

Terms and Conditions for 328 SME Tax Season Loan Reward

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) at Dah Sing Bank, Limited ("Bank"), but does not include any Corporate Banking Customer and Vehicle Finance Customer.
- ii. Dah Sing Bank, Limited ("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 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.
- iii. For fees, charges, terms and conditions related to the accounts and services of 328 Business Banking, please refer to the "Master Terms and Conditions" and "Bank Service Charges" of the Bank. For details, please visit www.dahsing.com/biz/en or contact the Bank's staff for details.
- 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 SME Tax Season Loan Reward ("Promotion")

1. The promotion period is from 10 Nov 2025 to 31 Mar 2026 (both dates inclusive) ("Promotion Period").
2. Customer who fulfills requirements 2 (a) to (d) below ("Eligible Customer") shall be entitled to HKD1,000 cash reward ("Cash Reward"):
 - a. Successfully applies for 328 SME Express Money Installment Loan (excluding 90% SFGS Loan) ("328 SME Loan") within the Promotion Period;
 - b. Submits a copy of the the latest year profit tax demand note of the applicant issued by Hong Kong Inland Revenue Department when applying for the 328 SME Loan;
 - c. Has the 328 SME Loan successfully approved and drawn down from the 328 Business Account (which must also be designated as the repayment account) on or before 30 Apr 2026; and
 - d. The drawdown amount of the 328 SME Loan is HKD500,000 or above, with a tenor of 12 to 24 months.
3. The Bank will credit the Cash Reward to the 328 Current Account of the Eligible Customer on or before 31 Jul 2026. When the Cash Reward is to be credited, the relevant 328 Business Account must still be valid, the Eligible Customer's 328 SME Loan account must have a good repayment record (no late / in arrears repayment record), and the Eligible Customer has not applied for or is not currently having any relief plans (including Partial Principal Repayment and Principal Moratorium). Otherwise, the Eligible Customer will not be entitled to the Cash Reward.
4. For the avoidance of doubt, this Promotion is only for 328 Customer but not applicable to the Corporate Banking Customer and Vehicle Finance Customer.
5. Each Eligible Customer will be entitled to the Cash Reward once only.
6. Unless otherwise specified, this Promotion cannot be used in conjunction with other discount and offers.

Terms and Conditions for 328 SME Loan:

7. The minimum amount of the 328 SME Loan that a customer has to apply for is HKD50,000, and the maximum Loan amount that a customer could apply for is HKD 3,000,000. The Bank reserves the right to request the relevant documents from customers for the purpose of 328 SME Loan approval, if necessary. For details of the required documents, please contact the Bank's staff.
8. The Bank has the absolute discretion to reject any 328 SME Loan application or to approve a 328 SME Loan of a lesser amount than that applied for and reserves the right to revise the 328 SME Loan amount, interest rate, fees and charges and other terms and conditions from time to time without giving any reason therefor. The final approved 328 SME Loan amount, interest rate, fees and charges and other terms and conditions are subject to the relevant loan documents to be accepted and signed by the customer. The 328 SME Loan is subject to the relevant Terms and Conditions for SME Instalment Loan of the Bank. For details, please contact the Bank's staff.

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

The service(s) / product(s) mentioned herein is / are not targeted at customers in the EU.