

Immediate release

Dah Sing 328 Business Banking Enhances SME Experience With Multi-Channel and Digital Innovation

Announces Launch of Dah Sing Business Multi-Currency Mastercard Debit Card

(Hong Kong, 22 January 2026) – Dah Sing Bank, Limited (“Dah Sing Bank”) has long regarded SMEs as its core customer segment. Today, the Bank announced the upgrade of its “328 Business Banking” platform, introducing enhanced one-stop services designed to elevate the SME customer experience. At the same time, Dah Sing Bank will be launching the new “Dah Sing Business Multi-Currency Mastercard Debit Card”, offering an innovative payment tool to support enterprises in managing both local and cross-border transactions with greater flexibility.

Mr. Mickey Tang, General Manager and Deputy Head of Retail Banking of Dah Sing Bank, said, “As a local bank with a legacy of nearly 80 years in Hong Kong, Dah Sing Bank has remained committed to supporting the growth of SMEs. We provide convenient, efficient and reliable banking products for SMEs, complemented by innovative value-added services to help them improve operational efficiency and expand their businesses. In the face of intensifying competition in SME banking, our 328 Business Banking has reinforced its positioning as a trusted partner by continuously enhancing service packages and introducing diversified offers.”

“Over the past three years, the customer base of 328 Business Banking has sustained average annual double-digit growth and has also recorded steady growth in customer deposits. More notably, over 90% of new customers have adopted digital banking, significantly boosting usage of our digital platforms and contributing to healthy increases in online transactions such as cross-border transactions. We will continue to prioritise the needs of our SME customers and will invest in product innovation as well as enhancements to comprehensive online-offline channel support, further elevating customer experience,” Mr. Tang continued.

Seamless Online and Offline Services Enhance Multi-Channel Advantage

Dah Sing Bank operates Hong Kong’s most extensive SME-dedicated service network, with 20 “328 Business Banking Centres”, including 2 loan centres, across the territory to provide professional support. At the same time, “328 Business Banking” offers full online remote account opening, enabling SMEs to open accounts in as little as two days¹ and commence business immediately, significantly streamlining the process. Whether for daily banking transactions, loan applications or payroll services, customers can flexibly choose online or offline channels according to their needs, enjoying a seamless and convenient one-stop service experience.

New “Dah Sing Business Multi-Currency Mastercard Debit Card” Delivers Smarter Payment Experience

“328 Business Banking” will be expanding its services to SME expense management with the launch of the new

“Dah Sing Business Multi-Currency Mastercard Debit Card”², developed in collaboration with Mastercard. The card allows customers to make local and overseas payments with ease, with spending debited directly from their 328 Business accounts. Supporting 11 major currencies³ and charging no foreign currency transaction fees³, it helps SMEs lower costs while earning an unlimited 0.6% cash rebate on transactions. In addition, SME customers can set withdrawal and spending limits, and view expenses or download transaction records at any time through the Debit Card Hub on “328 Business e-Banking” or “328 Business Mobile Banking.” These features remove the need for manual reconciliation, streamline expense management, and give SMEs greater control over their business spending.

Ms. Helena Chen, Senior Vice President, General Manager, Hong Kong & Macau, Mastercard, said: “With Mastercard’s deep market experience in debit cards and worldwide acceptance via Mastercard’s global payment network, Dah Sing Business Multi-Currency Mastercard Debit Card will offer business clients a flexible, secure and seamless payment and capital management experience.”

Looking ahead, Dah Sing Bank will continue to listen closely to the needs of SME customers, providing timely market insights and practical information to support their transformation and help them seize new opportunities. The Bank will also drive digital service innovation to deliver more flexible and reliable business banking solutions, further reinforcing its position as the banking partner of choice for SMEs.



Photo : Mr. Mickey Tang, General Manager and Deputy Head of Retail Banking of Dah Sing Bank (right) and Mr. Robin Tse, General Manager, Head of Business Banking & Direct Channels of Dah Sing Bank (left) shared the bank’s multi-channel SME banking services during the event and announced the launch of Dah Sing Business Multi-Currency Mastercard Debit Card.

Click here to learn more about Dah Sing Bank “328 Business Banking” Website: www.dahsing.com/biz

¹ Account opening completed in as fast as 2 business days. Actual time required may vary depending on individual circumstances.

² The "Dah Sing Multi-Currency Business Mastercard Debit Card" will be launched on 26 January 2026.

³ Terms and Conditions apply and only applicable to HKD, USD, GBP, JPY, RMB, EUR, AUD, NZD, SGD, CAD and CHF foreign currency for online and physical merchant spending transactions.

⁴ Includes 0.6% basic cash rebate and 9.4% extra cash rebate. Eligible cardholder can enjoy extra cash rebate for each transaction capped at HKD100 and additional monthly extra cash rebate capped at HKD1,000. More details, please refer to the Terms and Conditions for Dah Sing Business Multi-Currency Mastercard Debit Card Welcome Offer.

Risk Disclosure

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. Before making investment decision, investors should read and understand the offering documents of such products, including but not limited to the risk disclosure statement and health warning.

Currency Risk (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 press release does not constitute any offer, invitation or recommendation to any person to enter into any foreign currency transaction nor does it constitute any prediction of likely future movements in prices of any foreign currencies.

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

Terms and conditions apply to the above-mentioned Debit Card and promotion offers.

The service(s) / product(s) mentioned in this document are not targeted at customers in the European Union.

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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.