

**Notice of Amendments Relating to Terms and Conditions for the Security Authentication Service of
Dah Sing Bank, Limited**

With effect from 28 September 2025 ("Effective Date"), the Terms and Conditions for the Security Authentication Services of Dah Sing Bank, Limited ("Bank") will be amended as follows. The amendments aim to enhance security measures and comply with relevant regulatory requirements to protect customer data and transaction safety.

Clause	Content (deletion is crossed out, addition and changes are shaded in grey)
2	The Service (i) provides you an alternative means to log into Dah Sing Mobile Banking Service ("Mobile Banking"), Dah Sing e-Banking Service ("e-Banking") and / or Dah Sing i-Securities Internet Trading Services ("i-Securities"); and (ii) allows you to (instead of using the Security-SMS OTP (defined in the Master Terms and Conditions of the Bank)) give instructions and make applications to the Bank through the Internet or other electronic means acceptable to the Bank via our Dah Sing Bank Mobile Application (the "App") by using your biometric authentication record(s) stored on your designated mobile device* or self-assigned security passcode.
5.2	You must install the latest version of the App on a designated mobile device;
5.4	You must register the Service through Mobile Banking by using the Security Code generated from the Security Device (defined in the Master Terms and Conditions of the Bank) or sent to your designated mobile device;
5.7	You agree and authorise that the Bank may engage external service provider(s) and its / their affiliates and involve relevant governmental authority(ies) (including but not limited to the People's Police of the People's Republic of China) (collectively, the "Data Processors") to use and process in Hong Kong and Mainland China (as the case may be) for identity verification purpose all identity verification information (including but not limited to any photos, images and videos) and banking records provided by you in connection with the registration of the Service on your designated

	mobile device, and to transmit the verification results to the Bank. The external service provider(s) and its / their affiliates will delete the said information and records after using and processing of the same. You also agree that that the Data Processors ' access to and use of the data provided by you shall not constitute any ground for any complaint, claim, legal action, demand, cause of action or legal proceedings against the Bank.
5.8	You acknowledge that the Service (including its registration process) is powered by artificial intelligence (AI) technology and there are risks involved. The system may mistakenly reject customers with genuine identities, resulting in unsuccessful authentication. If your verification is unsuccessful, you may visit any branch of the Bank to complete the process.
6	You may still choose to log into Mobile Banking via the App and e-Banking or i-Securities via Internet browsers with Login ID / User ID, password, SMS One-Time-Password (SMS OTP is only required for i-Securities) and a Security Code generated from the Security Device notwithstanding our provision of the Service. notwithstanding our provision of the Service. However, to ensure the security of your account, we recommend you to log into Mobile Banking, e-Banking and i-Securities on the mobile device through which the Service has been registered with biometric authentication or self-assigned security passcode authentication.
16.5	you fail to input you have exceeded the maximum number of attempts as permitted by the Bank for self-assigned security passcode for 5 consecutive times authentication and / or biometric authentication and thereby failing to log into Mobile Banking;
16.6.	you have accumulated 5 times of facial recognition failure;
16.9	your e-Banking and / or Mobile Banking account(s) is / are suspected of having or is / are found to have a security breach, and you are required to re-register for or re-activate the Service.
17.	You should not use face ID authentication or facial recognition if you have an identical twin sibling or a sibling who looks like you, in which

	<p>case you are recommended instead to use the Security Device self-assigned security passcode as permitted by the Bank to access Mobile Banking, e-Banking, i-Securities and any other mobile applications that we may support from time to time. The probability of a false match using face ID authentication and facial recognition varies in some cases, such as for twins or siblings who look alike or adolescents, and the disabling of "Require Attention for Facial Recognition" function from your device settings. Please accept the associated risks and consequences if you continue to enable the face ID authentication and / or facial recognition.</p>
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Please note that you may refuse to accept the above amendments by terminating the security authentication service provided by the Bank ("Service"). Otherwise, the above amendments shall be binding on you if you continue to access to the latest version of Dah Sing Bank Mobile Application and/or use the latest version of the Service on or after the Effective Date. Please also note that the Bank may not be able to continue to provide you with the Service if you do not accept the above amendments.

In the event of any inconsistency between the English and Chinese versions of this document, the English version shall prevail.

Dah Sing Bank, Limited
Sept 2025