

## Terms and Conditions for Welcome Offers of 328 Business Banking through YOOV Platform

### General Terms & Conditions:

1. The Welcome Offers of 328 Business Banking through YOOV Platform include (1) Welcome Offer of 328 Business Account and (2) Welcome Offer of SME Loan, and are only applicable to new 328 Customer (as defined in Clause 2 below).
2. "328 Customer" refers to any company customer who holds a valid 328 Business Account (including a Multi-Currency Current Account ("328 Current Account") and a Multi-Currency Savings Account ("328 Savings Account")) at Dah Sing Bank, Limited ("Bank"), but does not include any Corporate Banking Customer and Vehicle Finance Customer.
3. The offers mentioned herein cannot be used in conjunction with other promotional offers of the Bank. If a customer is entitled to enjoy the offers in conjunction with other promotional offer(s), the Bank reserves the right to grant the customers part of the entitled offers only.
4. For fees, charges, terms and conditions related to the accounts and services of 328 Business Banking, 328 Business e-Banking and Dah Sing Business Card, please refer to the "Master Terms and Conditions", "328 Business e-Banking Service Agreement", "328 Business e-Banking Website User Agreement", "Important Notice for Using 328 Business e-Banking Service", "Terms and Conditions for Payroll / Autopay-Out Service", "Dah Sing Business Card Cardholder Agreement", "Bank Service Charges" and "List of Service Charges for Dah Sing Business Card" of the Bank. For details, please visit [www.dahsing.com/biz/en](http://www.dahsing.com/biz/en) or contact the Bank's staff.
5. The Bank reserves the right to suspend, revise, terminate or withdraw any of the services / offers mentioned herein at any time and to amend these Terms and Conditions at any time, without prior notice. In case of any dispute, the decision of the Bank shall be final and conclusive.
6. These Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong. Any dispute arising under these Terms and Conditions shall be subject to the non-exclusive jurisdiction of the courts of Hong Kong.
7. 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).
8. In case of any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

### Terms and Conditions for the Welcome Offer of 328 Business Account:

9. The promotion period for the Welcome Offer of 328 Business Account is from 1 Jul 2025 to 30 Sep 2025 (both dates inclusive) ("**328 Business Account Promotion Period**").
10. Only customers who fulfill all the following criteria ("**Eligible 328 Business Account Customers**") are eligible for the HKD200 Account Opening Welcome Offer ("**Account Opening Reward**") :
  - a. Submit a 328 Business Banking Online Application via the Bank's website (by entering the Bank's website either directly or via YOOV platform) and input the promotion code "YOOV2025" in the 328 Business Banking Online Application Form during the 328 Business Account Promotion Period;
  - b. Successfully apply for a 328 Business Account (including both 328 Current Account and 328 Savings Account) at the Bank during the 328 Business Account Promotion Period;
  - c. Successfully open a 328 Business Account (including both 328 Current Account and 328 Savings Account) during the 328 Business Account Promotion Period; and
  - d. Did not maintain any 328 Business Account at the Bank within 12 months prior to the relevant application for account opening as referred to in Clause 10(b) above.

11. The Bank will credit the Account Opening Reward to the 328 Current Account of the Eligible 328 Business Account Customer on or before 31 Jan 2026. The relevant 328 Business Account of the Eligible 328 Business Account Customer must remain valid when the Account Opening Reward is to be credited. Otherwise, the Eligible 328 Business Account Customer will not be entitled to the Account Opening Reward.
12. Each Eligible 328 Business Account Customer is entitled to the Account Opening Reward once only during the 328 Business Account Promotion Period.

**Terms and Conditions for the Welcome Offer of SME Loan:**

13. The promotion period for the Welcome Offer of SME Loan is from 1 Jul 2025 to 30 Sep 2025 (both dates inclusive) ("**SME Loan Promotion Period**").
14. Only customers who fulfill all the following criteria ("**Eligible SME Loan Customers**") are eligible for the HKD200 Welcome Offer of SME Loan ("**SME Loan Reward**") :
  - a. During the SME Loan Promotion Period, enter the Bank's website via the hyperlink in the YOOV platform, input the promotion code "YOOV2025" in the SME Loan Enquiry Appointment Form ("Form") and complete the Form to make an application appointment;
  - b. During the SME Loan Promotion Period, successfully apply for a 328 SME Express Money Installment Loan ("SME Loan") (but excluding 90% SFGS Loan, SME Loan under the Pre-approved Principal Payment Holiday Scheme, "Partial Principal Repayment" Scheme and "2024 Principal Moratorium" Scheme) or a Merchant Receivables Loan ("Merchant Loan"); and
  - c. Have the SME Loan or Merchant Loan successfully approved and drawn down from the 328 Business Account (which must also be designated as the repayment account) on or before 31 Jan 2026.
15. The Bank will credit the SME Loan Reward to the 328 Current Account of the Eligible SME Loan Customer on or before 31 Mar 2026. The relevant 328 Business Account of the Eligible SME Loan Customer must remain valid when the SME Loan Reward is to be credited. Otherwise, the Eligible SME Loan Customer will not be entitled to the SME Loan Reward.
16. Each Eligible SME Loan Customer is entitled to the SME Loan Reward once only during the SME Loan Promotion Period.

To borrow or not to borrow? Borrow only if you can repay!

These services / products are not targeted at customers in the EU.