

**Terms and Conditions for Limited-time YOU Banking
Account Opening Promotion (this "Promotion")**

1. The promotion period of this Promotion is from 11 Dec 2023 to 23 Dec 2023 (both dates inclusive) ("Promotion Period").
2. Customer should complete the YOU Banking account opening application ("Application") with the designated promotion code "DSBYOU2307" via "e-Express Bank Account Application" of Dah Sing Bank, Limited ("Bank"), and successfully open a YOU i-Account within 30 calendar days after submitting the Application ("Eligible Customer"). Any (i) Application that is submitted outside the Promotion Period and / or without using the designated promotion code and / or (ii) YOU i-account that is opened after 30 calendar days upon the relevant Application submission will not be eligible for this Promotion.
3. Eligible Customer will be entitled to HKD400 supermarket e-coupons ("Extra Account Opening Reward") if he / she fulfills all the requirements as listed in clause 2 of these Terms and Conditions.
4. Each Eligible Customer can be entitled to the Extra Account Opening Reward once only.
5. Other financial rewards under YOU Banking are bounded by the relevant terms and conditions. For details, please visit dahsing.com/you/en.
6. The Bank will send an Extra Account Opening Reward redemption email to the email address of Eligible Customer in the Bank's record within 3 months after the Promotion Period. Eligible Customer shall redeem the Extra Account Opening Reward as instructed in the relevant Reward redemption email. The Eligible Customer must maintain a valid YOU i-Account and a valid email address at the time of redemption of the Reward. Otherwise, the Extra Account Opening Reward will be forfeited.
7. The Extra Account Opening Reward is available while stocks last. The Bank reserves the right to offer an alternative gift or replacement without prior notice, if the Extra Account Opening Reward is out of stock or if any issue arises. Price and type of the alternative gift may not be the same as the Extra Account Opening Reward. The Extra Account Opening Reward cannot be redeemed for cash or other discounts, offers, products or services of the Bank and is non-transferable. The Bank is not the supplier of the Extra Account Opening Reward and / or the related products and services and makes no representations or guarantees as to the quality of the Extra Account Opening Reward and / or related products and / or services provided by the supplier. Any enquiry, dispute or complaint in respect of the Extra Account Opening Reward shall be directed to the supplier.
8. In case of any fraud / abuse / reversal or cancellation of the transactions in respect of which any Reward under this Promotion is awarded (as determined by the Bank at its sole discretion), the Bank reserves the right to forfeiture of the relevant customer's entitlement to the Reward, debit an amount equivalent to such Reward from the account of the Eligible Customer without prior notice and / or take legal action without prior notice.
9. The Bank reserves the right to alter, suspend or terminate this Promotion and amend these Terms and Conditions at the sole and absolute discretion of the Bank and at any time without prior notice. In case of any disputes, the decision of the Bank shall be final and conclusive.
10. These Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong Special Administrative Region. Any dispute arising under these Terms and Conditions shall be subject to the non-exclusive jurisdiction of the courts of Hong Kong.
11. 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).

12. Should there be any inconsistency or conflict between the English and Chinese versions, the Chinese 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.