

### Terms and Conditions of Financial Needs Analysis Offer

1. The Financial Needs Analysis Offer ("Promotion") is only applicable to existing customers of Dah Sing Bank, Limited ("Dah Sing Bank") (the "Eligible Customers").
2. The period of the Promotion is from 1 April to 30 Jun 2026, both dates inclusive (the "Promotional Period").
3. Eligible Customers who have successfully completed the Financial Needs Analysis at any branch of Dah Sing Bank (the "Appointment") during the Promotional Period, and maintain the specified amount of AUM in the VIP i-Account / Hello Kitty VIP i-Account / other personal banking account of Dah Sing Bank as shown in the Table 1, either on the date when the Appointment was scheduled or during the Appointment\*, will be entitled to enjoy rewards as shown in the Table 1 (the "Offer"):

Table 1

Account Type	AUM <sup>^</sup> (HKD or equivalent)	Offer
VIP i-Account or Hello Kitty VIP i-Account	8,000,000 or above	HKD500 shopping coupons
VIP i-Account or Hello Kitty VIP i-Account	3,000,000 to 8,000,000 below	HKD300 shopping coupons
VIP i-Account or Hello Kitty VIP i-Account	1,000,000 to 3,000,000 below	HKD200 shopping coupons
VIP i-Account or Hello Kitty VIP i-Account	Below 1,000,000	HKD100 shopping coupons
Other personal banking account in Dah Sing Bank	No limitation on AUM	HKD100 shopping coupons

\*If an Eligible Customer meets the specified amount of AUM both on the date when the Appointment was scheduled and during the Appointment, Dah Sing Bank will use the AUM with higher value to determine the Offer to be entitled by such Eligible Customer.

<sup>^</sup>AUM includes the deposit balance of deposit accounts, latest market value of investment accounts and cash or account value of life insurance maintained with Dah Sing Bank. The AUM of the relevant account (if applicable), based on the records held by Dah Sing Bank.

4. Eligible Customers are not required to purchase any insurance product in order to be eligible for the Offer. Each Eligible Customer can enjoy the Offer once only during the Promotional Period. The Offer will be distributed by Dah Sing Bank's staff at the branch upon the successful completion of the Financial Needs Analysis, without any additional conditions required.
5. Employees of Dah Sing Bank are not eligible to participate in this Promotion.

6. The stock of the Offer is limited and is available on a first-come-first-served basis while stocks last.
7. The Offer received from this Promotion is not for sale / resale and is not transferable or exchangeable for cash, other products, services or discount offers. The Offer will not be re-issued in the event of any loss or damage. If the Offer has not been used after expiry date printed on the Offer, no reissue will be arranged.
8. The Offer is subject to the terms and condition of the relevant suppliers.
9. Dah Sing Bank is not the supplier of the Offer and shall not be responsible for any matters in relation to the quality and availability of the Offer. For any enquiry, comment or complaint about such Offer, please contact the supplier directly.
10. Dah Sing Bank reserves the right to amend these Terms and Conditions or cancel or amend the Offer at any time without prior notice. Should any disputes arise, the decision of Dah Sing Bank shall be final and conclusive.
11. Dah Sing Bank will determine Eligible Customers' entitlement to the Offer and the relevant calculation, including but not limited to, the completion date and record of Financial Needs Analysis and the AUM of the relevant account (if applicable), based on the records held by Dah Sing Bank.
12. This Promotion does not intend to make any influence on any customers' decisions for their selection of any Dah Sing Bank's products or services.
13. This Promotion shall not be construed as an offer, solicitation or recommendation to provide or sell or a solicitation to purchase any insurance plans or services.
14. This promotional material of this Promotion is for distribution in Hong Kong only.
15. These Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong Special Administration 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.
16. 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).
17. In case of any discrepancies between the Chinese and English versions of these Terms and Conditions, the English version shall prevail.

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

### **Important Notes**

**Dah Sing Bank, Limited (the "Bank"), registered as a licensed insurance agency (Insurance Intermediary License No: FA3022), is the authorized licensed insurance agency of Sun Life Hong Kong Limited (incorporated in Bermuda with limited liability) ("Sun Life") and distributes insurance products for Sun Life. The life insurance products distributed by our Bank are underwritten by Sun Life and are products of Sun Life but not the Bank. Life insurance products are not bank deposits nor bank saving plans with free life insurance coverage.**

**The above information is for reference only and does not contain the full terms of the relevant products. It is intended to be published in Hong Kong only. It shall not be construed as an offer, solicitation or recommendation to provide or sell or a solicitation to purchase any insurance plans. You should choose relevant insurance products according to your own or actual needs and your financial affordability. Please read, fully understand and accept the terms and conditions, policy coverage, policy exclusions, premium, key product risks, important notes, policy dividend (if applicable), investment policy (if applicable) etc. stated in the relevant documents and policy contract before applying for any insurance plans. Sun Life is solely responsible for all coverage and compensation, and reserves the right of final approval of the relevant insurance plan. Policyholders are subject to the credit risk of relevant insurance company.**

**In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between the Bank and the customer out of the selling process or processing of the related transaction, the Bank is required to enter into a Financial Dispute Resolution Scheme process with the customer.**

### **Risk Disclosure**

#### **Investment Service**

**Investment involves risks. Past performance is not indicative of future performance. Before making an investment decision, customers should refer to the relevant investment product offering documents for detailed information including the risk factors. If customers are in doubt, independent professional advice should be sought.**

**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.**