

NOTICE OF AMENDMENT RELATING TO THE "LIST OF SERVICE CHARGES FOR DAH SING BUSINESS CARD"

With effect from 1 December 2022 ("Effective Date"), the "List of Service Charges for Dah Sing Business Card" of Dah Sing Bank, Limited (the "Bank") will be revised as follows:

Details of Amendments to the "List of Service Charges for Dah Sing Business":

| Item | Content (deletion is crossed out, addition and changes are shaded in grey) |
|------|--|
| 5. | Late Fee¹ HKD/RMB280300 or an amount equivalent to the minimum payment stated on the monthly statement (whichever is lower) |
| 9. | Sales Draft Retrieval Fee ¹ (Only applicable to the transactions made by UnionPay Dual Currency Credit Card) HKD/RMB70 per copy |

Please note that you may refuse to accept the above amendments by giving notice to the Bank to terminate the relevant Dah Sing Business Card account(s). Otherwise, the above amendments shall be binding on you if you continue to maintain and/or use your Dah Sing Business Card(s) and/or use the relevant services of the Bank on or after the Effective Date. Please also note that the Bank may not be able to continue to provide you with the services in relation to the Dah Sing Business Card(s) if you do not accept the above amendments.

The Bank may from time to time in the next 12 months require access to the consumer credit data held by the credit reference agency to review the existing consumer credit facilities (if any) of customers, including but not limited to increasing, decreasing or canceling the credit amount.

Dah Sing Bank, Limited

June 2022

In the event of any inconsistency between the English and Chinese versions of this document, the English version shall prevail.

Credit Card Security Tips

Beware of Fraudulent Website - Avoid being tempted by Freebies!

DO NOT input any personal information including bank account details (e.g. credit card number, verification code or PIN) via unknown hyperlink when received a SMS or email requesting you to register in return for freebies or offers via hyperlink. Beware of Fraudulent Website!

To learn more tips: dahsing.com/internetsecurity/en