

For immediate release

Dah Sing “328 Business Banking” Launches the “Dah Sing Business Multi-Currency Mastercard Debit Card”

*Empowering SMEs with Smart Payment Solutions
– Up to 10% Cash Rebate in the First 3 Months*

(Hong Kong, 3 February 2026) Dah Sing Bank, Limited (“Dah Sing Bank”) launched the new Dah Sing Business Multi-Currency Mastercard Debit Card, designed exclusively for customers of its “328 Business Banking” services. The Debit Card enables SMEs customers to seamlessly manage both local and overseas transactions, offering greater flexibility and efficiency in expense management.

Mr. Mickey Tang, General Manager and Deputy Head of Retail Banking at Dah Sing Bank, said: “At Dah Sing Bank, we are committed to a customer-centric approach, delivering products and services that meet the evolving needs of our customers. We introduced the Dah Sing Multi-Currency Personal Mastercard Debit Card to support Hong Kong residents in their travel and everyday spending, both online and offline. The response was highly positive, with over 80% of new retail customers adopting the card, leading to a significant increase in cross-border transaction volumes. SMEs represent another core customer segment for us. To support their growth, we are now enhancing our business banking solutions with the Dah Sing Business Multi-Currency Mastercard Debit Card. This Debit Card allows SME customers to settle both local and overseas payments directly from their 328 Business Account, providing a one-stop, convenient, and seamless financial management experience.”

The Dah Sing Business Multi-Currency Mastercard Debit Card supports up to 11 major currencies^{1,2} with no foreign transaction fees¹. Customers can save on transaction costs with an unlimited 0.6% cash rebate¹ on spending. During the promotion period³, successful applicants can earn up to 10% cash rebate[^] in the first three months from the date of relevant card issuance. Through the Debit Card Hub on 328 Business e-Banking or Mobile Banking, customers can activate automatic foreign exchange, set withdrawal and spending limits, review expenses, and download transaction records – eliminating manual reconciliation and streamlining expense management.

Ms. Helena Chen, Senior Vice President, General Manager, Hong Kong & Macau, Mastercard, said: “As a longtime partner of Dah Sing Bank, Mastercard shares its vision of continuously supporting small and medium-sized enterprises (SMEs), which form the backbone of Hong Kong's economy. Building on the success of the Dah Sing Multi-Currency Mastercard Debit Card for consumers, this new initiative reflects both parties' confidence and commitment to innovation with a multi-currency commercial debit card tailored for the needs of SMEs. The new product will enable SMEs to enhance their cash flow and focus their attention on business growth, with the benefit of access to multiple foreign currencies.” Mastercard has launched the “Surprise Rewards” lucky draw campaign⁴. Cardholders who make transactions with the Dah Sing Business Multi-Currency Mastercard Debit Card during the relevant campaign period will have a chance to enter the lucky draw to win spending credit of up to HK\$388,888¹. Extra lucky draw chances¹ are available for selected spending categories. For more details, please visit the campaign website⁴.



Caption: Dah Sing Bank launches the Dah Sing Business Multi-Currency Mastercard Debit Card, tailored for 328 Business Banking customers, enabling flexible local and cross-border transactions and enhancing the SME banking experience.

For more information, please visit the Dah Sing 328 Business Banking website: www.dahsing.com/biz/en

¹ Subject to relevant terms and conditions.

² Applicable to transactions in HKD, USD, GBP, JPY, RMB, EUR, AUD, NZD, SGD, CAD, and CHF at online and physical merchants.

³ The promotion period lasts until 31 March 2026.

⁴ Details of the Mastercard "Surprise Lucky Draw" Campaign are available on https://mstr.cd/luckydraw2026_en.

[^]Promotional offers are subject to applicable terms and conditions. For details, please visit www.dahsing.com/biz/mcy/en.

Risk Disclosure Statement

Foreign Exchange Transactions: Foreign exchange involves risk. Currency investments are subject to exchange rate fluctuations, which may result in gains or losses. Customers converting foreign currencies into HKD or other currencies may incur losses due to exchange rate movements. Investors should read and understand all offering documents, including risk disclosures and warnings, before making any investment decisions.

Currency Risk (RMB): Conversion of RMB into HKD or other currencies is subject to exchange rate fluctuations. Customers may experience gains or losses due to RMB exchange rate movements. RMB is currently subject to exchange controls imposed by the PRC government, and its exchange rate may be affected by policy changes. Unless otherwise specified, this promotional material does not constitute an offer, solicitation, or recommendation to engage in any foreign exchange transaction, nor does it predict future exchange rate movements. This material has not been reviewed by the Securities and Futures Commission or any other regulatory authority in Hong Kong.

The products/services mentioned herein are not targeted at individuals in the European Union.

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About Dah Sing Bank, Limited

Dah Sing Bank, Limited (the "Bank") is a wholly-owned subsidiary of Dah Sing Banking Group (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.