

### **【有「理」賞大抽獎】- 0%基金認購費優惠之條款及細則**

1. 本 0%基金認購費優惠 (「**本優惠**」) 只適用於由大新銀行有限公司 (「**本行**」) 舉辦的【有「理」賞大抽獎】之「0%基金認購費」得獎者 (「**合資格得獎者**」)。
2. 本優惠於 2026 年 4 月 1 日至 2026 年 5 月 31 日期間 (包括首尾兩日, 「**優惠期**」) 有效, 逾期無效。
3. 合資格得獎者於優惠期內親臨本行任何分行出示本優惠之得獎結果多媒體短訊及本條款及細則成功認購**合資格投資基金**, 首 100,000 港元或其等值之認購金額可享 0%基金認購費優惠。「**合資格投資基金**」是指以定額認購基金之投資, 不適用於基金轉換及基金投資儲蓄計劃。合資格得獎者仍需繳付所有其它有關基金之收費, 包括但不限於轉換費、贖回費及管理費。
4. 本優惠只可享用乙次並只限於一筆基金之認購交易, 每位合資格得獎者於優惠期內只可透過其單名投資基金戶口享用本優惠乙次。
5. 如合資格投資基金認購交易之貨幣為非港幣, 該交易金額將根據本行當時所決定之有關外幣兌換率換算成港幣, 以計算本優惠之合資格投資基金認購交易金額之用。
6. 本優惠不適用於透過本行網上理財 / 流動理財進行之基金認購交易。
7. 本優惠不能轉讓, 亦不可兌換現金、其他產品及服務或折扣優惠。除特別註明外, 本優惠不能與本行有關服務之其它優惠同時享用。若合資格得獎者同時獲享其他推廣優惠, 本行保留批准合資格得獎者之全部或部分優惠之權利。
8. 本行保留隨時修訂、暫停及 / 或終止本優惠及修訂本條款及細則之權利, 而毋須另行通知。如有任何爭議, 本行保留最終決定權。
9. 本條款及細則受香港特別行政區 (「**香港**」) 法律管轄並應根據香港法律詮釋。任何因本條款及細則而引起的爭議均受香港法院的非專有司法管轄權管轄。
10. 任何人士若非本條款及細則的一方, 不可根據《合約 (第三者權利) 條例》 (香港法例第 623 章) 強制執行本條款及細則的任何條文。
11. 如本條款及細則之中文版本與英文版本在文義上出現分歧, 概以英文版本為準。

## 風險披露聲明及重要提示：

### 基金服務

投資涉及風險。基金價格可升可跌，有時可能會非常波動，甚至變成毫無價值。買賣基金未必一定能夠賺取利潤，反而可能會招致損失。過往的表現並非其將來表現的指引。投資者在作出任何投資決定之前，應考慮其本身的投資經驗、投資目標及風險承受程度，並審慎閱讀有關銷售文件所載的條款、條件及風險因素。如閣下就投資產品之性質及有關之風險有任何疑問，應先獲取任何必要及合適的專業意見。

### 重要提示

基金乃投資產品，部分基金乃涉及金融衍生工具的結構性產品。投資決定是由閣下自行作出的，但除非大新銀行有限公司於銷售該產品時已向閣下解釋經考慮閣下的財務情況、投資經驗及目標後，該產品是適合閣下的，否則閣下不應投資在有關投資產品。

除非情況另有所指，否則本文件並不構成對任何人士提出進行任何投資交易的招攬、邀請或建議，亦不構成對未來任何投資產品價格變動的任何預測。

本文件未經證券及期貨事務監察委員會或香港任何監管機構審閱。

本文提及的服務 / 產品並不是以歐洲聯盟的人士為目標。

**"Invest" to Win Lucky Draw - Terms and Conditions of 0% Fund Subscription Fee Offer**

1. The 0% Fund Subscription Fee Offer ("**Offer**") is only applicable to the winners of 0% Fund Subscription Fee Offer under the "Invest" to Win Lucky Draw launched by Dah Sing Bank, Limited ("**Bank**") ("**Eligible Winners**").
2. The Offer is valid from 1 April 2026 to 31 May 2026 (both dates inclusive) (the "**Offer Period**"). The Offer shall be invalid after the expiry date of the Offer Period.
3. Eligible Winners can enjoy 0% subscription fee in respect of the first HKD100,000 or its equivalent sum of the **Eligible Investment Fund Subscription** successfully placed by the Eligible Winners at any branch of the Bank by presenting the lucky draw result MMS for the Offer along with these Terms and Conditions during the Offer Period. "**Eligible Investment Fund Subscription**" refers to lump sum subscription of Investment Fund, excluding funds switching and subscription of Investment Fund Savings Plan. Eligible Winners must settle all other charges applicable to the relevant fund(s), including but not limited to switching fees, redemption fees and management fees.
4. The Offer can only be used ONCE and in one lump sum subscription of Investment Fund. Each Eligible Winner is entitled to the Offer once through his / her single-name Investment Fund account.
5. If the Eligible Investment Fund Subscription amount is in a currency other than HK dollar, such amount will be exchanged into HK dollars based on the corresponding foreign exchange rate determined by the Bank at the time of calculating the Eligible Investment Fund Subscription amount.
6. The Offer is not applicable to Investment Fund subscription conducted through e-Banking / Mobile Banking service of the Bank.
7. The Offer is not for sale / resale and is non-transferable or non-exchangeable for cash, other products, services or discount offers. Unless otherwise specified, the Offer cannot be used in conjunction with other offers of relevant services provided by the Bank. If Eligible Winners are entitled to the Offer in conjunction with other promotional offer(s), the Bank reserves the right to grant the Eligible Winners all or part of the entitled offers only.
8. The Bank reserves the right to amend, suspend and / or discontinue the Offer and to amend these Terms and Conditions at any time without prior notice. If there are any disputes, the decision of the Bank shall be final and conclusive.
9. These Terms and Conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region ("Hong Kong"). Any dispute arising under these Terms and Conditions shall be subject to the non-exclusive jurisdiction of the courts of Hong Kong.
10. 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).
11. In case of any discrepancies between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

**Risk Disclosure and Important Notes:****Investment Fund Services**

Investment involves risks. The price of funds fluctuates, sometimes dramatically. The price of fund may move up or down and may become valueless. Losses may be incurred rather than profits made as a result of buying and selling funds. Past performance is no guide to future performance. Before making any investment decision, investors should consider their investment experience, objectives and risk tolerance level and read carefully the terms and conditions and the risk factors contained in the relevant offering documents. If investors are in doubt about the nature of or the risks associated with this investment product, investors should obtain any necessary and appropriate professional advice before investing.

**IMPORTANT NOTES**

Investment Fund is an investment product. Some Investment Funds are structured products involving derivatives. This investment decision is yours but you should not invest in this product unless Dah Sing Bank, Limited has explained to you that this product is suitable for you having regard to your financial situation, investment experience and investment objectives.

Unless the context requires otherwise, this document does not constitute any offer, invitation or recommendation to any person to enter into any investment transaction nor does it constitute any prediction of likely future movements in prices of any investment products.

This document has not been reviewed by the Securities and Futures Commission or any regulatory authority in Hong Kong.

The services / products mentioned herein are not targeted at customers in the European Union.