

Terms and Conditions for General Offers of 328 Business Banking

A. General Terms & Conditions for General Offers of 328 Business Banking

- i. The General Offers of 328 Business Banking include (1) 328 Business Rewards and (2) Welcome Offers, and are only applicable to 328 Customer (as defined in (ii) below).
- ii. "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.
- iii. 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 from time to time, without prior notice. In case of disputes, the decision of the Bank shall be final and conclusive.
- 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. General Terms & Conditions for 328 Business Rewards:

1. 328 Business Rewards, which are only applicable to the "Customer with Premium Status" (as defined in Clause 2 below), refer to the below-mentioned Bonus Savings Interest Rate, Preferential Foreign Exchange Rates and Service Fee Offers and are subject to the relevant terms and conditions.
2. "Customer with Premium Status" refers to any 328 Customer who, starting from the full calendar month immediately following the 328 Business Banking Relationship Start Date (as defined in Clause 3 below) and onwards, is eligible for the Premium Status in each calendar month by fulfilling the below criteria:
 - i. Maintains a "328 Daily Average Savings Deposit Balance" (as defined in Clause 3 below) of HKD100,000 or above (or its equivalent); and
 - ii. Successfully conducts at least 1 "Eligible Transaction" (as defined in Clause 4 below).
3. "Daily Average Savings 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 in a calendar month. The calculation of the Daily Average Savings Deposit Balance will start on the first day of the calendar month immediately following the calendar month in which the 328 Business Account is opened successfully ("328 Business Banking Relationship Start Date"). For example, if the account is opened on 8 Apr 2025, the calculation of the 328 Daily Average Savings Deposit Balance will start on 1 May 2025. If the first day of any calendar month falls on a Sunday or a public holiday, the savings deposit balance of such day will be calculated according to the savings deposit balance of the preceding business day for calculating the Daily Average Savings Deposit Balance. The 328 Daily Average Savings Deposit Balance will be calculated by the Bank on the last business day of every calendar month. The 328 Business Banking Relationship Start Date and the calculation of the Daily Average Savings Deposit Balance are subject to the Bank's records.
4. "Eligible Transactions" refer to the following transactions which are successfully executed and posted to the account of a 328 Customer:

- i. Any successful inward or outward remittance made through telegraphic transfer or CHATS for which an account held in the name of the 328 Customer with the Bank is used as the settlement account; or
- ii. Any successful bill payment transaction made through an autopay instruction set up at any of the Bank's branches or 328 Business e-Banking ("e-Banking") (only applicable to the "Bill Payment" service under the "Payments" section), including payment of any utility bill (e.g. water bill, electricity bill, etc.), credit card outstanding balance, installment loan or mortgage loan made by debiting an account held in the name of the 328 Customer with the Bank; or
- iii. Any successful foreign currency buy or sell transaction completed and settled in an account held in the name of the 328 Customer with the Bank.

The Bank reserves the right of final decision to determine and revise the definition and calculation of the Eligible Transactions.

5. The status of a 328 Customer is reviewed by the Bank on the last business day of each calendar month. If a 328 Customer fulfills the criteria stated in Clause 2 above in a calendar month, it will be upgraded to a Customer with Premium Status automatically in the next calendar month and will be eligible for the 328 Business Rewards accordingly (subject to relevant terms and conditions). If the Customer with Premium Status fails to fulfill the criteria stated in Clause 2 above in a subsequent calendar month, the 328 Customer will not be eligible for the 328 Business Rewards in the next calendar month. For example, if a customer opens the 328 Business Account on 8 Apr 2025 and fulfils the criteria stated in Clause 2 above in May 2025, such customer will be upgraded to be a Customer with Premium Status and be eligible for the 328 Business Rewards in Jun 2025. But if such 328 Customer subsequently fails to fulfill the relevant criteria in Jul 2025, such 328 Customer will no longer be eligible for the 328 Business Rewards in Aug 2025. For the latest relationship status, a 328 Customer can refer to the consolidated statement of 328 Business Banking, e-Banking or contact the Bank's staff.
6. If the 328 Business Account (including a 328 Current Account and a 328 Savings Account) is terminated, the relevant 328 Daily Average Savings Deposit Balance and records of Eligible Transactions will be cancelled altogether. The calculation will start refresh if and when the 328 Business Account is re-opened.

Bonus Savings Interest Rate:

7. A Customer with Premium Status can enjoy the Bonus HKD Savings Interest Rate ("Bonus HKD Savings Interest Rate") of 0.1% p.a., on top of the basic HKD Savings Rate (p.a.) of the Savings Account of the 328 Business Account, for the day(s) in which the deposit amount in the 328 Savings Account reaches HKD100,000 or above.
8. The 0.1% p.a. for the Bonus HKD Savings Interest Rate in Clause 7 is for reference only and not guaranteed. The basic HKD Savings Rate (p.a.) for 328 Savings Account is quoted by the Bank from time to time. For details, please visit the Bank's website.
9. Deposit interest is calculated on a compound basis. Deposit interest is calculated on a 365 days a year basis (for both ordinary years and leap years). If any relevant day falls on a Sunday or a public holiday, the interest of such day will be calculated according to the deposit amount in the 328 Savings Account and the relationship status of the 328 Customer on the preceding business day. The relevant savings interest will be calculated and credited to the 328 Savings Account on the last business day of a month. The savings interest for the non-business day(s) subsequent to the last business day of that month (if any) will be calculated and credited to the 328 Savings Account on the last business day of the next month.
10. The relevant 328 Business Account of a 328 Customer who is entitled to the Bonus HKD Savings

Interest Rate must remain valid when the bonus savings interest is to be credited. Otherwise, the customer will not be entitled to the bonus savings interest.

Preferential Foreign Exchange Rates:

11. For the Preferential Foreign Exchange Rate (applicable to a foreign exchange transaction completed by Customer with Premium Status only through e-Banking or 328 Business Mobile Banking ("Mobile Banking"), please refer to the foreign exchange rates displayed on e-Banking or Mobile Banking respectively when the transaction is confirmed.

Service Fee Offers:

12. To be eligible to enjoy the ATM Card annual fee waiver, a 328 Customer must be a Customer with Premium Status at the time when the Bank is about to debit the ATM Card annual fee.
13. The 50% waiver of the handling fee for Inward / Outward Remittances is only applicable to a Customer with Premium Status and the basic handling fee for all inward / outward remittances of HKD / USD / RMB made through telegraphic transfers or CHATS, but not applicable to other miscellaneous fees (if any). 50% of the handling fee for the eligible inward / outward remittance transaction(s) will be waived instantly upon completion of eligible inward / outward remittance transaction. The 50% waiver of the handling fee for remittances of RMB is only applicable to eligible customers who have a RMB Account.
14. The 50% waiver of the handling fee is calculated on a General Bank Customer basis. For details, please refer to the "Bank Service Charges" or please contact the Bank's staff. The 50% waiver for other service fees can be enjoyed instantly upon completion of the respective service at the Bank's branches.

D. General Terms and Conditions for Welcome Offers:

15. The promotion period is from 1 Apr 2025 to 30 Jun 2025 (both dates inclusive) (unless otherwise specified) ("Promotion Period for Welcome Offers").
16. The welcome offers, comprising Preferential HKD Savings Interest Rate, Full Waiver of the First 3-month Handling Fee for Remittances, Payroll Reward, Merchant Payment Acceptance Reward, Loan Reward, Dah Sing Business Card Reward, Foreign Exchange 0 Trading Spread Offer and Monthly Maintenance Fee Wavier Offer (collectively "Welcome Offers") are subject to the relevant terms and conditions.
17. Only customers who fulfill all the following criteria ("Eligible Customers") are eligible for the Welcome Offers:
 - i. Successfully open a 328 Business Account (including both 328 Current Account and 328 Savings Account) during the Promotion Period for Welcome Offers; and
 - ii. Must not have maintained any 328 Business Account within the 12 months prior to opening of the account referred to in Clause 17(i) above.
18. Unless otherwise specified, none of the Welcome Offers can be used in conjunction with any other offer for the relevant services of the Bank.
19. The record of the transactions required for each offer under the Welcome Offers will be subject to the Bank's posting records unless otherwise specified by the Bank. The transaction date and posting date of a transaction may vary. Any unposted, not duly executed, cancelled or refunded (where applicable) transactions will not be counted. If the relevant remittance transactions are returned, the records of the relevant remittance transactions posted will be offset by the returned transactions accordingly.

20. The calculation of each transaction conducted in foreign currency will be based on the transaction amount in Hong Kong dollars equivalent (if applicable) unless otherwise specified by the Bank. The currency conversion will be effected at the prevailing rate determined by the Bank on the day of the conversion. There may be a discrepancy in the currency conversion rate between the time of calculation of the transaction concerned and the execution time of such transaction and the Bank shall not be liable for any loss caused by such discrepancy.
21. For service fees in relation to the transactions required by each offer under the Welcome Offers, please refer to the "Bank Service Charges" or contact the Bank's staff.

Preferential HKD Savings Interest Rate:

22. The Preferential HKD Savings Interest Rate is only applicable to the 328 Current Account which is opened by an Eligible Customer with the Bank during the Promotion Period for Welcome Offers. The Preferential HKD Savings Interest Rate will be offered for the period from the opening date of the 328 Business Account to 30 Sep 2025 (both dates inclusive) ("Preferential Savings Interest Rate Period"). To enjoy the Preferential HKD Savings Interest Rate for a particular calendar month during the Preferential Savings Interest Rate Period, an Eligible Customer must complete at least 1 type of "Designated Transactions" (as defined in Clause 23 below) in such month. The relevant interest rates quoted in the table below are for reference only and not guaranteed. The Preferential HKD Savings Interest Rate will be offered according to the daily deposit amount in the 328 Current Account during the Preferential Savings Interest Rate Period. Details are as follows:

Deposit Amount in 328 Current Account	Applicable Preferential HKD Savings Interest Rate (p.a.)
HKD500,000 or above (Interest is calculated up to the first HKD10 million of deposit in the account)	1.68%
HKD100,000 or above and below HKD500,000	1.38%

Interest is calculated daily on a simple interest basis. HKD savings interest is calculated on a 365 days a year basis (for both ordinary years and leap years). If any relevant day falls on a public holiday (including Sunday), the preferential savings interest accrued on such day will be calculated according to the deposit amount in the 328 Current Account on the preceding business day. Preferential savings interest will be credited on a monthly basis to the 328 Current Account in the subsequent month. The relevant 328 Business Account of an Eligible Customer who is entitled to the Preferential HKD Savings Interest Rate must remain valid when the preferential savings interest is to be credited. Otherwise, the customer concerned will not be entitled to such preferential savings interest.

23. The "Designated Transactions" includes the following types of transactions completed by an Eligible Customer through e-Banking or Mobile Banking with the 328 Business Account (held in the name of the Eligible Customer) used as the settlement account for the relevant transactions:
 - i. Any successful outward remittance made through telegraphic transfers or CHATS (only applicable to the "Telegraphic Transfers" and "CHATS" services under the "Payments" section in e-Banking / Mobile Banking); or
 - ii. Any outward payment made via the Faster Payment System ("FPS") to a banking account with any other participating local bank or institution; or
 - iii. Any successful bill payment transaction(s) (only applicable to the "Bill Payment" service under the "Payments" section in e-Banking / Mobile Banking) or completed Dah Sing

Business Card Repayment(s), with an accumulated transaction amount of HKD500 or above in the month concerned; or

- iv. Any successfully completed foreign currency buy or sell transaction(s) (only applicable to the "Intra-group Transfer", "Third Party Transfer within DSB", "Intra-group FX Transfer" and "Third Party FX Transfer within DSB" services under the "Payments" section in e-Banking / Mobile Banking), with an accumulated transaction amount of HKD500 or above (or its equivalent) in the month concerned; or
- v. Any successful payroll transaction(s) with the salary(ies) disbursed to employee(s) (only applicable to the "Payroll" service under the "Payment" section in e-Banking), with an accumulated debit amount of HKD5,000 or above in the month concerned.

The above relevant Designated Transactions will be counted according to the posting dates recorded by the Bank. The Bank will cut off the record of the Designated Transactions on the last business day of every calendar month.

- 24. The Preferential HKD Savings Interest Rate under this promotion is not applicable to any 328 Business Account which is entitled to the Preferential Savings Interest Rate of "the LINK Happy Merchant" in the respective month.

Full Waiver of the First 3-Month Handling Fee for Remittances:

- 25. The Full Waiver of the First 3-month Handling Fee for Remittances ("First 3-month Handling Fee for Remittances Offer") is only applicable to the basic handling fee (but not to other miscellaneous fees (if applicable)) for remittance transactions designated below, which are made by an Eligible Customer, and are posted to the 328 Business Account during the 3 consecutive calendar months starting from the first day of the calendar month following the month of successful opening of the 328 Business Account ("Designated Remittance Transaction(s)"):
 - i. HKD / USD / EUR inward remittance amounting to HKD500 or above (or its equivalent) for each transaction made through telegraphic transfers or CHATS; or
 - ii. HKD / USD / EUR outward remittance amounting to HKD500 or above (or its equivalent) for each transaction made through telegraphic transfers or CHATS via e-Banking or Mobile Banking; or
 - iii. Any HKD outward payment amounting to HKD500 or above for each transaction made via FPS to a bank account with any other participating local bank or institution.

Example: Eligible Customer who opens the 328 Business Account on 8 Apr 2025, is entitled to enjoy the First 3-month Handling Fee for Remittances Offer for Designated Remittance Transactions conducted in May, Jun and Jul 2025 respectively.

- 26. Eligible Customer must pay the relevant fees for remittances in full at the time of transaction (including the basic handling fee and other miscellaneous fees). The Bank will calculate the applicable amount of handling fee waiver according to the amount of the basic handling fee of the Designated Remittance Transaction. The Bank will reimburse the relevant basic handling fee into such Eligible Customer's 328 Current Account by way of cash rebate 3 months after the posting of all Designated Remittance Transactions. If the handling fee of the Designated Remittance Transaction has been paid in foreign currency, such cash rebate will be calculated in HKD according to the exchange rate determined by the Bank system record.
- 27. If the Eligible Customer is a Customer with Premium Status and carries out remittance transactions which fulfill the criteria stated in Clause 25 above, such customer can enjoy the half waiver of the handling fee for remittances exclusively for Customer with Premium Status as well as this First 3-month Handling Fee for Remittances Offer for the remaining basic handling fee which has been paid.

28. Other than that being specified in Clause 27 above, each Eligible Customer can enjoy this First 3-month Handling Fee for Remittances Offer once only for each Designated Remittance Transaction, which cannot be used in conjunction with other handling fee promotion offers (if applicable).

Payroll Reward:

29. The Payroll Reward is only applicable to the Eligible Customer who fulfills the following criteria:
- Successfully executes payroll transactions on or before 31 Aug 2025 by completing payroll file submission with salary(ies) successfully disbursed to employee(s) via e-Banking (i.e. the "Payroll" service under the "Payment" section in e-Banking) for 2 consecutive calendar months, provided that the accumulated payroll amount must be HKD5,000 or above in each of such 2 calendar months ("Eligible Payroll Transactions"). Example: If the first payroll transaction is recorded on 8 Apr 2025, a HKD5,000 or above accumulated Eligible Payroll Transaction amount should be posted respectively in May 2025 and Jun 2025; and
 - The debit account of the Eligible Payroll Transactions must be the account held in the same name of the Eligible Customer with the Bank.
30. The amount of the Payroll Reward will be based on the number of employees indicated in the payroll file(s) successfully submitted in the first calendar month for which Eligible Payroll Transactions are recorded by the Bank:

Number of Employees	Payroll Reward Amount
1 – 5	HKD500
6 – 20	HKD800
21 or above	HKD1,000

31. The Bank will credit the Payroll Reward to the 328 Current Account of the Eligible Customer within 3 months after the posting of the Eligible Payroll Transactions. The Eligible Customer's 328 Business Account must remain valid when the Payroll Reward is to be credited. Otherwise, the customer will not be entitled to such Payroll Reward.
32. Each Eligible Customer can receive the Payroll Reward once only during the Promotion Period for Welcome Offers.

Merchant Payment Acceptance Reward:

33. The HKD500 Merchant Payment Acceptance Reward ("Merchant Reward") is only applicable to merchant who fulfills the following criteria ("Eligible Merchant"). If a Business Registration Certificate is used for application for the above services in respect of a merchant, all entities whose Business Registration Numbers have the same first 8 digits will be regarded as the same entity.
- Successfully applies for the Merchant Payment Acceptance Services (e.g. setting up point-of-sales terminal or online payment gateway platform, but excluding Merchant Installment Payment Plans and FPS Merchant Payment Acceptance Service) during the Promotion Period for Welcome Offers (subject to the date on which the Merchant Payment Acceptance Services Agreement is duly signed). The merchant must not have signed up for any Merchant Payment Acceptance Service on or before 31 Dec 2024; and
 - Meets the accumulated transaction amount of HKD80,000 or above for the transaction proceeds processed through the Bank's Merchant Payment Acceptance Services, which must be successfully settled, in the first 3 consecutive full calendar months after signing the Merchant Payment Acceptance Services Agreement. The transactions will be counted according to the settlement dates which are recorded by the Bank. If a merchant's proceeds settlement falls on a non-business day, the relevant transactions will be grouped for settlement on the following business day.

For example, if the Merchant Payment Acceptance Services Agreement is signed on 8 Apr 2025, all the transaction proceeds processed from 1 May 2025 to 31 Jul 2025 (both dates inclusive) will be counted.

34. The relevant date of signing of the Merchant Payment Acceptance Services Agreement, the transaction settlement date and the accumulated transaction amount are subject to the Bank's records. In the case of any disputes, the decision of the Bank shall be final and conclusive.
35. Each Eligible Merchant is entitled to enjoy the Merchant Reward once only during the Promotion Period for Welcome Offers.
36. The Bank will credit the Merchant Reward to the Eligible Merchant's 328 Current Account within 3 months after the Eligible Merchant has fulfilled the relevant criteria. If the Eligible Merchant has more than one 328 Business Account, the Merchant Reward will be credited to the 328 Current Account of the first 328 Business Account opened with the Bank.

Loan Reward:

37. The Loan Reward is only applicable to the Eligible Customer who fulfills the following criteria:
 - i. Successfully applies for a 328 SME Express Money Installment Loan ("SME loan") (but excluding the 90% SFGS Loan and the SME Loan under the "SME Loan Partial Principal Repayment Scheme" and the SME Loan under the "2024-Principal Moratorium") or a Merchant Receivables Loan ("Merchant Loan") during the Promotion Period for Welcome Offers;
 - ii. Has 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 Jul 2025; and
 - iii. the approved loan amount of the SME Loan is HKD400,000 or above, with a tenor of 36 months or above or the approved loan amount of the Merchant Loan is HKD400,000 or above, with a tenor of 12 months or above (as the case may be).
38. The Loan Reward amount will be based on the first successful loan draw down amount. Details are as follows:

Loan Drawdown Amount	Loan Reward Amount
HKD400,000 or above and below HKD700,000	HKD500
HKD700,000 or above and below HKD1 million	HKD1,000
HKD1 million or above	HKD1,500

39. The Bank will credit the Loan Reward to the 328 Current Account of each Eligible Customer on or before 30 Sep 2025. The relevant SME loan or Merchant Loan must maintain a good repayment record (no late / arrears payment record) and the relevant 328 Business Account must remain valid when the Loan Reward is to be credited. Otherwise, the customer will not be entitled to such Loan Reward.
40. Each customer is entitled to the Loan Reward once only during the Promotion Period for Welcome Offers.

Dah Sing Business Card Reward:

41. The promotion period is from 1 Jan 2025 to 31 Dec 2025 (both dates inclusive).
42. Please visit https://www.dahsing.com/pdf/credit_card/cc_businesscard_tnc_en.pdf for the Terms and Conditions of HKD300 Dah Sing Business Card Welcome Offer.

Foreign Exchange 0 Trading Spread Offer:

43. Foreign Exchange 0 Trading Spread Offer is only applicable to the Eligible Customers who fulfill the following criteria of foreign exchange trading:
- Successfully conduct a single foreign exchange transaction with designated foreign currencies reaching HKD50,000 or above (or its equivalent) via e-Banking or Mobile Banking or at any branches of the Bank on or before 30 Jun 2025 ("Eligible Foreign Exchange Transaction"). The designated foreign currencies refer to AUD, CAD, EUR, GBP, JPY, NZD, RMB and USD; and
 - Must use the 328 Business Account (held in the same name) as the settlement account for the relevant Eligible Foreign Exchange Transaction.
44. Each Eligible Customer can enjoy Foreign Exchange 0 Trading Spread Offer for accumulated Eligible Foreign Exchange Transaction amount of up to HKD200,000 (or its equivalent). If more than 1 Eligible Foreign Exchange Transaction is executed during the Promotion Period for Welcome Offers, Foreign Exchange 0 Trading Spread Offer is only applicable to the first HKD200,000 (or its equivalent) exchange amount. The sequence of the transactions will be based on the execution time in the Bank's record.
45. The Foreign Exchange 0 Trading Spread Offer is only applicable to the conversion from Hong Kong dollar to the designated foreign currencies and the conversion from the designated foreign currencies to Hong Kong dollar but is not applicable to the conversion between the designated foreign currencies and note exchange.
46. The trading spread will be calculated based on the sales margin normally charged by the Bank for the Eligible Foreign Exchange Transaction conducted and will be offered to the Eligible Customers in the form of cash rebate ("Trading Spread"). The Trading Spread applicable to any Eligible Foreign Exchange Transaction may differ from time to time, transaction to transaction and / or customer to customer and also depends on many factors, including but not limited to market situation, the size and / or complexity of the transaction, or other commercial factors.
47. The Bank will credit the Trading Spread to the relevant 328 Current Account of Eligible Customer on or before 30 Sep 2025. The Eligible Customer's 328 Business Account must remain valid when the Trading Spread is to be credited. Otherwise, the customer will not be entitled to this offer.
48. Eligible Customers cannot enjoy the Foreign Exchange 0 Trading Spread Offer in conjunction with other foreign exchange offers of the Bank.

Monthly Maintenance Fee Waiver Offer:

49. Eligible Customers will be entitled to Monthly Maintenance fee ("Fee") waiver for the first 6 months (i.e. HKD100 x 6 months = HKD600) after successfully open 328 Business Account during the Promotion Period for Welcome Offers. For example: If an Eligible Customer successfully opens 328 Business Account on 8 Apr 2025, such Eligible Customer can enjoy the Fee waiver from Apr 2025 to Sep 2025; from Oct 2025 onwards, the Fee will be charged to such Eligible Customer's 328 Business Account if the average daily balance of "Total Relationship Value" of the Eligible Customer is below HKD30,000. For details, please refer to the "Bank Service Charges" or contact the Bank's staff.

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.