

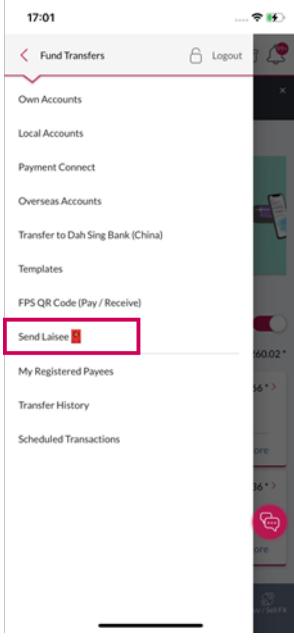
Terms and Conditions of the "Get Good Luck via Wealthy Moment in Touch" Promotion

1. This "Get Good Luck via Wealthy Moment in Touch" promotion ("Promotion") of Dah Sing Bank, Limited ("Bank") runs from 2 Feb 2026 to 28 Feb 2026, both dates inclusive (or such other period as may be notified by the Bank) ("Promotion Period").
2. "Mobile Banking" refers to Dah Sing Mobile Banking.
3. "Eligible Accounts" refers to valid VIP i-Account, Hello Kitty VIP i-Account and YOU i-Account (whether sole or joint-named) held with the Bank.
4. "Eligible Customers" refers to customers who are Hong Kong residents aged 18 or above holding valid Eligible Accounts and valid Mobile Banking accounts and have successfully completed the designated transactions (as defined in Clause 12 below) within the Promotion Period.
5. The Bank reserves the right to make the final decision on the list of the Eligible Customers, customers' eligibility for participation / rewards in this Promotion, the list of Reward Winners (as defined in Clause 12 below) and the distribution of the rewards as described in Clause 12 below (collectively, the "Rewards" and each a "Reward"), etc.
6. The Bank reserves the right to amend these Terms and Conditions and to amend, suspend or cancel this Promotion at any time without prior notice. In case of any dispute relating to this Promotion and/or these Terms and Conditions, the decision of the Bank shall be final and conclusive.
7. By participating in this Promotion, Eligible Customers will be directed to a third party website which is not operated, owned or controlled by the Bank ("Third Party Website"). The Bank is not responsible for the content of any Third Party Website. The Bank does not review, approve, monitor, warrant or make any representation in respect of any content of any Third Party Website. Access to any Third Party Website is at Eligible Customers' own risk. The Bank shall not in any way be liable for any loss or damage incurred as a result of Eligible Customers' access to or use of or reliance on any content of any Third Party Website.
8. 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.
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 case of any discrepancies between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.
11. The service(s) / product(s) mentioned herein is / are not targeted at customers in the EU.

Rewards:

12. Eligible Customers who have successfully completed the designated transaction(s) (each a "Transaction") during the Promotion Period ("Reward Winners") will be eligible to the relevant Reward(s) as set out in the table below.

Designated Transaction	Rewards ^a	Redemption Arrangement
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<p>Successfully transferred at least HKD100 or an equivalent amount through the "Voice Laisee" feature.</p> <p>(Step: Log in to Mobile Banking → Transfers & Payments → Fund Transfers → Voice Laisee </p>	<p>Eligible Customers can enter the "Scratch Card" mini-game ("Scratch Card Mini-Game") provided by the designated Third Party Website and enter a lucky draw ("Lucky Draw") upon completion of designated Transaction. Each Eligible Customer can complete up to 5 Transactions, and can receive Rewards up to 5 times during the Promotion Period and randomly gain the following Rewards:</p>	<p>The Scratch Card Mini-Game will be available immediately after completing the designated Transaction(s). Eligible Customers can go to the Promotion page via Mobile Banking in "My Rewards" and click "Enter Game" to proceed to the Lucky Draw. The Reward Winners will be notified of the Lucky Draw results in real time.</p>
	<p>HKD10 / HKD25 / HKD50 / HKD100 / HKD200 e-Coupon (1 pc) via the Lucky Draw ("Merchant e-Coupon Reward")</p> <p>Note: There is a total of 5,000 Merchant e-Coupon Rewards on a first-come, first-served basis.</p>	<p>For details, please refer to the terms and conditions in Clause 12.1.</p>
	<p>HKD100 Securities Trading Cash Reward ("HKD100 Cash Reward")</p> <p>Note: There is a total of 400 HKD100 Cash Rewards on a first-come, first-served basis.</p>	<p>For details, please refer to the terms and conditions in Clause 12.2.</p>
	<p>35% Off Travel Insurance Discount Reward ("Travel Insurance Reward")</p> <p>Note: There is a total of 10,000 Travel Insurance Rewards on a first-come, first-served basis.</p>	<p>For details, please refer to the terms and conditions in Clause 12.3.</p>
	<p>Extra Bonus Cash Rewards ("Extra Bonus Cash Rewards")</p> <p>Note: There are a total of 3 Extra Bonus Cash Rewards. All</p>	<p>For details, please refer to the terms and conditions in Clause 12.4.</p>

	Eligible Customers are automatically enrolled. The Bank will perform an extra lucky draw by computer randomly after the Promotion Period.	
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12.1. Merchant e-Coupon Reward

- 12.1.1. The Reward Winners of Merchant e-Coupon Rewards are required to redeem the e-Coupons on or before 31 May 2026 by clicking "Redeem" on the Lucky Draw result page and will be redirected to the e-Coupon platform for redemption. Different validity periods and terms and conditions apply to different merchants' e-Coupons. Please refer to the relevant terms and conditions of the e-Coupons for details. e-Coupons will not be re-issued if the relevant validity period(s) has expired.
- 12.1.2. All photos and information that relate to the Merchant e-Coupon Rewards are provided by the participating merchants and are for reference only.
- 12.1.3. Each Reward Winner will be responsible for safekeeping the screenshot(s) of the relevant QR Code / Reward details for his / her own record and Reward redemption. If any Reward Winner cannot present the screenshot(s) of the relevant QR Code and / or Reward details for Reward redemption due to whatever reason (including but not limited to failure of the Reward Winner to take screenshot(s) at the e-Coupon platform) or if any screenshot or Reward details is / are lost, damaged or stolen, the Bank shall not bear any responsibility and will not resend the relevant QR Code or Reward details.
- 12.1.4. Any Reward Winner who receives the e-Coupon is required to present the relevant QR Code and / or URL (if applicable) to the relevant participating merchant to use the e-Coupon before the expiry date of the e-Coupon. Each e-Coupon can be used once only and a maximum of 1 e-Coupon can be used in each transaction.
- 12.1.5. The Merchant e-Coupon Rewards cannot be exchanged for cash, bonus points, other products, services or discounts, and are not refundable nor transferable to other accounts.
- 12.1.6. The Merchant e-Coupon Rewards are available while stocks last. The Bank reserves the right to offer alternative reward(s) without prior notice if the relevant Reward is out of stock or not available due to other problems. The value and types of the replacement reward may not be the same as the Rewards provided in this Promotion.
- 12.1.7. The use of Merchant e-Coupon Rewards is subject to the relevant terms and conditions. The Merchant e-Coupon Rewards are provided by participating merchants. The Bank is not the supplier of any Merchant e-Coupon Reward and shall not be responsible for any matters in relation to the Merchant e-Coupon Rewards and relevant service / products offered. The Bank makes no representation or guarantee as to the quality in respect of the Merchant e-Coupon Rewards. Any enquiry or complaint in relation to the Merchant e-Coupon Reward(s) shall be directed to the relevant participating merchant(s). The e-Coupons are subject to the

terms and conditions of the relevant participating merchants. For details, please contact the relevant participating merchants.

12.1.8. The Merchant e-Coupon Rewards shall be terminated and (if applicable) the distributed Merchant e-Coupon Rewards will be invalid immediately in the event that the relevant participating merchant ceases business.

12.2. HKD100 Securities Trading Cash Reward

12.2.1. The Reward Winners of the HKD100 Cash Reward who have successfully executed at least one buy or sell transaction of Hong Kong Listed Securities, Shanghai A Shares and / or Shenzhen A Shares through the "Securities Trading App+" and / or "i-Securities Internet Trading Services" and / or successfully executed any securities transactions of buying securities listed on New York Stock Exchange, NASDAQ or American Stock Exchange and settled in USD through the "US Securities Trading App", and successfully subscribed to / maintained the Bank's Securities e-Statement and e-Advice services ("E-Services") during 1 February 2026 to 31 March 2026 can get a HKD100 cash reward.

12.2.2. Each Reward Winner of the HKD100 Cash Reward will be entitled to this offer once only.

12.2.3. The HKD100 cash reward will be credited to the relevant securities settlement account on or before 30 April 2026.

12.2.4. The Reward Winner must still maintain their relevant valid securities accounts and related settlement accounts, and maintain the use of E-Services with the Bank at the time the relevant cash reward is to be credited by the Bank in order to be entitled to this offer.

12.2.5. Unless otherwise stated, all the offers and rewards herein cannot be used in conjunction with any other promotion offers of the Bank. The Bank reserves the right to terminate or amend the offers and / or rewards herein and their respective terms and conditions at any time without prior notice. In case of dispute, the decision of the Bank shall be final and conclusive.

12.3. Travel Insurance Reward

12.3.1. Travel Insurance refers to JourneySure Single Travel Insurance Plan underwritten by Dah Sing Insurance Company Limited ("Dah Sing Insurance").

12.3.2. The Reward Winner of the Travel Insurance Reward will be given a discount code ("Discount Code") for purchasing travel insurance under the Dah Sing Insurance – JourneySure Single Travel Insurance Plan on the prize result page of the Promotion. The validity period of the Discount Code is from 2 Feb 2026 to 31 May 2026 (both dates inclusive) ("Discount Period"). The Discount Code will become invalid upon expiry of the Discount Period.

12.3.3. Each Reward Winner of the Travel Insurance Reward can only apply for the Travel Insurance Reward once during Discount Period with the same Discount Code. Each Discount Code can be used once only and will become invalid after it has been used and cannot be reused.

12.3.4. Reward Winners of the Travel Insurance Reward are required to apply for the insurance on the Dah Sing Insurance "JourneySure Travel Insurance Plan" website

www.dahsinginsurance.com/product/1/travel ("Travel Insurance Plan Website") within the Discount Period.

- 12.3.5. The Travel Insurance Reward will be forfeited automatically if the Reward Winner does not redeem the Travel Insurance Reward on Travel Insurance Plan Website during the Discount Period.
- 12.3.6. The Reward Winner is required to input the Discount Code in the "Promotion/Referral Code" field on Travel Insurance Plan Website during the insurance application.
- 12.3.7. The Travel Insurance Reward can only be redeemed within the Discount Period and no more than 60 calendar days before the departure.
- 12.3.8. Once the Travel Insurance Reward is redeemed, it cannot be changed or cancelled (including but not limited to the "Departure Date" and "Return Date" of the "Insured Period").
- 12.3.9. The Travel Insurance Reward cannot be exchanged for cash, bonus points, or other products, services or discounts. It is also not refundable, not transferable and not convertible to other products, and cannot be used in conjunction with other travel insurance products, promotional offers, discounts, discount cards, VIP cards, cash vouchers and gift vouchers (unless otherwise specified) (if applicable).
- 12.3.10. Personal data of Applicant and Insured Person may be collected by Dah Sing Insurance and the use of such personal data shall be subject to the Personal Information Collection Statement of Dah Sing Insurance www.dahsinginsurance.com/content/privacy_statement.
- 12.3.11. The relevant Travel Insurance Reward shall be terminated and the distributed Travel Insurance Reward will become invalid immediately in the event that Dah Sing Insurance ceases business.
- 12.3.12. Dah Sing Insurance is responsible for the quality and supply of the relevant insurance products / services and the Bank makes no representation or guarantee as to the quality in respect of such products / services. For any enquiry or complaint about the products / services, please contact Dah Sing Insurance at 2808 5000 or visit www.dahsinginsurance.com.
- 12.3.13. The Bank reserves the right to amend these Terms and Conditions or cancel the Travel Insurance Reward or amend any details of the Travel Insurance Reward at any time without prior notice. Should any disputes arise, the decision of the Bank shall be final.

12.4. Extra Bonus Cash Rewards

- 12.4.1. There are a total of 3 Extra Bonus Cash Rewards to be given out in an extra lucky draw after the Promotion Period, including one HKD8,888 cash reward, one HKD6,888 cash reward and one HKD3,888 cash reward. All Eligible Customers will be automatically enrolled in the extra lucky draw.
- 12.4.2. The Reward Winners must hold valid i-Account held with the Bank ("i-Account").

12.4.3. No redemption is required. The Bank will perform the extra lucky draw by computer randomly on or before 31 May 2026. The Extra Bonus Cash Rewards will be credited to the Reward Winner's i-Account.

12.4.4. The Bank will send the winning information by email and SMS to the Reward Winner's email address and mobile phone number according to the Bank's record.

12.4.5. The Extra Bonus Cash Rewards cannot be exchanged for bonus points, other products, services or discounts, and are not refundable nor transferable to other accounts, or cannot be exchanged for any other gifts.

13. When the Reward(s) is / are to be distributed, each Reward Winner must be maintaining valid Eligible Account(s) and a valid Mobile Banking account subscribing to the relevant Mobile Banking services, and are opting in for receiving promotional SMS, emails and push notifications from the Bank. Otherwise, the relevant Reward(s) will be forfeited.

14. In case of any fraud / abuse / reversal / cancellation of transactions in respect of which any Reward mentioned herein is awarded, the Bank reserves the right to debit the equivalent amount of the Reward from the relevant Reward Winner's account(s) without prior notice.

15. For the detailed terms and conditions of Mobile Banking, please visit www.dahsing.com/ebanking or www.dahsing.com/mb.

Remarks:

^a The Reward Winners are required to log in to Mobile Banking and enter "My Rewards" or click the gift icon at the top right corner on homepage, click "Enter Game" on the "Rewards" tab in Promotion page, then click "Redeem" on the prize result page after the Lucky Draw to view details of the issued Reward(s). Each Reward Winner can only enjoy the Reward once for each designated Transaction. Each Eligible Customer can receive Rewards up to 5 times during the Promotion Period.

Securities Services Risk Disclosure:

Investment involves risks. The price of securities fluctuates, sometimes dramatically. The price of securities may move up or down and may become valueless. Losses may be incurred rather than profits made as a result of buying and selling securities. Customers should carefully consider whether the investment products or services mentioned herein are appropriate for them in view of their investment experience, objectives and risk tolerance level, and read the terms and conditions of relevant Securities Services before making any investment decision. For the information of Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect, please read the Information on Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect (containing a section of Risks of investing through Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect).

Risks of client assets received or held outside Hong Kong:

Client assets received or held by Dah Sing Bank, Limited outside Hong Kong are subject to the applicable laws and regulations of the relevant overseas jurisdiction which may be different from the Securities and Futures Ordinance (Cap.571) and the rules made thereunder. Consequently, such client assets may not

enjoy the same protection as that conferred on client assets received or held in Hong Kong. Customers should also seek relevant professional advice on any tax obligations that might arise from investing in overseas products.

Currency Risk Disclosure (RMB):

Exchange of renminbi (RMB) to HKD or other currencies is subject to currency exchange rate fluctuation. Customers should bear the risk of RMB exchange rate fluctuations which may cause profit or loss if customer chooses to convert RMB to HKD or other currencies. RMB is currently subject to exchange controls imposed by the PRC government, the exchange rate may be easily affected by change in government policies.

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

The content herein has not been reviewed by the Securities and Futures Commission or any regulatory authority in Hong Kong.

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

Travel Insurance Important Notes:

The Insurance Plan mentioned above is a general insurance product which is underwritten by Dah Sing Insurance Company Limited ("Dah Sing Insurance"). Dah Sing Insurance is a member of Dah Sing Financial Group and is authorised and regulated by the Insurance Authority. Dah Sing Bank, Limited ("Dah Sing Bank"), registered as a licensed insurance agency (Insurance Intermediary License No: FA3022), is the authorized licensed insurance agency of Dah Sing Insurance and distributes the insurance products for Dah Sing Insurance. The relevant general insurance product is a product of Dah Sing Insurance but not Dah Sing Bank.

Information mentioned above is for reference only and is intended to be published in Hong Kong only. It shall not be construed as an offer, solicitation or recommendation to provide or sell or a solicitation to purchase any general insurance products of Dah Sing Insurance outside Hong Kong. Information mentioned above is intended as a general summary only but does not contain the full terms of the relevant product.

For the coverage and content, detailed terms and conditions and exclusions, etc. of the Insurance Plan, please refer to the policy provision and the information stated in the relevant policy provision shall prevail. Customers should read, fully understand and accept the terms and conditions, coverage, exclusions and premium stated in the product brochure and policy provision before applying for the Insurance Plan. Dah Sing Insurance is solely responsible for all coverage and compensation, and reserves the right of final approval of the enrollment of the relevant insurance plan. Policyholders are subject to the credit risk of relevant insurance company.

In respect of an eligible dispute (as defined in the Terms of Reference for Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between the Bank and the customer



out of the selling process or processing of the related transaction, the Bank is required to enter into a Financial Dispute Resolution Scheme process with the customer.

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