

Terms and Conditions for Business Banking FX and Remittance Lucky Draw Promotion

General Terms & Conditions

- i. Dah Sing Bank, Limited ("Bank") reserves the right to suspend, revise, terminate or withdraw any of the promotions, offers and interest rates mentioned herein at any time and amend the terms and conditions thereof and these Terms and Conditions from time to time, without prior notice. In case of disputes, the decision of the Bank shall be final and conclusive.
- ii. 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 or contact the Bank's staff for details.
- iii. 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.
- iv. 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).
- v. In case of discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

Business Banking FX and Remittance Lucky Draw Promotion ("Promotion")

1. The promotion period for the Promotion is from 16 Jun 2025 to 14 Sep 2025 (both dates inclusive) ("Promotion Period").
2. This Promotion is applicable to 328 Business Banking customer who fulfills all of the following requirements ("Eligible Customer"):
 - a. is holding a valid 328 Business Account at the Bank; and
 - b. successfully registers for this Promotion with its valid Business Registration Number / Certificate of Incorporation No. / Chapter No. of the HK Ordinance pursuant to which the Statutory Body is formed via either (i) Dah Sing Bank WhatsApp Business Official Account or (ii) any branch of the Bank by submitting the designated Registration Form of this Promotion ("Successful Registration") during the Promotion Period. Successful Registration once confirmed by the Bank cannot be changed or cancelled. The Bank will not issue any notification if Eligible Customer fails to register successfully due to provision of incorrect or incomplete information during the registration (if applicable) (Note: each Eligible Customer can only be registered for this Promotion once; repeated registrations will be counted once).
3. This Promotion is not applicable to the Corporate Banking customers.
4. Each Eligible Customer who successfully completes any of the designated transactions listed below and uses the 328 Business Account held under the same name with the Bank as the relevant settlement account within the Promotion Period ("Designated Transaction") can be entitled to lucky draw chances ("Lucky Draw Chances"). The transaction records will be counted according to the posting dates recorded by the Bank.

Designated Transaction	No. of Lucky Draw Chance(s) (per Designated Transaction)
Outward remittance transaction of any currency made through telegraphic transfers or CHATS	Via 328 Business e-Banking or Mobile Banking: 2 times At any branch of the Bank: 1 time
Foreign exchange transaction of any currency (not applicable to foreign note transaction)	
Inward remittance transaction of any currency made through telegraphic transfers or CHATS via any channels	1 time

5. For the avoidance of doubt, each Eligible Customer can be entitled to more than one Lucky Draw Chance. There is no maximum number of the Lucky Draw Chances for each Eligible Customer. The entitlement of the Lucky Draw Chance(s) for each Eligible Customer is based on the Bank's records at its sole discretion. In case of any disputes, the decision of the Bank shall be final and conclusive. For example, if an Eligible Customer has successfully completed 5 foreign exchange transactions via Mobile Banking, 6 outward remittance transactions via 328 Business e-Banking and 2 foreign exchange transactions at any branch of the Bank during the Promotion Period, such Eligible Customer will be entitled to 24 Lucky Draw Chances.
6. A total of 16 winners (each "Winner") will be drawn randomly by the Bank on or before 30 Nov 2025 ("Lucky Draw Date"). Each Eligible Customer can only enjoy the prize once and win a Lucky Draw Prize once in this Promotion.

Lucky Draw Prizes		No. of Winner
1 st Prize	HKD32,888 Cash Rebate with 3-months Remittance Handling Fee Wavier	1
2 nd Prize	HKD3,288 Cash Rebate with 2-months Remittance Handling Fee Wavier	5
3 rd Prize	HKD328 Cash Rebate with 1-month Remittance Handling Fee Wavier	10

7. The 1st Prize and 2nd Prize Winners will be notified through their contact numbers after the Lucky Draw Date. The Winners and their representatives who attend the relevant interview and award ceremony conducted by the Bank (if any) shall be deemed to have given their consent to disclose and / or publish their names and pictures by the Bank for publicity purpose. Otherwise, the Bank shall have the right to disqualify any Winner from the Lucky Draw Prize and replace such Winner by a back-up Winner.
8. The lucky draw result will be announced in the latest news section of the Bank's website www.dahsing.com on or before 31 Dec 2025. The cash rebate reward of the Lucky Draw Prize will be credited to the 328 Account of each Winner on or before 31 Dec 2025. The relevant Remittance Handling Fee Waiver will be available starting from 5 Jan 2026, details of which are as shown below:

Remittance Handling Fee Wavier Period	
1 st Prize	5 Jan 2026 to 31 Mar 2026 (both dates inclusive)
2 nd Prize	5 Jan 2026 to 28 Feb 2026 (both dates inclusive)
3 rd Prize	5 Jan 2026 to 31 Jan 2026 (both dates inclusive)

9. The relevant 328 Business Account must remain valid when the Lucky Draw Prize is to be credited. Otherwise, the relevant Winners shall be disqualified without further notice and the relevant Lucky Draw Prize(s) will be forfeited.

10. The Bank will determine the eligibility of customers to participate in the lucky draw based on the Bank's records. In case of any disputes, the decision of the Bank shall be final and conclusive.

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. 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.

Currency Risk Disclosure

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

The services / products mentioned herein are not targeted at customers in the EU.