大新銀行
DAH SING BANK

Terms and Conditions for YOU Banking – Online HKD Fixed Deposit Promotion (this "Promotion")

1. The promotion period is from 15 Sep 2026 to 18 Oct 2026 (both dates inclusive) ("Promotion Period").

2. An Eligible Customer of Offer 1 (as defined in Clause 3 of these Terms and Conditions) or Eligible Customer of Offer 2 (as defined in Clause 4 of these Terms and Conditions) (collectively, "Eligible Customer") is entitled to receive the relevant offer under this Promotion once only. The relevant offer refers to "Offer 1" (as defined in Clause 3 of these Terms and Conditions) or "Offer 2" (as defined in Clause 4 of these Terms and Conditions) (collectively "Offer"). Offer 1 cannot be enjoyed in conjunction with Offer 2.

3. Customer who fulfills all of the following requirements ("Eligible Customer of Offer 1") is entitled to 3-month HKD fixed deposit offer of 3.1% p.a. ("Offer 1"):

   i. Did not hold any Deposit Account(s) (as defined in Clause 8 of these Terms and Conditions) either in sole name or joint name with Dah Sing Bank, Limited ("Bank") between 1 Jul 2025 and 31 Aug 2026 (both dates inclusive); and

   ii. Successfully opens a new sole-named YOU i-Account with the Bank during the Promotion Period.

4. Customer who fulfills all of the following requirements ("Eligible Customer of Offer 2") is entitled to 3-month HKD fixed deposit offer of 3.3% p.a. ("Offer 2"):

   i. Fulfills all of the requirements listed in Clauses 3(i.) and 3(ii.) of these Terms and Conditions; and

   ii. Successfully (a) applies for 360° Easy Payroll Services, (b) applies for a Dah Sing Multi-Currency Mastercard® Debit Card, and (c) completes at least one foreign exchange transaction via any channel of the Bank within 4 calendar days from the Date of Account Opening (as defined in Clause 9 of these Terms and Conditions) (both dates inclusive).

5. Offer will be distributed in the form of a promotion code within 15 calendar days from the first calendar date following the Date of Account Opening. Eligible Customer can then select and apply the relevant promotion code on the "Fixed Deposit Setup" page of the Bank's mobile banking for setting up a fixed deposit.

6. Offer applies only to setting up a 3-month HKD fixed deposit through mobile banking of the Bank, with a minimum fixed deposit amount of HKD100,000 and a maximum of HKD800,000.

7. If an Eligible Customer opens a new sole-named YOU i-Account repeatedly during the Promotion Period, the Bank will determine his / her eligibility for this Promotion and distribute the Offer accordingly based on the Date of Account Opening of his / her first YOU i-Account opened.

8. "Deposit Account" refers to any of the i-Accounts, Current Accounts, Hong Kong Dollar, Renminbi and Foreign Currency Savings Accounts, Fixed Deposits and Target Savings Deposit Accounts.

9. "Date of Account Opening" refers to the date when an Eligible Customer opens his / her first YOU i-Account as a Primary Account Holder, in accordance with Clause 3(ii) of these Terms and Conditions. The Date of Account Opening shown on the e-Banking or mobile banking page of the Bank shall be final and conclusive.

10. This Promotion is subject to a quota and available on a first-come-first-served basis.

11. Eligible Customer cannot use the Offer in conjunction with any other fixed deposit offer(s) of the Bank.

12. The Offer is not applicable to any fixed deposit that is set up via the branch(es) / e-Banking / Phone Banking Service of the Bank or is renewed via any channel. Once the set-up of the fixed deposit mentioned in Clause 6 of these Terms and Conditions is confirmed, no amendment or cancellation will be accepted by the Bank. The fixed deposit interest rate is subject to change according to market conditions and is subject to the interest rate quoted by the Bank from time to time.

13. Other rewards under YOU Banking are bound by the relevant terms and conditions. For details, please visit dahsing.com/you/en or contact the Bank's staff.

14. For details of the service charges of YOU i-Account, please refer to the prevailing "Bank Service Charges" of the Bank or contact the Bank's staff.

15. For detailed terms and conditions in relation to YOU i-Account and Dah Sing Mobile Banking Service, please refer to the "Master Terms and Conditions" of the Bank and the relevant promotional materials or contact the Bank's staff.

16. For details of fees and charges, terms and conditions of HKD fixed deposit, please refer to the prevailing "Bank Service Charges" and "Master Terms and Conditions" of the Bank respectively or contact the Bank's staff.

17. In case of any fraud / abuse / reversal or cancellation of transactions in respect of which any Offer under this Promotion is awarded (as determined by the Bank at its sole discretion), the Bank reserves the right to forfeit the relevant customer's entitlement to the Offer, debit an amount equivalent to such Offer from any account of the Eligible Customer and / or take any legal action without prior notice.

18. The Bank reserves the right to alter, suspend or terminate the Promotion herein 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 dispute, the decision of the Bank shall be final and conclusive.

19. 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.

20. 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).

21. Should there be any inconsistency or conflict between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

Risk Disclosure:

Foreign Currency Trading

Foreign currency trading involves risks. Foreign currency investments are subject to exchange rate fluctuation which may provide both opportunities and risks. The fluctuation in the exchange rate of foreign currency may result in losses in the event that the customer converts the foreign currency into Hong Kong dollar or other foreign currencies. Foreign currency rates of exchange may adversely affect the value, price or income of any security or related investment mentioned in this document. This document does not purport to identify all the risks that may be involved in the product or investments referred to in this document. Before making investment decision, investors should read and understand the offering documents of such products, including but not restricted to the risk disclosure statement and health warning.

Unless the context requires otherwise, this document does not constitute any offer, invitation or recommendation to any person to enter into any foreign currency transaction nor does it constitute any prediction of likely future movements in prices of any foreign currencies.

This document has not been reviewed by the Securities and Futures Commission or any regulatory authority in Hong Kong.

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