大新銀行
DAH SING BANK

# Terms and Conditions for 328 "Digital Business" Lucky Draw Campaign

## General Terms & Conditions

i. Dah Sing Bank, Limited (the "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 and 328 Business e-Banking, 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", "Bank Service Charges", "Dah Sing Credit / Debit Card Cardholder Agreement ("Cardholder Agreement") (including RMB Cards)", "Terms and Conditions for Debit Card [Addendum to the Dah Sing Credit / Debit Card Cardholder Agreement ("Cardholder Agreement") (including RMB Cards)]", "Major Terms and Conditions for Dah Sing Multi-Currency Mastercard® Debit Card ("Debit Card")" and "Specific Terms and Conditions for Dah Sing Business Multi-Currency Mastercard Debit Card ("Business Debit Card")" of the Bank. Please visit www.dahsing.com/biz/en or please contact the Bank's staff for details.

iii. In case of any fraud / abuse / reversal / cancellation of any transaction in respect of which any offer or reward mentioned herein is awarded, the Bank reserves the right to debit the equivalent amount of the relevant offer or reward from the relevant customer's account(s) without prior notice.

iv. 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.

v. 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).

vi. In case of discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

## 328 "Digital Business" Lucky Draw Campaign ("Promotion")

1. The promotion period for the Promotion is from 14 Sep 2026 to 31 Dec 2026 (both dates inclusive) ("Promotion Period").
2. This Promotion is applicable to company customers holding a 328 Business Account ("Eligible Customer"). This Promotion is not applicable to Corporate Banking customers and Vehicle Finance customers.
3. 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") shall be entitled to lucky draw chances ("Lucky Draw Entries"). The transaction records will be counted according to the posting dates recorded by the Bank.

| Designated Transaction | Lucky Draw Entries |
|---|---|
| **First-time Login Set-up:** Successfully complete the first-time login set-up by the Administrator on 328 Business e-Banking | 1 Entry<br>(Max. 1 entry) |

| | |
|---|---|
| **Monthly Login:** Log in to 328 Business e-Banking/Mobile Banking by any user role (including Maker, Approver and Administrator) at least once per calendar month | 1 Entry<br>(Max. 1 entry per calendar month) |
| **Security Questions Set-up:** Successfully set up security questions and answers by the Administrator on 328 Business e-Banking via "Set Up/Reset Security Questions and Answers" service under "Home" (excluding any security questions and answers resets) | 1 Entry<br>(Max. 1 entry for each Administrator) |
| **E-statement Preference:** Enable or maintain "e-statement" as the sole statement preference for the company deposit account during the Promotion Period and maintain this preference until 31 Dec 2026 | 1 Entry<br>(Max. 1 entry) |
| **FPS Default Receiving Bank:** Register or maintain Dah Sing Bank as the default receiving bank for the Faster Payment System (FPS) as at 31 Dec 2026 | 1 Entry<br>(Max. 1 entry) |
| **"Payroll & Autopay-out" Service:** Successfully enable "Payroll and Autopay-out" service by the Administrator via the "Enable Payroll and Autopay-out Service" under the "Management" section on 328 Business e-Banking | 1 Entry<br>(Max. 1 entry) |
| **Payroll File Submission:** Successfully upload and execute a payroll transaction file via "Payroll " service at least once, containing salary disbursements to a minimum of 3 employees, with a total debit amount of HKD5,000 or above (only applicable to the "Payroll" service under the "Payment" section on 328 Business e-Banking) | 1 Entry<br>(Max. 2 entries per calendar month) |
| **Bill Payment:** Successfully complete 1 real-time or scheduled bill payment to any merchant with a minimum transaction amount of HKD500 (and successfully posted) via the "Bill Payment" service under the "Payments" section on 328 Business e-Banking / Mobile Banking | 1 Entry<br>(Max. 10 entries per calendar month) |
| **FPS / CHATS Transfer:** Successfully transfer HKD500 or more (or equivalent) via Faster Payment System (FPS) or CHATS by using "FPS Payment" service under "FPS Services" and "CHATS" service under "Payments" respectively on 328 Business e-Banking / Mobile Banking) | 1 Entry<br>(Max. 10 entries per calendar month) |
| **Cybersecurity & Anti-scam Quiz:** Visit the designated Hong Kong Monetary Authority (HKMA) website (via the link provided by the Bank), enter the unique invitation code for your company and successfully complete both the "金管神的試煉" game and "招募學堂" quiz (details and the unique invitation code will be sent to company's email address registered with the Bank separately). The commencement date of the game, participation status and records of participants shall be subject to HKMA records. | 1 Entry<br>(Max. 1 entry) |
| **Debit Card Spending:** Successfully conduct any spending of HKD 500 or above (or equivalent) with Dah Sing Business Multi-Currency Mastercard Debit Card (" Business Debit Card") | 1 Entry<br>(Max. 10 entries per calendar month) |
| **Debit Card Activation:** Successfully activate the Business Debit Card via 328 Business e-Banking/Mobile Banking | 5 Entries<br>(Max. 10 entries per company) |
| **Auto-FX Service:** Successfully set up and activate Auto-FX service via 328 Business e-Banking/Mobile Banking for the Business Debit Card | 5 Entries<br>(Max. 10 entries per company) |

4. The following transactions ("Additional Designated Transactions") apply only to selected Eligible Customers who have received the promotional SMS issued by the Bank regarding designated foreign

exchange transaction / remittance transaction / daily average deposit balance. Those selected Eligible Customers who successfully complete the Additional Designated Transaction shall be entitled to receive additional lucky draw entries. Details are as follows:

| Additional Designated Transaction | Lucky Draw Entries |
|---|---|
| **Foreign Exchange Transaction**: Successfully conduct a single foreign currency exchange transaction of HKD5,000 or above (or equivalent) via 328 Business e-Banking / Mobile Banking (excluding note exchange transactions) | 5 Entries (No max. entries) |
| **Remittance Transaction**: Successfully conduct a single remittance transaction of HKD 5,000 or above (or equivalent) via 328 Business e-Banking / Mobile Banking | 5 Entries (No max. entries) |
| **Daily Average Deposit Balance**: Maintain the "Daily Average Deposit Balance" of HKD30,000 or above (or equivalent) for the 328 Business Account for the entire Promotion Period (up to 31 Dec 2026) | 10 Entries (Max. 10 entries) |

5. The entitlement of the Lucky Draw Entry(ies) for each Eligible Customer shall be determined by the Bank at its sole discretion based on the Bank's records. In case of any disputes, the decision of the Bank shall be final and conclusive.
6. A total of 66 winners (each a "Winner") will be drawn randomly by the Bank on or before 31 Jan 2027 ("Lucky Draw Date"). Each Eligible Customer can only enjoy one Lucky Draw Prize (see below) under this Promotion.

| Prizes for 328 "Digital Business" Lucky Draw Campaign (each a "Lucky Draw Prize") | | No. of Winner |
|---|---|---|
| Grand Prize | • HKD58,888 Cash Rebate<br>• 6-month remittance handling fee waiver (capped at HKD30,000) | 1 |
| 2nd Prize | • HKD32,888 Cash Rebate<br>• 3-month remittance handling fee waiver (capped at HKD10,000) | 5 |
| 3rd Prize | • HKD3,288 Cash Rebate<br>• 1-month remittance handling fee waiver (capped at HKD5,000) | 10 |
| 4th Prize | • HKD328 Cash Rebate | 50 |

7. The cash rebate reward of the Lucky Draw Prize will be credited to the 328 Business Account of each Winner on or before 31 Mar 2027. The Remittance Handling Fee Waiver will be given by way of cash rebate and will be credited to the 328 Business Account on or before 31 Oct 2027, the remittance handling fee waiver periods are as follows:

| Remittance Handling Fee Wavier Period | |
|---|---|
| Grand Prize | 1 Mar 2027 to 31 Aug 2027 (both dates inclusive) |
| 2nd Prize | 1 Mar 2027 to 31 May 2027 (both dates inclusive) |
| 3rd Prize | 1 Mar 2027 to 31 Mar 2027 (both dates inclusive) |

8. The Grand Prize and 2nd Prize Winners will be notified through their contact numbers after the Lucky Draw Date, and will be required to attend the award ceremony (if applicable). If any Winner is unable to attend the award ceremony (if applicable), the Bank reserves the right to disqualify such Winner and forfeit the relevant Lucky Draw Prize(s) without prior notice.
9. The Winners and their representatives who attend the and award ceremony and relevant interview conducted by the Bank (if any) shall be deemed to have given their consent to disclose and / or publish their names and images 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.

10. The lucky draw result will be announced in the "Latest News" section of the Bank's website www. dahsing.com on or before 28 Feb 2027.
11. 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 prior notice and the relevant Lucky Draw Prize(s) will be forfeited.
12. 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.

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# Terms and Conditions for Selected FX Offer of 328 Business Banking

## General Terms & Conditions

I. Dah Sing Bank, Limited (the "**Bank**") reserves the right to suspend, revise, terminate or withdraw any of the offer(s) 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 the fees, charges and terms and conditions related to the accounts and services of 328 Business Account, 328 Business e-Banking / 328 Business Mobile Banking of the Bank. For details, please visit www.dahsing.com/biz/en or contact the Bank's staff.

III. Unless otherwise specified, the offer(s) mentioned herein cannot be used in conjunction with other offers of the relevant services provided by the Bank. If any customer is entitled to the offer(s) mentioned herein in conjunction with other promotional offer(s), the Bank reserves the right to grant such customer one of or part of the entitled offers only.

IV. In case of any fraud / abuse / reversal / cancellation of any transaction in respect of which any offer or reward mentioned herein is awarded, the Bank reserves the right to debit the equivalent amount of the relevant offer or reward from the relevant customer's account(s) without prior notice.

V. 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.

VI. A person who is not a party to these Terms and Conditions may not enforce any of their provisions under the Contracts (Rights to Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong).

VII. In case of discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

## Terms & Conditions for Selected FX Offer of 328 Business Banking ("FX Offer")

1. The promotion period is from 14 Sep 2026 to 31 Dec 2026 (both dates inclusive) ("**Promotion Period**").
2. The FX Offer is only applicable to the selected 328 Business Banking Customers who are the recipients of the promotional email and / or SMS regarding the FX Offer issued by the Bank ("**Eligible Customers**"). The FX Offer is not applicable to Corporate Banking customers and Vehicle Finance customers.
3. Eligible Customer who successfully conducts a foreign exchange transaction (excluding note exchange transactions) with a single transaction amount of HKD50,000 or above (or its equivalent) via a branch of the Bank, 328 Business e-Banking and/or 328 Business Mobile Banking ("**Eligible Foreign Exchange Transaction**") during the Promotion Period shall be entitled to the FX Offer.
4. For the purpose of the FX Offer, if the amount of an Eligible Foreign Exchange Transaction is in a currency other than Hong Kong Dollar, such amount will be converted into Hong Kong Dollar based on the corresponding foreign exchange rate determined by the Bank at the time of transaction.
5. Eligible Customer can enjoy HKD50 cash reward per Eligible Foreign Exchange Transaction, with a maximum cash reward of HKD1,000 during the whole Promotion Period.
6. The amount of each Eligible Foreign Exchange Transaction conducted in cross-currency will be counted once only for the purpose of calculation of the Eligible Foreign Exchange Transaction(s).
7. The Bank reserves the right to determine the methods of calculating the amount of the Eligible Foreign Exchange Transactions under the FX Offer.
8. The FX Offer will be given in the form of cash reward. Upon fulfilling the requirements for the FX Offer as stipulated in Clause 3 above, the FX Offer will be credited into the relevant Eligible Customer's 328 Business Account (328 Current Account and 328 Savings Account) at the Bank on or before 31 Mar

2027. To be entitled to the FX Offer, the relevant Eligible Customer must maintain a valid 328 Business Account at the Bank at the time when the FX Offer is to be credited. Otherwise, the relevant Eligible Customer will not be entitled to the FX 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. 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.