

**Terms and Conditions of the "Up to HKD100 e-Coupon Reward for
e-Express Application x 'iAM Smart'" Promotion**

1. This "Up to HKD100 e-Coupon Reward for e-Express Application x 'iAM Smart'" promotion ("Promotion") of Dah Sing Bank, Limited ("Bank") runs from 5 Jan 2026 to 30 Jun 2026, both dates inclusive ("Promotion Period").
2. "Eligible i-Account" refers to the "YOU i-Account" or "VIP i-Account" successfully applied and opened through Dah Sing "e-Express Application" service using the "iAM Smart" auto form-filling function.
3. "Eligible Securities Account" and "Eligible Investment Account" respectively refer to the securities account and the investment account successfully applied and opened through Dah Sing "e-Express Application" service using the "iAM Smart" function to upload valid address proof.
4. "Primary Account Holder" refers to the "Applicant" mentioned in the New Account(s) / Service(s) Application Form of the Bank signed by the customer.
5. "Eligible Customer(s)" refers to any new Eligible i-Account customer who did not hold any valid i-Account (sole or joint-named) in the capacity as a Primary Account Holder with the Bank before the Promotion Period.
6. "Account Opening Date" refers to the account opening date of the Eligible Customer's first Eligible i-Account in the capacity as a Primary Account Holder. The Account Opening Date shown on the Eligible Customer's Dah Sing e-Banking or Mobile Banking platform shall be final and conclusive.
7. The Bank reserves final decision on (i) the list of the Eligible Customers and their eligibility to participate in this Promotion, (ii) the list of the Eligible Customers entitled to the Rewards ("Winners") and (iii) the distribution of the Rewards as described in Clause 13 below (collectively, the "Rewards" and each a "Reward"). If there is any dispute, the Bank's decision shall be final and conclusive.
8. 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, the decision of the Bank shall be final and conclusive.
9. By participating in this Promotion, you 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 the customers' own risk. The Bank shall not in any way be liable for any loss or damage incurred as a result of anyone's access to or use of or reliance on any content of any Third Party Website.
10. 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.
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. In case of any discrepancies between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

Rewards:

13. Eligible Customers who successfully open the following designated account(s) using the "e-Express Application" service of the Bank and the "iAM Smart" function on the Dah Sing Mobile platform during the Promotion Period will be eligible to receive the corresponding Reward(s) as set out in the table below, with a maximum welcome reward of HKD100 e-Coupon(s).

Account Type	Criteria	Reward	Redemption Arrangement
Type 1 (Applicable to Eligible i- Account customers)	Eligible Customers who successfully open an Eligible i-Account	Winner who fulfills the criteria with respect to Type 1 will receive an HKD 50 e-Coupon (1 pc) after the Promotion Period as the welcome reward.	The Bank will individually notify each Winner of the Reward details via his/her email addresses registered with the Bank on or before 1 Jan 2027. Winners will have to check the relevant Reward notification email and follow the instructions to redeem the Reward through the e-Coupon platform. Winners will have to present the Reward QR code or website (if applicable) to the designated participating merchant to use the e-Coupon within the relevant validity period. Different validity periods and terms and conditions apply to different merchants; please refer to the e- Coupons for details. e- Coupons will not be re- issued if expired.
Type 2 (Applicable to Eligible Securities Account and/or Eligible Investment Account customers)	Eligible Customers who (1) fulfill the criteria with respect to Type 1 and (2) successfully opens an Eligible Securities Account and/or Eligible Investment Account during the Promotion Period.	Winners who fulfil the criteria with respect to Type 1 and Type 2 can enjoy an additional HKD 50 e-Coupon (1 pc).	The Bank will individually notify each Winner of the details of these Rewards via his/her email address registered with the Bank by 1 Jan 2027. Winners will have to check the relevant Reward notification email to

			redeem the Rewards through the e-Coupon platform. Winners will have to present the Reward QR codes or websites (if applicable) to the designated participating merchant(s) to use the e-Coupons within the validity period. Different validity periods and terms and conditions apply to different merchants; please refer to the e-Coupons for details. e-Coupons will not be re-issued if expired.
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14. All photos and information that relate to the Rewards are provided by the participating merchant(s) and are for reference only.
15. Each Winner will be responsible for safekeeping the screenshot(s) of the relevant QR code(s), and / or website(s) (if applicable) and Reward details for his / her own record and Reward redemption. If any Winner cannot present the screenshot(s) of the relevant QR code(s) and / or website(s) (if applicable) and / or Reward details for Reward redemption due to whatever reason (including but not limited to failure of the 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(s), website(s) or Reward details.
16. Winners are required to present the relevant QR code and / or website (if applicable) to the relevant participating merchant in order to use the e-Coupon(s) before the relevant expiry date(s). Each e-Coupon can be used once only and a maximum of 1 e-Coupon can be used in each transaction.
17. The Rewards cannot be exchanged for cash, bonus points, other products, services or discounts, are not refundable and not transferable to other accounts, and cannot be exchanged for any other gifts.
18. The Rewards are available while stock lasts. 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 / types of the replacement reward(s) may not be the same as the Reward(s).
19. The use of Rewards is subject to the relevant terms and conditions. The Rewards are provided by participating merchants. The Bank is not the supplier of any Reward and shall not be responsible for any matters in relation to the Rewards and relevant service / products offered. The Bank makes no representation or guarantee as to the quality in respect of the Rewards. Any enquiry or complaint in relation to the 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.
20. The Rewards shall be terminated and (if applicable) the granted Rewards will be invalid immediately in the event that the relevant participating merchant ceases business.

21. When the Reward(s) is / are to be sent out, the Winner must have a valid Eligible i-Account Eligible Securities Account (if applicable) and/or Eligible Investment Account (if applicable) and, Dah Sing Digital Banking account, (if applicable). Otherwise, the relevant Reward(s) will be forfeited.
22. 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 Winner's account(s) without prior notice.
23. For the detailed terms and conditions of Digital Banking, please visit dahsing.com/ebanking or dahsing.com/mb.

The service(s) / product(s) mentioned herein is / 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.