大新銀行
DAH SING BANK

Terms and Condition for Monthly Gain Fixed Deposit Welcome Offer

General Terms and Conditions:

1. The promotion period is from 11 September 2025 to 31 December 2025 (both dates inclusive) ("Promotion Period").
2. "Eligible Customer" refers to the primary account holder (sole or joint-named) (as defined in clause 3 of these Terms and Conditions) who successfully set up Monthly Gain Fixed Deposit with Dah Sing Bank, Limited ("the Bank") within the Promotion Period.
3. "Primary account holder" refers to the "Applicant" mentioned in the New Account(s) / Service(s) Application Form signed by the customer.
4. Each Eligible Customer is entitled to below Offer 1 and Offer 2 (collectively, the "Offers") once respectively during the Promotion Period. Both Offers are limited by quota and are available on a first-come-first-served basis.
5. For details of the Terms and Conditions for Monthly Gain Fixed Deposit, please refer to the Terms and Conditions for Monthly Gain Fixed Deposit or contact the Bank's staff.
6. Fees and charges are applicable to Monthly Gain Fixed Deposit. For details of such fees and charges, please refer to the Terms and Conditions for Monthly Gain Fixed Deposit or contact the Bank's staff.
7. The Bank reserves the right to alter, suspend or terminate the Offers and amend these Terms and Conditions at its sole and absolute discretion from time to time without prior notice. In case of any disputes, the decision of the Bank shall be final and conclusive.
8. 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.
9. 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).
10. In the case of any discrepancy between the Chinese and English versions of this material, the Chinese version shall prevail.

Terms and Conditions for the 2.1% p.a. Preferential Interest Rate Offer ("Offer 1")

11. Eligible Customer who is a New-to-deposit Customer (as defined in Clause 13 below) and successfully sets up Monthly Gain Fixed Deposit through any of our branches with the deposit amount designated below within the Promotion Period, can enjoy 2.1% p.a. preferential interest rate offer for 12 months.

Monthly Gain Fixed Deposit amount	Interest rate for 12 months (p.a.)
HKD100,000 to HKD300,000	2.1%

12. If it is a joint account, the primary account holder must be a New-to-deposit Customer in order to enjoy Offer 1.
13. "New-to-deposit Customer" is the customer who did not hold any deposit account (as defined in Clause 14 below) with the Bank one month prior to the relevant set-up date of Monthly Gain Fixed Deposit.

14. "Deposit account" refers to i-Account, Hong Kong Dollar, Renminbi and Foreign Currency, Savings, Current Accounts and Fixed Deposits and/or Target Savings Deposit Account.
15. In the case of early redemption of Monthly Gain Fixed Deposit, the Bank reserves the right to impose Early Redemption Fee and/or claw back / recover the interests already paid/ credited to the relevant account . For details, please refer to the Terms and Conditions for Monthly Gain Fixed Deposit or contact the Bank's staff.

7-day Interest Rate Waiver for Secured Overdraft Facility ("Offer 2")

16. Each Eligible Customer can enjoy 7-day interest waiver for Secured Overdraft Facility once only.
17. The 7-day interest waiver period under Offer 2 will be counted starting from the first day the Secured Overdraft Facility is utilized. If the last day for Offer 2 falls on a holiday, the interest rate waiver period will be extended to the day immediately preceding the next business day, and interest will start to accrue on such next business day.
18. The Bank shall have absolute discretion to prescribe and change the asset type, overdraft interest rate, loan ratio, fees and charges and other terms and conditions for the Secured Overdraft Facility from time to time without having to give any reasons. For details of loan ratios, please contact the Bank's staff.
19. The approved facility amount, interest rate, fees and charges and other terms and conditions of Secured Overdraft Facility are subject to the final approval of the Bank as well as the terms and conditions of the relevant loan documents to be accepted and signed by customers.
20. The Bank reserves the right of approval for the Secured Overdraft Facility, and the right to amend the relevant terms and conditions from time to time. For enquiries or full details of the relevant terms and conditions, please contact the Bank's staff.
21. For details of the Terms and Conditions for Secured Overdraft Facility, please refer to Secured Overdraft Facility Letter or contact the Bank's staff.

To borrow or not to borrow? Borrow only if you can repay!

The services / products mentioned herein are not targeted at customers in the European Union.