

For Immediate Release

Dah Sing Bank Reinforces VIP Banking's Insight-led, Holistic Wealth Management Proposition

Empowering Customers to Capture Opportunities and Plan Ahead through a High-Tech, High-Touch Service Model

(Hong Kong, 2 February 2026) – Dah Sing Bank, Limited (“the Bank”) today introduced its new VIP Banking campaign, “Intelligent Wealth Solutions · Unlocking New Opportunities (“智策 新機遇”), which underscores the Bank’s commitment to empowering affluent and high net worth customers navigate an increasingly dynamic investment market. By integrating AI-supported market intelligence with professional advisory, VIP Banking delivers timely and relevant insights that support customers in response to market changes to pursue their long-term financial goals.

The launch of the campaign also underlines the recent introduction of the Bank’s 24-hour US stock trading services*, which allow customers to capture investment opportunities across global time zones with greater flexibility.

In addition, VIP Banking offers a comprehensive suite of wealth and legacy planning solutions to support customers at every stage of their wealth journey. Beyond the wide range of investment services ranging from principal-protected solutions, bonds (e.g. sovereign bonds) to sophisticated structured products, the Bank also provides an extensive selection of protection and legacy planning offerings delivered in partnership with Sun Life. These include multi-currency insurance plans and the newly launched annuity insurance plan, helping them protect, build, and transfer wealth in alignment with their personal and family goals while offering customers the flexibility to support their global living needs.

Cliff Chan, Executive Director and Group Head of Wealth Management of Dah Sing Bank, said, “In today’s volatile environment, customers are often overwhelmed with an abundance of information. What they value most is clarity—timely, relevant insights distilled from the noise, coupling with thoughtful planning support that helps them navigate the future with confidence. Our high-tech and high-touch service model combines our expanding suite of digital capabilities and the expertise of our wealth management professionals to help customers identify and seize market opportunities. With our integrated suite of wealth solutions, we empower them to pursue their long-term ambitions with greater assurance.”

New customers who join VIP Banking on or before 30 Jun 2026 will be eligible for the Welcome Offer

and may participate in the Welcome Lucky Draw with a chance to earn up to HKD55,900 cash rebates, upon fulfilling designated requirements.

The above offers are subject to the terms and conditions. For promotion details, please click www.dahsing.com/vip/en.

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Photo Caption: Dah Sing VIP Banking recently launched the new VIP Banking campaign - "Intelligent Wealth Solutions · Unlocking New Opportunities ("智策 新機遇"), guiding customers on their wealth journey through a high-tech high-touch service model supported by holistic wealth management solutions.

***Disclaimers for 24-hour US stock trading services**

Despite the addition of U.S. stocks extended trading hours (i.e. the trading hours outside the regular trading hours) (the "U.S. Stocks Extended Trading Hours"), the Bank's servicing channels for U.S. stock trading will not be available during the day end processing period starting daily from Hong Kong Time 8:00 am (during U.S. Summer Time) or 9:00 am (during U.S. Winter Time) until its completion, or during any scheduled system maintenance as notified by the Bank from time to time ("Day End Processing / System Maintenance Period"). Any new orders submitted by customers during the Day End Processing / System Maintenance Period will be rejected. The Bank reserves the right, while processing customers' orders, to amend or suspend part or all trading during U.S. Stocks Extended Trading Hours at any time without notice. Please refer to the "Personal Banking Services Agreement (US Stock Trading Services)" and U.S. Stock Trading Services Factsheet for further details.

Risk Disclosures:

Securities Services Risk Disclosure:

Investment involves risks. The prices of securities fluctuate, sometimes dramatically. The price of securities may move up or down and may become valueless. Losses may be incurred as well as 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.

Risks of client assets received or held outside Hong Kong:

Client assets received or held by the Bank 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.

Bond Service

Investment involves risks. The price of bonds may move up or down, or even become valueless. Losses may be incurred rather than profits made as a result of bond investments. Past performance of a bond is no guide to its future performance. Holders of a bond bear the credit risk of the issuer and other associated risks. 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 you are in doubt about the nature of or the risks associated with this investment product, you should obtain necessary and appropriate professional advice before investing. Bond is investment product, which is not equivalent to time deposit and is not protected by the Deposit Protection Scheme in Hong Kong.

Structured Investment Products

Structured investment products are not equivalent to time deposit. They are not a protected deposit and are not protected by the Deposit Protection Scheme in Hong Kong. Structured investment products involve derivatives. Some structured investment products are classified as complex products and involve risks of loss. You could lose your entire investment. You should exercise caution in relation to these products. The investment decision is yours but you should not invest in these products unless Dah Sing Bank, Limited has explained to you that these products are suitable for you having regard to your financial situation, investment experience and investment objectives. Before making an investment decision, customers should refer to the relevant investment product offering documents for detailed information including the risk factors. If customers are in doubt, independent professional advice should be sought.

Foreign Currency Trading

Foreign currency trading involves risks. Foreign currency investments are subject to exchange rate fluctuations 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 decisions, investors should read and understand the offering documents of such products, including but not restricted to the risk disclosure statement and health warning.

Bond is investment product. Some bonds 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 currency 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.

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.

The above information is for reference only and does not contain the full terms of the relevant products. It 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 insurance plans. You should choose relevant insurance products according to your own or actual needs and your financial affordability. Please read, fully understand and accept the terms and conditions, policy coverage, policy exclusions, premium, key product risks, important notes, policy dividend (if applicable), investment policy (if applicable) etc. stated in the relevant documents and policy contract before applying for any insurance plans. Sun Life is solely responsible for all coverage and compensation, and reserves the right of final approval 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 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.

This service / product is not targeted at customers in the European Union.

About Dah Sing Bank

Dah Sing Bank, Limited (the "Bank") is a wholly-owned subsidiary of Dah Sing Banking Group, Limited (HKG:2356). Founded in Hong Kong over 75 years ago, the Bank has been providing quality banking products and services to its customers with a vision to be "The Local Bank with a Personal Touch". Over the years, the Bank has been rigorous in delivering on its brand tagline to grow with its customers in Hong Kong, the Greater Bay Area and beyond – "Together We Progress and Prosper". Building on our experience and solid foundation in the industry, our scope of professional services now spans retail banking, private banking, business and commercial banking. Meanwhile, the Bank is also making significant investments in its digital banking capabilities to stay abreast with smart banking developments in Hong Kong and to support financial inclusion at large.

In addition to its Hong Kong banking operations, the Bank has wholly-owned subsidiaries including Dah Sing Bank (China) Limited, Banco Comercial de Macau, S.A., and OK Finance Limited. It is also a strategic shareholder of Bank of Chongqing with a shareholding of about 13%. Dah Sing Bank and its subsidiaries now have 63 operating locations in Hong Kong, Macau and Chinese Mainland.