

Date: 18 February 2023

Dear Customer,

New Core Banking System Upgrade – Notification of Temporary Suspension of Banking Services

Further to the *Important Notice on New Core Banking System Upgrade* that is attached with this notification to you by Dah Sing Bank, Limited (the "Bank"), we wish to inform you that the upgrading of our core banking system ("System Upgrade") will be implemented from 12:00 am on 7 April 2023 to 10:00 pm on 8 April 2023 ("Cut-Over Period"). Thereupon, you will be able to enjoy the enhanced and modified banking services designed to improve the overall efficiency and your experience with our products and services.

To facilitate the System Upgrade, we wish to call your attention to the temporary suspension of certain services of the Bank during the Cut-over Period, the details of which are set out below:

Impacted Services	Suspension Date and Time (Hong Kong Time)	Resumption Date and Time (Hong Kong Time)
1) e-Banking and Mobile Banking Services 2) DS-Direct Corporate Internet Banking and Mobile Banking Services 3) 328 Business e-Banking and 328 Business Mobile Banking Services Note: The Bank’s public website (www.dahsing.com) will remain available except for: rate enquiries, online application / appointment / registration / calculators / enquiry functions for all personal banking and credit card services, online credit card and ATM card activation services / contact us functions.	From 12:00 am on 7 April 2023 to 10:00 pm on 8 April 2023	Unless specified otherwise, all services and systems will fully resume after 10:00 pm on 8 April 2023. If there is a change on the resumption date and time, the Bank will announce the updates via its public website.
4) Internet and Mobile Securities Trading Note: In case you have US Stock Holdings which you would like to sell between 12:00 am and 4:00 am on 7 April 2023 Hong Kong Time (HKT) (US Trading Date 6 April 2023), please call our manned trading hotline 2828 7000 (for Personal Customer) or 2507 6089 (for Private Banking Customers) for assistance. We regret to inform that US Stocks Buy Orders will not be accepted through the hotline during the said period. Please also note that there will be no US Stock Trading Service between 9:30 pm 7 April 2023 and 4:00 am 8 April 2023 (HKT), the said period being the Good Friday Holiday in the US.	Same as above	
5) ATM Card Services including: <ul style="list-style-type: none">at the Bank’s ATMs;at JETCO ATMs;at UnionPay ATMs; andvia EPS / PPS services	Same as above	
6) Self-Service machines (ATM, Cash Deposit, Cheque Deposit)	Same as above	
7) Credit Card Services including: <ul style="list-style-type: none">Local and overseas cash advance (Visa, MasterCard & UnionPay) via ATMs and bank counters; andOnline purchases and / or account binding to other payment wallets (e.g. WeChat Pay and Alipay) that require one-time password (OTP) for authentication. (Note: Payment using WeChat Pay and Alipay that are already bound with credit card will not be affected.)	Same as above	

Impacted Services	Suspension Date and Time (Hong Kong Time)	Resumption Date and Time (Hong Kong Time)
8) Faster Payment System (FPS) Services including: <ul style="list-style-type: none">Real-time credit transfer and direct debit; andAddressing and eDDA services	Same as above	Unless specified otherwise, all services and systems will fully resume after 10:00 pm on 8 April 2023. If there is a change on the resumption date and time, the Bank will announce the updates via its public website.
9) Phone Banking Services	Same as above	

Details of the impacted services, including the dates and time of suspension and resumption or any changes thereto, will also be announced on the public website of the Bank (www.dahsing.com).

Special Cash Withdrawal Services During Cut-Over Period

In order to minimise any inconvenience that may be caused by the System Upgrade, HKD cash withdrawal services will be arranged for cardholders of Dah Sing Bank ATM Card ("ATM Card") at the designated branches during the Cut-Over Period. The services hours of these branches is 7 April and 8 April 2023, from 9:00 am to 8:00 pm. The aggregate maximum cash withdrawal limit at the designated branches during the Cut-Over Period for each valid ATM Card (provided that the relevant account has sufficient account balance) is HKD20,000 per day, and the minimum cash withdrawal amount of each transaction is HKD500. The amount for each withdrawal must be in multiples of HKD100. You will be required to present your personal identity document and your ATM Card to withdraw cash over the counter at the following designated branches during the Cut-Over Period:

Designated Branch*	Address
North Point	Chu Kee Building, 433-437 King's Road (Near Sunbeam Theatre), Hong Kong
Mongkok	697 Nathan Road, Mongkok (Exit A1 of Mongkok MTR Station), Kowloon
Shatin	Shop 9, G/F, Lucky Plaza, Shatin, New Territories
Yuen Long Castle Peak Road	Shop C, G/F, Len Shing Mansion, 162-168 Castle Peak Rd, Yuen Long, New Territories

**Remarks: During the Cut-Over Period, the designated branches will only provide cash withdrawal service. Other banking services will not be available.*

For further information about the System Upgrade:

- For Personal Customer** - Please call our Customer Service Hotline on 2241 2828 or visit any of our branches during business hours.
- For Business Banking Customer** - Please call our Customer Service Hotline on 2241 2828 or visit any of our branches during business hours.
- For Corporate Banking Customer** - Please call our Corporate Banking Customer Service Hotline on 2507 8122 during business hours.
- For Private Banking Customer** - Please call our Customer Service Hotline on 2241 2828 or contact your designated Private Banking Relationship Manager.

We apologise for any inconvenience that may be caused by the System Upgrade, and sincerely thank you for your continuous support and understanding. We will endeavour to make the System Upgrade process as smooth as possible.

Yours faithfully,

Dah Sing Bank, Limited

This is a computer generated letter and no signature is required.

In case of any discrepancy between the English and the Chinese versions, the English version shall prevail.