

### 【有「理」賞大抽獎】- 外幣兌換 0 差價優惠之條款及細則

1. 本外幣兌換 0 差價優惠 (「**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「外幣兌換 0 差價優惠」得獎者 (「**合資格得獎者**」)。
2. 本優惠於 2026 年 4 月 1 日至 2026 年 6 月 30 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經本行成功進行之首筆指定外幣兌換幣 (有關之定義見本條款及細則第 4 條) 交易金額達 50,000 港元或以上 (或其等值) (「**合資格外幣兌換交易**」), 可享本優惠。每位合資格得獎者可享本優惠之首筆合資格外幣兌換交易金額上限為 100,000 港元 (或其等值)。
4. 「**指定外幣**」包括澳元、加元、歐羅、英鎊、日圓、紐元、人民幣及美元。
5. 如合資格得獎者於優惠期內成功進行多於一筆合資格外幣兌換交易, 外幣兌換 0 差價優惠只適用於其在優惠期內成功進行之首筆合資格外幣兌換交易, 交易次序將按本行紀錄之執行時間為準。
6. 本優惠只適用於以港幣兌換指定外幣及以指定外幣兌換港幣之交易, 並不適用於指定外幣之間的兌換、現鈔兌換及於本行美股證券交易 App 進行之外幣兌換。
7. 如合資格外幣兌換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外幣兌換交易金額之用。
8. 外幣兌換交易的差價將按本行就每筆合資格外幣兌換交易所收取之一般交易利潤計算, 有關差價將於成功進行交易時即時收取, 並將於 2026 年 8 月 31 日以現金回贈方式回贈予合資格得獎者 (「**回贈**」)。任何外幣兌換交易的差價將因應不同的交易時間、不同的交易及 / 或不同的客戶而有所差異, 亦會取決於多項因素, 包括但不限於市場情況、交易規模及 / 或複雜性、或其他商業因素。如有任何爭議, 本行之決定乃為最終及具約束力。
9. 每位合資格得獎者之單名及聯名戶口於優惠期內只可享本優惠乙次。就聯名戶口而言, 只有基本戶口持有人才可享本優惠乙次。經聯名戶口進行之合資格外幣兌換交易將被視為該聯名戶口的基本戶口持有人進行的合資格外幣兌換交易。基本戶口持有人指由外幣兌換合資格客戶簽署的相關合資格銀行服務申請書或開戶 / 服務申請書上所述的「**申請人**」。
10. 本行將於 2026 年 8 月 31 日將有關回贈以兌換貨幣存入符合獲享回贈指定要求的相關合資格得獎者於本行開立之 i-Account 綜合理財戶口 (「**合資格綜合理財戶口**」) 內。每位合資格得獎者須於本行存入有關回贈時仍然持有本行有效之綜合理財戶口, 並須為存入有關回贈之合資格綜合理財戶口之戶口持有人 (適用於單名戶口) 或基本戶口持有人 (適用於聯名戶口), 方可獲享本優惠。
11. 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。

12. 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。
13. 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。
14. 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。
15. 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

### 外匯買賣

外匯買賣涉及風險。外幣投資受匯率波動而產生獲利及虧損風險。客戶如將外幣兌換為港幣或其他外幣時，可能受外幣匯率變動而蒙受虧損。投資者作出任何投資決定前，敬請細閱及明白該等投資的所有發售文件，包括但不限於其所列載的風險披露聲明及風險警告。

### 貨幣風險（人民幣）

人民幣兌換為港幣或其他外幣受匯率波動影響。客戶於兌換人民幣至港幣或其他外幣時，將可能因人民幣匯率的變動而出現利潤或虧損。人民幣目前受中國政府外匯管制，其匯率或較容易因政府政策改變而被影響。

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外匯交易的招攬、邀請或建議，亦不構成對未來任何外匯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 Foreign Exchange 0 Trading Spread Offer**

1. The Foreign Exchange 0 Trading Spread Offer ("**Offer**") is only applicable to the winners of Foreign Exchange 0 Trading Spread 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 30 June 2026 (both dates inclusive) (the "**Offer Period**"). The Offer shall be invalid after the expiry date of the Offer Period.
3. Eligible Winners are required to successfully conduct their first foreign exchange transaction with one of the Designated Foreign Currencies (as defined in clause 4 of these Terms and Conditions) reaching HKD50,000 or above (or its equivalent) at the Bank during the Offer Period ("**Eligible Foreign Exchange Transaction**") in order to enjoy the Offer. Each Eligible Winner can enjoy the Offer for the transaction amount of up to HKD100,000 (or its equivalent) first Eligible Foreign Exchange Transaction.
4. "**Designated Foreign Currencies**" refer to AUD, CAD, EUR, GBP, JPY, NZD, RMB and USD.
5. If more than one Eligible Foreign Exchange Transaction is executed during the Offer Period, the Offer is only applicable to the first Eligible Foreign Exchange Transaction executed during the Offer Period. The sequence of the transactions will be based on the execution dates and time in the Bank's record.
6. The Offer is only applicable to the conversion from HK dollar to one of the Designated Foreign Currencies and the conversion from one of the Designated Foreign Currencies to HK dollar but is not applicable to the conversion between the Designated Foreign Currencies, note exchange and foreign exchange transactions executed via U.S. Securities Trading App of the Bank.
7. If the converted currency of Eligible Foreign Exchange Transaction is in a currency other than HK dollar, the Eligible Foreign Exchange Transaction amount will be exchanged into HK dollar based on the relevant foreign exchange rate determined by the Bank at the time of calculating the Eligible Foreign Exchange Transaction amount.
8. The trading spread will be calculated based on the sales margin normally charged by the Bank on the Eligible Foreign Exchange Transaction. The trading spread will be charged when the transaction is successfully conducted and an amount equivalent to the trading spread will be rebated to the Eligible Winners in the form of cash rebate ("**Rebate**") on or before 31 August 2026. The trading spread applicable to any transaction may differ from time to time, transaction to transaction and / or customer to customer and also depends on different factors including but not limited to the market situation, the size and / or complexity of the transaction, or other commercial factors. If there are any disputes, the decision of the Bank shall be final and conclusive.
9. Each Eligible Winner holding single-name account(s) and / or joint-name account(s) will be entitled to the Offer once only during the entire Offer Period. Only the primary account holder is entitled to the Offer once for the related joint-name account. Eligible Foreign Exchange Transactions conducted in any joint-name account will be counted as the Eligible Foreign Exchange Transactions of the primary account holder of such joint account. Primary account holder refers to the "Applicant" mentioned in the relevant Eligible Banking Service Application Form or New Account(s) / Service(s) Application Form signed by the Eligible Winner.
10. Upon fulfilling the designated requirements for entitling to the Rebate, the Rebate will be credited into the i-Account of the relevant Eligible Winners ("**Eligible i-Account**") in converted currencies on or before 31 August 2026. To be eligible for the Offer, each Eligible Winner must hold a valid Eligible i-Account at the time when the Rebate is to be credited, and must be the same account holder (applicable to single-name account) or primary account holder (applicable to joint-name account) of the Eligible i-Account into which the Rebate is credited.

11. 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.
12. 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.
13. 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.
14. 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).
15. In case of any discrepancies between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

## **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. Before making investment decision, investors should read and understand the offering documents of such products, including but not limited to the risk disclosure statement and health warning.

### **Currency Risk (RMB)**

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.

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

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.