

Dah Sing Bank Customer ATM and Self-Service Banking Facilities User Guide

ATMs and self-service banking facilities of Dah Sing Bank, Limited ("the Bank") are simple and easy to use. Please read the following service descriptions.

1. ATM / Cash and Cheque Deposit Machine / Easy Cash Deposit Machine / ATM Card Usage and Important Notes

Services	Operating Instructions / Important Notes						
1. Main Menu	- Insert the ATM Card issued by the Bank ("ATM Card") into the ATM "card insertion slot" - Select "ATM Services" (if applicable) - Enter your six-digit Personal Identification Number (PIN) and press the "Enter" key - Select the account to operate on - Select the desired service						
2. Cash Withdrawal	(Follow the "Main Menu" steps until you reach "Please Choose Service") - Select "HKD Cash Withdrawal" / "CNY Cash Withdrawal" (if applicable) - If selecting CNY Cash Withdrawal, confirm the "CNY Exchange Rate", select "Yes" to proceed with withdrawal (if applicable) - Enter the amount, verify it, and press the "Enter" key - Select "Balance Print On Customer Advice" / "Customer Advice Only" / "Take Card" as required - Please collect your ATM Card and customer advice (if applicable) - Cash Withdrawal <table border="1"> <tr> <td>ATM Card Daily Limits are as follows: Local ATM Cash Withdrawal Limit</td><td>HKD20,000 (or its equivalent)</td></tr> <tr> <td>Overseas ATM Cash Withdrawal Limit</td><td>HKD20,000 (or its equivalent)</td></tr> <tr> <td>In-store Purchase Limit (UnionPay and EPS network)</td><td>HKD20,000 (or its equivalent)</td></tr> </table>	ATM Card Daily Limits are as follows: Local ATM Cash Withdrawal Limit	HKD20,000 (or its equivalent)	Overseas ATM Cash Withdrawal Limit	HKD20,000 (or its equivalent)	In-store Purchase Limit (UnionPay and EPS network)	HKD20,000 (or its equivalent)
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3. Fund Transfer	(Follow the "Main Menu" steps until you reach "Please Choose Service") • Select "Transfer" • Select the recipient's account number or "Account in Card Issuer" • Enter the recipient's account number, verify it, and press the "Enter" key (if applicable) • Enter the amount, verify it, and press the "Enter" key • Verify the recipient's account number and amount on the screen. Select "Yes" to confirm; or "No" to cancel the transaction • Wait for the screen to display "Transaction Accepted" • Select customer advice as required • Choose whether you require other services, as required • Please collect your ATM Card
4. Cash Deposit	• Insert the ATM Card into an ATM supporting "Cash Deposit" features at the "card insertion slot" • Select "Cash Deposit" (if applicable) • Select the account to operate on • Deposit banknotes* • Verify the deposit account number and amount on the screen. Select "Confirm" to confirm; or "Cancel" to abort the transaction • Wait for the screen to display "TRANSACTION HAS BEEN ACCEPTED" • Select whether you require a "Customer Advice" as needed, and collect your ATM Card <i>* Each batch can contain up to 100 banknotes, with a maximum deposit amount of HKD 100,000 per account per day; accepts 20, 50, 100, 500, and 1,000 HKD banknotes; does not accept 10 HKD banknotes</i>
5. Cheque Deposit	• Insert the ATM Card into an ATM supporting "Cheque Deposit" features at the "card insertion slot" • Select "Cheque Deposit" (if applicable) • Select the account to operate on • Select "Yes" to proceed, acknowledging that the "Cheques will be processed on next clearing date" (if applicable)

	• Enter the amount, verify it, and press the “Enter” key • Insert cheque(s) • Verify the deposit account number and amount on the screen. Select “Confirm” to confirm; or “Cancel All” to abort the transaction • Wait for the screen to display “Transaction has been accepted” • Select whether you require a “Customer Advice” as needed, and collect your ATM Card *Each batch can contain up to 20 cheques
6. Change Personal Identity Number (PIN)	(Follow the "Main Menu" steps until you reach “Please Choose Service”) • Select “Change Card Setting” • Select “Change Personal Identity Number” • Key in your desired 6-digit PIN, then press the “Enter” key • Re-enter your selected PIN, then press the “Enter” key • Wait for the screen to display “New personal identity number accepted” • Select customer advice as required • Choose whether you require other services, as required • Please collect your ATM Card
7. ATM Services, Purchases and Bill payments in Hong Kong	• Make purchases via more than 20,000 retail establishments that provide EPS services. The maximum purchasing amount per day is up to HKD20,000. • Pay various bills at JETCO ATMs which provide the JET PAYMENT Service and make payments via PPS. You can pay Electricity Bill, Water Bill, Gas Bill, Residential and Mobile Telephone Bill, Rate and Tax Bill etc.
8. Security of the ATM Card and ATM	You can take the following security measures where reasonably practicable: a) sign your ATM Card immediately upon Advice; b) take your ATM Card immediately after using an ATM or any point of sale terminal;

- c) make sure that your ATM Card is returned to you promptly after a transaction;
- d) at all times take reasonable care of your ATM Card, ATM Card PIN and Mobile Device^ and keep your ATM Card and Mobile Device^ safely under your personal control and the ATM Card PIN secure and confidential to prevent fraud;
- e) destroy the original printed copy of the ATM Card PIN;
- f) DO NOT allow anyone else to use your ATM Card , ATM Card PIN, and / or Mobile Device^;
- g) remember your ATM Card PIN, and keep it strictly confidential;
- h) never disclose your ATM Card PIN to anyone else including but not limited to the Bank's staff; the Bank will not ask for any sensitive personal information (such as ATM Card PIN) through phone calls, SMS or emails;
- i) change your ATM Card PIN regularly;
- j) if your ATM Card PIN is or may have been seen by any other person, change it promptly;
- k) DO NOT jot down or keep your ATM Card PIN on or close to your ATM Card or handle it in any other way that may enable another person to use your ATM Card, ATM Card PIN and / or Mobile Device^; disguise any record of your ATM Card PIN;
- l) DO NOT use obvious numbers for your ATM Card PIN (such as HKID card number, date of birth, telephone number or other easily accessible personal information) but use other alphanumeric code (if available);
- m) DO NOT use the same ATM Card PIN for other services or purposes (such as connecting to the Internet or accessing other websites);
- n) DO NOT transfer your ATM Card, ATM Card PIN and / or Mobile Device^ or allow others to use any of them ;
- o) always fill in the 'Total' box on the sales slip and put currency sign before the numerals; DO NOT leave space for other writing;
- p) make sure only one sales slip is imprinted for each transaction;

	q) keep the cardholder copy of each sales slip and check it against your applicable banking account(s) statements or records; r) report to the Bank of any loss or theft of your ATM Card, ATM Card PIN and / or Mobile Device^ or any suspected unauthorized transaction or use of your ATM Card, ATM Card PIN or Mobile Device^ for any unauthorized purpose or disclosure of your ATM Card PIN to any unauthorized person as soon as reasonably practicable in writing or by telephone; and s) count the banknotes immediately after each cash withdrawal made by the ATM Card; DO NOT take away any banknote at the cash dispenser or any card at the card insertion slot left behind by someone else; let the banknote(s) or card return to the ATM automatically. t) if there is any change to your personal information (such as email address and / or mobile phone number, etc.), please contact the Bank to update the relevant records. ^"Mobile Device" means the mobile phone or mobile device or personal computer or electronic wearable or otherwise electronic device used (or has been used) to initiate a transaction with the Bank.
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2. Passbook Update Machine

Operating Instructions
• Please open passbook at page of last entry, then insert it into the machine. • Wait for the machine to operate until the "Updating Completed" indicator light illuminates. • Once updating is completed, please remove passbook.

Should you have any queries regarding the above services, please contact our branch staff or call 2828 8168 for assistance.

In the event of any conflict or discrepancy between the English and Chinese versions, the English version shall prevail.