or the Bank's Cash & Cheque Deposit Machine through the use of the registered ATM Card, regardless of whether the customer chooses to receive physical "Customer Advice" issued by such ATM or Cash Deposit Machine or Cash & Cheque Deposit Machine during such transaction (save and except the customer's checking of account balance via ATM or Easy Cash Deposit Machine or Cash & Cheque Deposit Machine and other transactions as may be designated by the Bank from time to time). The SMS e-Receipt service will only be sent to valid Hong Kong mobile phone number. Such SMS will not be sent to overseas phone number. For the avoidance of doubt, e-Receipt registration for each ATM Card is a one-off request and thus, no further registration will be required upon successful registration, unless in the event of card loss or damage, depending on the type of ATM Card, customer may be required to register the new ATM Card for the e-Receipt service again. For details, please contact the Bank's staff.
23. The e-Receipt service is subject to relevant terms and conditions, please visit the webpage of e-Alert at www.dahsing.com/ealert/en for details.

Terms and Conditions for other Exclusive Banking Services Privileges

24. Account holder of Doraemon i-Account is entitled to a handling fee waiver for purchasing gift cheques.
25. The Bank reserves the right to terminate or amend the relevant offer without prior notice to customers. Should there be any dispute, the decision of the Bank should be final and conclusive.

Risk Disclosure Statement and Important Note

Securities Services

Investment involves risks. The price of securities fluctuates, sometimes dramatically. The price of securities may move up or down and may become valueless. Losses may be incurred as well as profits made as a result of buying and selling securities. Customers should carefully consider whether the investment products or services mentioned herein are appropriate for them in view of their investment experience, objectives and risk tolerance level, and read the terms and conditions of relevant Securities Services before making any investment decision.

Currency Switching

Investment involves risks. You could lose your entire investment. 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. Before making any investment decision, you should consider your investment experience, investment objectives and risk tolerance level and read carefully the relevant product leaflet and relevant offering documents in order to understand the nature of and the risks associated with Currency Switching. The deposit with FX forward contract set up through Currency Switching is not a protected deposit and is not protected by the Deposit Protection Scheme in Hong Kong.

Currency Linked Premium Deposit

Transaction of Currency Linked Premium Deposit is complicated and involves risks of loss. You should refer to the relevant offering documents and understand the nature and risks involved of this investment product before investing in Currency Linked Premium Deposit. Currency Linked Premium Deposit is not equivalent to time deposit, not principal-protected and should not be regarded as a substitute for time deposit. Currency Linked Premium Deposit is not a protected deposit and is not protected by the Deposit Protection Scheme in Hong Kong.

Currency Linked Principal Guaranteed Deposit

Currency Linked Principal Guaranteed Deposit is a structured investment product and is not equivalent to time deposit. It is not a protected deposit and is not protected by the Deposit Protection Scheme in Hong Kong. This product is only principal protected if customers hold it till maturity. Regarding the product details of Currency Linked Principal Guaranteed Deposit, please refer to the relevant offering documents.

Foreign Exchange Margin Trading

The risk of loss in foreign exchange margin trading can be substantial. You may sustain losses in excess of your initial margin funds. Placing contingent orders, such as "stop-loss" or "stop-limit" orders, will not necessarily limit losses to the intended amounts. Market conditions may make it impossible to execute such orders. You may be called upon at short notice to deposit additional margin funds. If the required funds are not provided within the prescribed time, your position may be liquidated without prior notice. You will remain liable for any resulting deficit in your account. You should therefore carefully consider whether such trading is suitable in light of your own financial position and investment objectives.

Equity Linked Investment

Equity Linked Investment is not equivalent to time deposits and is not principal protected. You could lose your entire investment. Regarding the product details and risk disclosure of Equity Linked Investment, please refer to relevant offering documents. If you have any questions on the nature and related risks of this investment product, you should seek necessary and appropriate professional advices before making your investment decision.

Investment Fund Service

Investment involves risks. The price of funds fluctuates, sometimes dramatically. The price of fund may move up or down and may become valueless. Losses may be incurred as well as profits made as a result of buying and selling funds. Past performance is no guide to future performance. Before making any investment decision, investors should consider their investment experience, objectives and risk tolerance level and read carefully the terms and conditions and the risk factors contained in the relevant offering documents. If investors are in doubt about the nature of or the risks associated with this investment product, investors should obtain any necessary and appropriate professional advice before investing.

Bond

Bond is an investment product. Investment involves risks. The price of bonds may move up or down, or even become valueless. Losses may be incurred as well as profits made as a result of bond investments. Past performance of a bond is no guide to its future performance. Holders of a bond bear the credit risk of the issuer and other associated risks. Before making any investment decision, investors should consider their investment experience, objectives and risk tolerance level and read carefully the terms and conditions and the risk factors contained in the relevant offering documents. If you are in doubt about the nature of or the risks associated with this investment product, you should obtain necessary and appropriate professional advice before investing.

Foreign Currency Trading

Foreign currency trading 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 Switching, Currency Linked Premium Deposit, Currency Linked Principal Guaranteed Deposit, Equity Linked Investment, Investment Fund Service and Bonds are investment products. Currency Linked Premium Deposits, Currency Linked Principal Guaranteed Deposits, Equity Linked Investments, some Investment Funds and some Bonds are structured products involving derivatives. This investment decision is yours but you should not invest in this product unless Dah Sing Bank, Limited has explained to you that this product is suitable for you having regard to your financial situation, investment experience and investment objectives.

Unless the context requires otherwise, this document does not constitute any offer, invitation or recommendation to any person to enter into any securities / investment/ foreign currency transaction nor does it constitute any prediction of likely future movements in prices of any securities / investment products/ foreign currencies.

This document has not been reviewed by the Securities and Futures Commission or any regulatory authority in Hong Kong.

Dah Sing Bank, Limited (the "Bank"), registered as a licensed insurance agency (Insurance Intermediary License No: FA3022), is the authorized licensed insurance agency of Sun Life Hong Kong Limited (incorporated in Bermuda with limited liability) ("Sun Life") and distributes the insurance products for Sun Life. The life insurance products distributed by our Bank are underwritten by Sun Life and are products of Sun Life but not the Bank. Life insurance products are not bank deposits nor bank saving plans with free life insurance coverage. The above information is for reference only and does not contain the full terms of the relevant products. It is intended to be published in Hong Kong only. It shall not be construed as an offer, solicitation or recommendation to provide or sell or a solicitation to purchase any insurance plans. You should choose relevant insurance products according to your own or actual needs and your

financial affordability. Please read, fully understand and accept the terms and conditions, policy coverage, policy exclusions, premium, key product risks, important notes, policy dividend (if applicable), investment policy (if applicable) etc. stated in the relevant documents and policy contract before applying for any insurance plans. Sun Life is solely responsible for all coverage and compensation, and reserves the right of final approval of the relevant insurance plan. Policyholders are subject to the credit risk of relevant insurance company.

In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between the Bank and the customer out of the selling process or processing of the related transaction, the Bank is required to enter into a Financial Dispute Resolution Scheme process with the customer.

Should there be any inconsistency or conflict between the English and Chinese versions, the Chinese version shall prevail.

The services/ products mentioned herein are not targeted at customers in the EU.

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

Don't be tempted by quick money. Don't lend your bank account to anyone to launder money