

Terms and Conditions for Online Application for 328 Business Account Reward ("Promotion")

A. General Terms & Conditions

- i. "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.
- ii. The Bank reserves the right to suspend, revise, terminate or withdraw any of the offers and interest rates mentioned herein at any time and amend the relevant terms and conditions and these Terms and Conditions at any time, without prior notice. In case of disputes, the decision of the Bank shall be final and conclusive.
- iii. In case of any fraud, abuse, reversal or cancellation of transaction(s) in respect of which any offer under this Promotion is/are awarded, the Bank reserves the right to disqualify the relevant customer from being entitled to the relevant offer(s) or debit the equivalent amount from his/her/its account 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.

B. Online Application for 328 Business Account Reward

1. The promotion period for this Promotion is from 1 Apr 2025 to 30 Jun 2025 (both dates inclusive) ("Promotion Period").
2. This Promotion applies to customer ("Eligible Customer") who:
 - i. successfully applies for and opens a 328 Business Account (including a 328 Current Account and a 328 Savings Account) via the online account opening service of the Bank during the Promotion Period;
 - ii. did not maintain any 328 Business Account within 12 months prior to the account opening date; and
 - iii. successfully opens the 328 Business Account on or before 31 Jul 2025.
3. Eligible Customers can enjoy up to HKD1,000 cash reward(s) ("Cash Reward") by fulfilling the following criteria:

Phase	Reward Criteria	Cash Reward
1	Maintaining the "328 Daily Average Deposit Balance" (as defined in clause 4 below) with HKD100,000 or above in the first 3 calendar months following the month of the successful opening of the 328 Business Account	HKD200
2	Maintaining the 328 Daily Average Deposit Balance with HKD300,000 or above in the 4 th to 6 th months following the month of the successful opening of the 328 Business Account	HKD800

Example: For an Eligible Customer who successfully opens a 328 Business Account on 8 Apr 2025, the first 3 calendar months and the 4th to 6th months referred to under Phase 1 and Phase 2 for the 328 Daily Average Deposit Balance calculation are May 2025 to Jul 2025 and Aug 2025 to Oct 2025 respectively.

4. "328 Daily Average Deposit Balance" refers to the average daily positive balance of all savings accounts and current accounts (held in the same name), excluding fixed deposits, of a 328 Customer, maintained with the Bank.
5. The Bank will credit the Cash Reward for Phase 1 and Phase 2 (if applicable) to the Eligible Customer's 328 Current Account (if such Eligible Customer fulfills the criteria mentioned in clause 3 above) on or before 31 Mar 2026 and 30 Jun 2026 respectively. The 328 Business Account must remain valid when the Cash Reward is to be credited. Otherwise, the relevant Eligible Customer will not be entitled to the Cash Reward.
6. The calculation of the 328 Daily Average Deposit Balance shall be subject to the Bank's records and final decision in the event of dispute.
7. Save for the offers under the "Terms and Conditions for General Offers of 328 Business Banking", this Promotion cannot be used in conjunction with any other discount or offer. For details, you may refer to www.dahsing.com/biz/en.

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.

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

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