

### Terms and Conditions of Flash Foreign Exchange Offer ("Flash FX Offer")

1. The Flash FX Offer is only applicable to YOU Banking customers of Dah Sing Bank, Limited ("Bank") ("Eligible Customers").
2. Eligible Customers who successfully conduct a spot foreign exchange transaction with the designated currencies and enter the designated promotion code at the time of transaction via Mobile Banking during the promotion period can enjoy pips discount. The promotion period, designated currencies, pips discount and designated promotion code of the Flash FX Offer shall be determined by the Bank from time to time at its sole discretion and published in the Bank's website ([www.dahsing.com/wm/promocode/en](http://www.dahsing.com/wm/promocode/en)).
3. Eligible Customers can only use one promotion code for each transaction.
4. The Flash FX Offer is not applicable to note exchange and instructions set up via Scheduled FX Service and FX Order Watch Service of the Bank.
5. Unless otherwise specified, the Flash FX Offer cannot be used in conjunction with other offers in relation to foreign exchange services provided by the Bank. If an Eligible Customer is entitled to the Flash FX Offer in conjunction with other promotion offer(s), the Bank reserves the right to grant the customer the entire or only part of the entitled offers.
6. The Bank reserves the right to amend, suspend or terminate this promotion and amend these Terms and Conditions without prior notice. If there are any disputes, the decision of the Bank shall be final and conclusive.
7. These Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong Special Administration Region.
8. In case of any discrepancies between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

### 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 limited to the risk disclosure statement and health warning.

**Currency Risk Disclosure** Exchange of renminbi (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.

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