

**Terms and Conditions of the "Money Safe" Lucky Draw ("lucky draw")**

1. The promotion period is from 2 February 2026 to 31 March 2026 (both dates inclusive) ("Promotion Period").
2. "Eligible Customers" refer to customers of Dah Sing Bank, Limited (the "Bank") who hold any current account, savings account, or time deposit account. For joint accounts, only the primary account holder is entitled to participate in the lucky draw.
3. During the Promotion Period, Eligible Customers must lock in funds via "Money Safe" through the Bank's e-Banking, Mobile Banking, or at a branch, and maintain daily lock in funds until 31 March 2026, to automatically enter the lucky draw. Each Eligible Customer who locks fund through a Bank branch during the Promotion Period and meets the above requirements will be entitled to one lucky draw chance. If an Eligible Customer locks funds through the Bank's e-Banking or Mobile Banking and meets the above requirements during the Promotion Period, he/she will be entitled to two lucky draw chances.
4. On or before 31 May 2026, the Bank will randomly select 1 winner of the "HKD 1,000 Cash Reward", 2 winners of the "HKD 500 Cash Reward", and 30 winners of the "HKD 100 Cash Reward" (the "Winners") by a computer. Details of the rewards are as follows:

<b>Reward</b>	<b>Number of Winners</b>
HKD1,000 Cash Reward	1
HKD500 Cash Reward	2
HKD100 Cash Reward	30

5. The Bank will contact individual winner of the lucky draw result via SMS or phone call by 31 May, 2026. The cash reward will be credited to the Winner's deposit account (excluding time deposit accounts) on or before 31 May 2026. If the customer holds more than one deposit account with the Bank, the reward will be credited to the account with the latest account opening date.
6. Winners must still hold a deposit account with the Bank at the time the cash reward is to be credited.
7. Rewards cannot be sold, resold, or transferred to others, nor can they be exchanged for cash, other products, services, or discounts.
8. The eligibility for the lucky draw and related calculations will be based on the Bank's records.
9. The Bank reserves the right to amend, suspend, and/or terminate this lucky draw and/or all offers and to amend the terms and conditions at any time without prior notice. In case of any dispute, the Bank's decision shall be final and binding.
10. Employees of Dah Sing Financial Group Limited and its subsidiaries are not eligible to participate in this lucky draw.
11. These Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong Special Administrative Region ("Hong Kong"). Any dispute arising under these Terms and Conditions shall be subject to the non-exclusive jurisdiction of the courts of Hong Kong.
12. 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).
13. In case of any discrepancy between the Chinese and English versions of these Terms and Conditions, the English version shall prevail.

**The services / products mentioned herein are not targeted at customers in the EU.  
Don't be tempted by quick money. Don't lend your bank account to anyone to launder money.**