大新銀行
DAH SING BANK

Terms and Conditions for Exclusive Promotion for Dah Sing Tax Loan Customers – Additional Rewards for Personal Banking Services (this "Promotion")

A. General Terms and Conditions

1. The promotion period of this Promotion is from 29 Oct 2026 to 30 Apr 2027 (both dates inclusive) ("Promotion Period").

2. Customers who successfully apply for the Tax Loan ("Loan") provided by Dah Sing Bank, Limited ("Bank") during the Promotion Period and draw down the Loan on or before 31 May 2027 ("Eligible Customer") are entitled to receive the relevant reward under this Promotion once only.

3. Eligible Customers who fulfill all the requirements for Exclusive Reward – VIP Banking (as defined in Clause 1 in Section B) ("VIP Eligible Customer") or fulfill all the requirements for Exclusive Reward – YOU Banking (as defined in Clause 1 in Section C) ("YOU Eligible Customer") (collectively, "Eligible Customer may not enjoy The Exclusive Reward – VIP Banking (as defined in Clause 1 in Section B) ("VIP Exclusive Reward") in conjunction with the Exclusive Reward – YOU Banking (as defined in Clause 1 in Section C) ("YOU Exclusive Reward").

4. The Eligible Customer must successfully fulfill all the designated requirements on or before the end of the Promotion Period (that is, by 30 Apr 2027).

5. The Eligible Customer must maintain a valid VIP i-Account, Hello Kitty VIP i-Account (collectively "VIP i-Accounts") or YOU i-Account (as the case may be) when the Bank credits the VIP Exclusive Reward or the YOU Exclusive Reward. Otherwise, the VIP Exclusive Reward or YOU Exclusive Reward will be forfeited.

6. "Primary Account Holder" refers to the "Applicant" mentioned in the VIP Banking Application Form, Hello Kitty VIP Banking Application Form or New Account(s) / Service(s) Application Form signed by the Eligible Customer.

7. Other rewards under VIP Banking, Hello Kitty VIP Banking and YOU Banking are subject to the relevant terms and conditions. For details, please visit dahsing.com/vip/en (applicable to VIP Banking), dahsing.com/vip/hellokitty/en (applicable to Hello Kitty VIP Banking) or dahsing.com/you/en (applicable to YOU Banking) (as the case may be).

8. For details of service charges of VIP i-Accounts and YOU i-Account, please refer to the prevailing "Bank Service Charges" of the Bank.

9. For detailed terms and conditions in relation to VIP i-Accounts and YOU i-Account, please refer to the "Master Terms and Conditions / Master Terms and Conditions for VIP Banking" of the Bank or contact the Bank's staff.

10. The Reward are not refundable and transferable to third parties or other accounts, and cannot be exchanged for cash, bonus points, or other products, services or discounts (if applicable).

11. The Bank reserves the right to alter, suspend or terminate this Promotion and amend these terms and conditions herein ("Terms and Conditions") at the sole and absolute discretion of the Bank at any time without prior notice. In case of any disputes, the decision of the Bank shall be final and conclusive.

12. 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 forfeit the relevant customer's entitlement to the Reward, debit an amount equivalent to such Reward from the account of the Eligible Customer and / or take any legal action without prior notice.

13. 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.

14. 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).

15. Should there be any inconsistency or conflict between the English and Chinese versions, the English version shall prevail.

B. Terms and Conditions for Exclusive Reward – VIP Banking

1. VIP Eligible Customer who fulfills all the requirements as listed below will be entitled to HKD300 cash rebate ("VIP Exclusive Reward"):

    a. Has not held or cancelled any VIP i-Accounts (sole or joint-named) in the capacity as Primary Account Holder in the past 12 months before the start date of the Promotion Period (i.e. from 29 Oct 2025 to 28 Oct 2026, both dates inclusive) with the Bank;

    b. Successfully opens any VIP i-Account (sole or joint-named) in the capacity as Primary Account Holder during the Promotion Period;

    c. Successfully completes at least one foreign exchange transaction via any channel of the Bank (excluding note exchange and foreign exchange transactions executed through Dah Sing Bank US Securities Trading App) during the Promotion Period; and

    d. Starting from the next calendar month of the month of account opening, maintains Total Relationship Value[^] of HKD1,000,000 or above (or its equivalent) at the VIP i-Account that is opened in accordance with Clause 1(b) of this Section B for 2 consecutive months.

    [^]The "Total Relationship Value" includes deposit balance of all deposit accounts, latest market value of investment accounts and reference premium of life insurance accounts maintained with the Bank. Reference premium refers to the calculation based on the latest available information of in-forced life insurance policies provided by the third-party insurer as designated by the Bank,

if any. The premium calculated may not be equal to accumulated actual premium paid and shall exclude pre-paid premium, premium discount, and policy loan etc. The reference premium of non-HKD policy will be converted into HKD equivalent using the prevailing exchange rate when calculating the Total Relationship Value.

2. The VIP Exclusive Reward will be credited to the VIP i-Account opened by the VIP Eligible Customer within 3 months after the end of the Promotion Period upon successful account opening of the VIP i-Accounts and fulfillment of the requirements under Clauses 1(a) to 1(c) of this Section B.

3. **The Total Relationship Value of the VIP i-Accounts maintained with the Bank must reach HKD1,000,000 or above (or its equivalent). If the Total Relationship Value falls below HKD1,000,000 (or its equivalent) in any month, a monthly maintenance fee of HKD200 (or its equivalent) will be charged.** For details of the monthly maintenance fee, please refer to the latest booklet of "Bank Service Charges" of the Bank or contact the Bank's staff at any one of the Bank's branches.

4. The VIP Exclusive Reward is not applicable to Private Banking customers.

C. Terms and Conditions for Exclusive Reward – YOU Banking

1. Eligible Customer who fulfills all the requirements as listed below ("YOU Eligible Customer") will be entitled to HKD100 cash rewards ("YOU Exclusive Reward"):

    a. Has not held or cancelled any YOU i-Account (sole or joint-named) in the capacity as Primary Account Holder in the past 12 months before the start date of the Promotion Period (i.e. from 29 Oct 2025 to 28 Oct 2026, both dates inclusive) with the Bank; and

    b. Successfully opens or upgrades to YOU i-Account (sole or joint-named) in the capacity as Primary Account Holder during the Promotion Period.

2. The YOU Eligible Customer's YOU Exclusive Reward will be credited to the YOU i-Account (sole or joint-named), in the capacity as Primary Account Holder, opened or upgraded by the Eligible Customer during the Promotion Period, within 3 months after the end of the Promotion Period.

D. Securities Trading Reward of up to HKD200

1. During the Promotion Period, Eligible Customers who (i) successfully open a Securities Account of the Bank; and (ii) successfully subscribe to and/or maintain the Securities e-Statement and e-Advice services ("e-Services") of the Bank; and (iii) successfully execute at least 1 buy/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 execute at least 1 buy/sell transaction of US Listed Securities through the "US Securities Trading App" on or before 31 May 2027, can get up to HKD200 Securities Trading Reward as set in the table below.

Eligible Customer Type	Securities Trading Reward
VIP Banking Customers	HKD200
YOU Banking Customers	HKD100

2. Each Eligible Customer is entitled to enjoy this Securities Trading Reward once only.
3. If an Eligible Customer buys the same stock more than once through the same trading channel on the same trading day, such transactions will be regarded as a "Combined Transaction". The commission of the related transactions will be automatically combined into a single buy transaction to calculate the transaction commission and will be treated as a single buy transaction for the purpose of determining whether the customer fulfills the above requirements.
4. Eligible Customers are required to pay brokerage fees at the rate of respective transaction channel and have to pay other transaction fees according to the prevailing "Bank Service Charges" of the Bank, including but not limited to transaction fees (levy charged by the Securities and Futures Commission, trading fee charged by the Hong Kong Exchanges and Clearing Limited, Hong Kong stamp duty, Accounting and Financial Reporting Council Transaction Levy, stamp duty charged by the State Administration of Taxation, securities management fee charged by the China Securities Regulatory Commission, handling fee charged by Shanghai Stock Exchange / Shenzhen Stock Exchange, transfer fee charged by China Securities Depository and Clearing Corporation Limited, SEC fee and FINRA Trading fee (as the case may be)) and custody fee.
5. **The Securities Trading Reward will be credited to the relevant securities settlement account on or before 31 Jul 2027.**
6. Eligible Customers must still maintain their valid Securities Accounts and related securities settlement accounts and maintain the e-Sevices with the Bank at the time the relevant Securities Trading Reward is to be credited by the Bank in order to be entitled to this offer.

E. Investment Fund Transaction Reward of up to HKD200

1. VIP Eligible Customer who successfully: (1) subscribes to at least 1 lump sum investment fund transaction where the subscription fee levied is not less than 1.5% and the subscription amount is not less than HKD100,000 (or its equivalent) (not applicable to CDSC Fund, Investment Fund switching, and subscription of Investment Fund Savings Plan) on or before 31 May 2027; and (2) successfully subscribes to and maintains the Investment Account e-Statement and e-Advice services during the Promotion Period ("Eligible Customer of VIP Investment Fund Transaction Reward") can enjoy an Investment Fund Transaction Reward of HKD200 ("VIP Investment Fund Transaction Reward").
2. YOU Eligible Customer who successfully: (1) subscribes to at least 1 lump sum investment fund transaction where the subscription fee levied is not less than 1.5% and the subscription amount is not less than HKD100,000 (or its equivalent) (not applicable to CDSC Fund, Investment Fund switching, and subscription of Investment Fund Savings Plan) on or before 31 May 2027; and (2) successfully subscribes

to and maintains the Investment Account e-Statement and e-Advice services during the Promotion Period ("Eligible Customer of YOU Investment Fund Transaction Reward") can enjoy an Investment Fund Transaction Reward of HKD100 ("YOU Investment Fund Transaction Reward").

3. Each Eligible Customer of VIP Investment Fund Transaction Reward or Eligible Customer of YOU Investment Fund Transaction Reward is entitled to the VIP Investment Fund Transaction Reward or YOU Investment Fund Transaction Reward (collectively, "Investment Fund Transaction Reward") once only during the Promotion Period.
4. The Investment Fund Transaction Reward will be given in the form of cash rebate and it will be credited into the VIP i-Account or YOU i-Account of the Eligible Customer maintained with the Bank on or before 31 July 2027.
5. To be entitled to the Investment Fund Transaction Reward, the Eligible Customer must maintain a valid related VIP i-Account or YOU i-Account, related investment account, and maintain the aforementioned e-Statement and e-Advice services with the Bank at the time when the Investment Fund Transaction Reward is to be credited.

F. Extra Financial Needs Analysis Offer

1. The Extra Financial Needs Analysis Offer ("Offer") is only applicable to Eligible Customers during Promotion Period.

2. The extra HKD200 supermarket coupon ("Coupons") offered to the Eligible Customers who fulfilled the requirements listed below on top of the prevailing "Financial Needs Analysis Offer" ("**Prevailing Financial Needs Analysis Offer**") (Please contact to the Bank's staff for the latest terms and conditions of the Prevailing "Financial Needs Analysis Offer").

   a. Eligible Customer who successfully complete Financial Needs Analysis at any branch of the Bank during the Promotion Period (the "Appointment"), and

   b. Complete and return a duly signed Gift Acknowledgement Form during appointment.

3. Eligible Customers are not required to purchase any insurance product in order to be eligible for the Offer. Each Eligible Customer can enjoy the Offer once only during the Promotional Period. The Coupons will be distributed by the Bank's staff at the branch immediately upon the customer's fulfillment of the requirements as stated in Clause 2 under Section F.

4. The stock of the Coupons is limited and is available on a first-come-first-served basis while stocks last.

5. The Coupons are not for sale or resale and are not transferable or exchangeable for cash, other products, services or discount offers. The Coupons will not be re-issued in the event of any loss or damage. If the Coupons have not been used after the relevant expiry date printed on the Coupons, no re-issuance will be arranged.

6. The use of Coupons is subject to the terms and conditions of the relevant suppliers.

7. The Bank is not the supplier of the Coupons and shall not be responsible for any matters in relation to the quality and availability of the Coupons. For any enquiry, comment or complaint about the Coupons, please contact the supplier directly.

8. This Offer does not intend to make any influence on any customers' decisions for their selection of any of the Bank's products or services.

9. This Offer shall not be construed as an offer, solicitation or recommendation to provide or sell or a solicitation to purchase any insurance plans or services.

Risk disclosure:

Securities Services

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.

Investment Fund Service

Investment involves risks. The price of funds fluctuates, sometimes dramatically. The price of fund may move up or down and may become valueless. Losses may be incurred rather than profits made as a result of buying and selling funds. Past performance is no guide to future performance. Before making any investment

decision, investors should consider their investment experience, objectives and risk tolerance level and read carefully the terms and conditions and the risk factors contained in the relevant offering documents. If investors are in doubt about the nature of or the risks associated with this investment product, investors should obtain any necessary and appropriate professional advice before investing.

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.

IMPORTANT NOTES

Investment Fund are investment products. Some Investment Funds are structured products involving derivatives. This investment decision is yours but you should not invest in this product unless Dah Sing Bank, Limited has explained to you that this product is suitable for you having regard to your financial situation, investment experience and investment objectives.

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

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

Insurance Services

Dah Sing Bank, Limited (the "Bank"), registered as a licensed insurance agency (Insurance Intermediary License No: FA3022), is the authorized licensed insurance agency of Sun Life Hong Kong Limited (incorporated in Bermuda with limited liability) ("Sun Life") and distributes insurance products for Sun Life. The life insurance products distributed by our Bank are underwritten by Sun Life and are products of Sun Life but not the Bank. Life insurance products are not bank deposits nor bank saving plans with free life insurance coverage.

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In respect of an eligible dispute (as defined in the Terms of Reference for the 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.

To borrow or not to borrow? Borrow only if you can repay!
The services / products mentioned herein are not targeted at customers in the EU.
Don't be tempted by quick money. Don't lend your bank account to anyone to launder money.