

Terms and Conditions for the Preferential Interest Rate of up to 1.0% p.a. of Target Savings Deposit Account ("Reward")

1. Promotion period for the Reward is from 2 Jul 2025 to 31 Dec 2025 (both dates inclusive) ("Promotion Period").
2. "Eligible Customer" refers to the New-to-deposit Customer (as defined in clause 4 of these Terms and Conditions) or Existing Customer (as defined in clause 4 of these Terms and Conditions).
3. "Primary Account Holder" refers to the "Applicant" mentioned in the new account(s) / service(s) application form signed by the customer.
4. "New-to-deposit Customer" is customer who has not held any Deposit Account (as defined in clause 6 of these Terms and Conditions) with Dah Sing Bank, Limited ("Bank") (sole or joint-named) in the capacity as the Primary Account Holder (as defined in clause 3 of these Terms and Conditions) one month prior to the successful opening of a Target Savings Deposit Account ("Target Savings Account") with the Bank, and successfully opens a VIP Banking, YOU Banking, Hello Kitty VIP Banking, Hello Kitty i-Account, Doraemon i-Account or i-Account (sole or joint-named) in the capacity as the Primary Account Holder during the Promotion Period. "Existing Customer" is the existing customer of the Bank who maintains a Deposit Account with the Bank (sole or joint-named) in the capacity as the Primary Account Holder and successfully upgrades to VIP Banking, YOU Banking, Hello Kitty VIP Banking, Hello Kitty i-Account, Doraemon i-Account or i-Account during the Promotion Period.
5. During the Promotion Period, Eligible Customer who successfully opens a Target Savings Account and fulfills the following requirements will be entitled to 1.0% p.a. interest rate (for New-to-deposit Customer) or 0.8% p.a. interest rate (for Existing Customer):
 - Deposit Term: 52 weeks or 12 months
 - Minimum Fixed Deposit Amount: HKD100 per week / HKD500 per month
 - Maximum Fixed Deposit Amount: HKD1,000 per week / HKD70,000 per month
 - Maximum Increment Deposit Amount: HKD1,000 per week / per month
 - Minimum Increment Deposit Amount: HKD0 per week / per month
6. "Deposit Account" includes an i-Account, Hong Kong Dollar, Renminbi and Foreign Currency savings, current accounts, fixed deposits and Target Savings accounts.
7. The preferential interest rate is for reference only and will be subject to the rate as quoted by the Bank from time to time. For details, please contact the Bank's staff.
8. The calculation results of the "Target Savings Calculator" and the examples are for reference only.
9. The actual interest rate will be subject to the prevailing rate on the account opening date. The total final amount of instalment payment and interest may be affected by the utilization of the "Payment Holiday Arrangement" and the actual payment date. For details, please contact the Bank's staff.
10. The 52-week deposit must be placed with the Bank by setting up a direct debit authorization with a bank account maintained with the Bank.

11. The 12-month, 18-month, 24-month, 30-month or 36-month deposit can be placed with the Bank by setting up a direct debit authorization with an account maintained with the Bank or any local bank.
12. The minimum fixed amount of monthly deposit is HKD500 while the minimum fixed amount of weekly deposit is HKD100. The fixed amount of monthly / weekly deposit must be in multiples of hundreds.
13. Eligible Customer can choose to include an increment deposit amount on a weekly or monthly basis. If such a choice is made by the customer, such increment amount must be in multiples of tens.
14. Interest rate of Target Savings Account is calculated daily on a simple interest basis. The total accumulated interest and instalment payment will be available for withdrawal by the Eligible Customer upon completion of the entire deposit term. Deposit interest is calculated on a 365-days-a-year basis (for both ordinary years and leap years).
15. Each Eligible Customer is entitled to the Reward once only during the Promotion Period. For Eligible Customers who hold a joint-named account, only the Primary Account Holder will be eligible for the Reward. Limited quota applies to the Reward, which is available on a first-come-first-served basis.
16. Fees and charges are applicable to Target Savings Account. For details of such fees and charges, please refer to the prevailing "Bank Service Charges" of the Bank.
17. For detailed terms and conditions in relation to the Target Savings Account and its "Payment Holiday Arrangement", please refer to the "Master Terms and Conditions" of the Bank or please contact the Bank's staff.
18. Monthly maintenance fees and charges are applicable to VIP Banking, YOU Banking, Hello Kitty VIP Banking and Hello Kitty i-Account, Doraemon i-Account and i-Account (if applicable). For details of such fees and charges, please refer to the prevailing "Bank Service Charges" of the Bank. For details of the terms and conditions of the aforesaid accounts, please refer to the Bank's website dahsing.com/html/en or please contact the Bank's staff.
19. The Bank reserves the right to alter or terminate the Reward and amend these Terms and Conditions at its sole and absolute discretion and at any time without prior notice. In case of any disputes, the decision of the Bank shall be final and conclusive.
20. These Terms and Conditions shall be governed by and construed in accordance with the laws of the 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.
21. A person who is not a party to these Terms and Conditions may not enforce any of the provisions by virtue of the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong).
22. Should there be any discrepancy between the Chinese version and English version of these Terms and Conditions, the English version shall prevail.

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

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

Don't be tempted by quick money. Don't lend your bank account to anyone to launder money.