

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

1. The promotion period for this Promotion is from 1 Oct 2025 to 31 Dec 2025 (both dates inclusive) ("Promotion Period").
2. The Promotion is applicable to customers who ("Eligible Customer"):
 - i. successfully apply for a 328 Business Account (including a 328 Current Account and a 328 Savings Account) of the Bank (except online application) during the Promotion Period and successfully open the said 328 Business Account on or before 31 Jan 2026; and
 - ii. did not maintain any 328 Business Account within 12 months prior to the account opening date.
3. Eligible Customers can enjoy up to HKD1,000 cash reward(s) ("Cash Reward") by fulfilling the following criteria:

Reward	Reward Criteria	Cash Reward
Reward 1: 328 Business Account Company Search Fee Waiver	Maintaining the "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
Reward 2: 328 Business Account Opening Fee Discount	Maintaining the "Daily Average Deposit Balance" (as defined in clause 4 below) 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 open a 328 Business Account on 8 Oct 2025, the first 3 calendar months and the 4th to 6th months referred to under Reward 1 and Reward 2 for the Daily Average Deposit Balance calculation are Nov 2025 to Jan 2026 and Feb 2026 to Apr 2026 respectively.

4. "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. Reward 1 is capped at HKD200 Cash Reward. The Eligible Customer is required to settle the account opening fee upfront and upon fulfilling all the relevant requirements set forth in Clauses 2 and 3 above, the Bank will credit the Cash Reward under Reward 1 to the Eligible Customer's 328 Current Account on or before 31 Jul 2025.
6. Reward 2 is capped at HKD800 Cash Reward. The Eligible Customer is required to settle the account opening fee upfront and upon fulfilling all the relevant requirements set forth in Clauses 2 and 3 above, the Bank will credit the Cash Reward under Reward 2 to the Eligible Customer's 328 Current Account on or before 31 Oct 2025.
7. 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.
8. The calculation of the Daily Average Deposit Balance shall be subject to the Bank's records and final decision in the event of dispute.
9. 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.