

**Dah Sing Bank Launch the First-in-Town Debit Card (ATM Card)
to be used in Hong Kong and Mainland
Connect Local 'JETCO' & Mainland 'China UnionPay' Networks**

With closer linkage between Hong Kong and the Mainland and in order to allow customers to flexibly manage their finances no matter they are, Dah Sing Bank now announces the launch of the first Dah Sing Card in town which can be used in Hong Kong and Mainland. The card links up the Hong Kong Dollar & RMB accounts. Besides having the same functions as a normal ATM Card which can be used in local 'JETCO' ATM network and retail establishments that provide 'EPS' service, the Dah Sing Card can also be used in 'China UnionPay' Network in Mainland. With only one card on hand, customers can withdraw cash via ATM and enjoy the convenience of purchases by the Card, whether they are in Hong Kong or Mainland.

With Dah Sing Card, customers can withdraw Hong Kong Dollars or RMB via more than 1,700 JETCO ATMs in Hong Kong, Macau and Shenzhen. Customers can also pay via more than 20,000 retail establishments that provide 'EPS' service. In addition, customers can withdraw RMB at more than 50,000 ATMs marked with the 'China UnionPay' logo and make purchases by the Card in more than 400,000 retail establishments that provide 'China UnionPay' services in the Mainland of China.

Customers who apply Dah Sing Card before 31 October 2004 can enjoy the following fabulous offers:

- First year annual fee waiver
- The first cash withdrawal fee with the Dah Sing Card via ATMs marked with 'China UnionPay' logo on the Mainland of China will be waived.
- Receive 20% off the first year's premium on the Mainland 'Accidental Emergency Medical Insurance Card'
- Free SMS Alert Service till October 31 2004, to allow customers to receive a SMS alert with their local and Mainland mobile phone simultaneously whenever they use their Dah Sing Card.
- High RMB fixed deposit interest rate up to 0.83% p.a.



Ms Vivian Yu, Head of the Personal Banking Division of Dah Sing Bank said, "Dah Sing Bank is always dedicated to provide customers with comprehensive and quality RMB services. The Bank now launch the Dah Sing Card to permit customers with only one card on hand to withdraw cash and enjoy the convenience of purchases by the Card no matter whether they are in Hong Kong or Mainland. Coupled with other RMB services offers including an exceptionally high RMB fixed deposit interest rate, preferential RMB exchange rate, the first-in-town 'Auto-Switch RMB Service' and the newly launched RMB cash withdrawal services via ATM 24-hour a day, we believe that the Bank can become the Financial Services Provider of Choice for every customer."

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