

Promotional Terms and Conditions of Investment Service Offers

1. Unless otherwise specified, the offers herein (collectively the "Offers" and each of them, the "Offer") only apply to the customers of Dah Sing Bank, Limited (the "Bank") who successfully conduct transactions of designated investment service type(s) and fulfill all the designated requirements under each Offer during the period from 2 January 2026 to 30 June 2026 (both dates inclusive) (the "Promotion Period").
2. If the transaction / exchange amount of the investment services / foreign exchange is in a currency other than HK dollars, the amount will be converted into HK dollars based on the corresponding foreign exchange rate determined by the Bank at the time of calculating the transaction / exchange amount for the respective Offers.
3. The Offers are only applicable to individual customers, including single-named and joint-named accounts. For joint-named accounts, only the primary account holders are entitled to the Offers. Unless otherwise specified, each customer is entitled to each Offer once only.
4. Customers can simultaneously enjoy the Offers(subject to the Terms and Conditions of each Offer).
5. The Offers are not for sale or resale and they are non-transferable and non-exchangeable for cash, other products, services or discounts offers. Unless otherwise specified, the Offers cannot be enjoyed in conjunction with other promotion offers of relevant services provided by the Bank. If customers are entitled to the Offer(s) in conjunction with other promotion offer(s), the Bank reserves the right to grant the customers all or part of the relevant offers.
6. The Offers are not applicable to the staff of Dah Sing Financial Group and its affiliates.
7. The Bank reserves the right to make the final decisions on matters such as customer's eligibility to the Offer(s), the related requirements and the provision of the Offer(s).
8. In case of any fraud, abuse, reversal or cancellation of transaction(s) in respect of which the relevant Offer(s) is / are rewarded, the Bank reserves the right to disqualify the relevant customer from entitling to the relevant Offer(s) and/or debit the equivalent amount from his / her account without prior notice.
9. The Bank reserves the right to amend, suspend and / or terminate any of the Offers and to amend these Terms and Conditions and the relevant terms and conditions of any Offer at any time without prior notice. If there are any disputes, the decision of the Bank shall be final and conclusive.
10. These Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong Special Administrative Region of the People's Republic of China ("Hong Kong"). Any dispute arising under these Terms and Conditions shall be subject to the non-exclusive jurisdiction of the courts of Hong Kong.
11. 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).
12. In case of any discrepancies between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

Offer 1: Terms and Conditions for Transaction reward for new-to-investment-service-type customers ("Offer 1")

- "New Investment Service Type" refer to any of the "Designated Investment Service Types" (as defined in Clause 2 below) that has not been subscribed or entered into by the customer by either his / her single-named or joint-named account via the Bank from 1 January 2025 to 31 December 2025 (both dates inclusive).
- "Designated Investment Service Types" include: (i) lump sum subscription of Investment Fund (for Class A funds, the initial subscription charge levied to the customers should not be less than 1.5%), excluding investment fund switching and subscription of Investment Funds Savings Plan; (ii) Structured Products (excluding Currency Linked Principal Guaranteed Deposit and listed structured products); (iii) secondary market bonds; (iv) Currency Linked Premium Deposit (with deposit tenor of not less than 14 days); and (v) Currency Switching. For the avoidance of doubt, Currency Linked Premium Deposit will be considered as one of the Designated Investment Service Types under Offer 1 and will be counted separately from Structured Products when calculating the Accumulated Investment Transaction Amount (as defined in clause 6 below).
- Offer 1 is only applicable to customers who (1) have not subscribed to or entered into 2 or more of the Designated Investment Service Types by either their single-named or joint-named accounts via the Bank between 1 January 2025 and 31 December 2025 , and (2) successfully subscribe to or enter into 1 or more of the New Investment Service Types with Accumulated Investment Transaction Amount for the same New Investment Service Type reaching HKD300,000 or above (or equivalent) (applicable to Investment Fund, Structured Products and secondary market bonds) or reaching HKD500,000 or above (or equivalent) (applicable to Currency Linked Premium Deposit and Currency Switching) during the Promotion Period ("Eligible Customers of Offer 1").

As an illustration:

Transactions conducted by the relevant customer during the following period		Eligibility of the customer for Offer 1
Between 1 January 2025 and 31 December 2025	During Promotion Period	
Currency Linked Premium Deposit (with deposit tenor of not less than 14 days) <u>and</u> secondary market bonds	Currency Switching with transaction amount reaching HKD600,000	NOT eligible
Currency Switching	Currency Switching with transaction amount reaching HKD600,000	NOT eligible
Lump sum subscription of Investment Fund (for Class A funds, the initial subscription charge levied to the customers should not be less than 1.5%)	Secondary market bonds with transaction amount reaching HKD350,000	Eligible

- Each Eligible Customer of Offer 1 can enjoy Offer 1 once only regardless of the number of the New Investment Service Type subscribed or entered into by him / her during the Promotion Period.
- The amount of the transaction reward for Offer 1 depends on the customer type (i.e. VIP Banking customers or non-VIP Banking customers) to which the Eligible Customers of Offer 1 belong to. For an Eligible Customer of Offer 1 who is a VIP Banking customer, the transaction reward for Offer 1 is HKD600. For an Eligible Customer of Offer 1 who is a non-VIP Banking customer, the transaction reward for Offer 1 is HKD300. For details, please refer to the table of Offer 1 in the promotion leaflet.
- The "Accumulated Investment Transaction Amount" for a New Investment Service Type refers to the accumulated transaction amount of the same New Investment Service Type subscribed or entered into by an Eligible Customer of Offer 1 within the Promotion Period and the transaction amounts of

different investment service types cannot be combined when determining the eligibility for Offer 1. For more details, please refer to the Offer 1 table in the promotion leaflet.

- The transaction reward for Offer 1 will be given in the form of cash rebate. The cash rebate will be credited into the i-Account of each Eligible Customer of Offer 1 at the Bank on or before 31 August 2026. The Eligible Customer of Offer 1 must be the same as the account holder of such i-Account into which the cash rebate is to be credited and must maintain a valid i-Account at the Bank at the time when the cash rebate is to be credited.

Offer 2: Terms and Conditions for 0% Subscription Fee for New Investment Fund Customers ("Offer 2")

- Offer 2 is only applicable to customers who (1) have not subscribed to any Investment Fund or investment fund switching in either single name or joint name via the Bank during the period from 1 January 2025 to 31 December 2025 (both dates inclusive); and (2) successfully subscribe to / maintain e-Advice Services during the Promotion Period and (3) successfully subscribe to 1 or more of the Fund Transaction(s) (as defined in clause 2 below) through Branches / e-Banking / Mobile Banking / Wealth Services Manager of the Bank during the Promotion Period ("Eligible Customer of Offer 2").
- Offer 2 is only applicable to lump sum subscriptions of Investment Fund ("Fund Transaction"). Offer 2 is not applicable to Investment Fund switching and subscription of Investment Fund Savings Plan. Each Eligible Customer of Offer 2 will be entitled to Offer 2 once only during the Promotion Period.
- Eligible Customer of Offer 2 who is a VIP Banking customer can enjoy 0% fund subscription fee for his / her first accumulated HKD300,000 (or its equivalent) subscription amount of Fund Transaction successfully completed through Branches / e-Banking / Mobile Banking / Wealth Services Managers of the Bank during the Promotion Period. Eligible Customer of Offer 2 who is a non-VIP Banking customer can enjoy 0% fund subscription fee for his / her first accumulated HKD100,000 (or its equivalent) subscription amount of Fund Transaction successfully completed through Branches / e-Banking / Mobile Banking / Wealth Services Managers of the Bank during the Promotion Period. For details, please refer to the Offer 2 table as shown in the promotion leaflet and the examples below.

Examples of Offer 2:

First Accumulated Fund Transaction Amount during the Promotion Period (HKD or equivalent)	Amount Eligible for 0% Fund Subscription Fee of VIP Banking Customers	Amount Eligible for 0% Fund Subscription Fee of non-VIP Banking Customers
HKD100,000	HKD100,000	HKD100,000
HKD300,000	HKD300,000	HKD100,000
HKD500,000	HKD300,000	HKD100,000

- Eligible Customer of Offer 2 are required to pay the fund subscription fee upfront for their Fund Transactions conducted during the Promotion Period. Offer 2 will be given in the form of rebate to Eligible Customer of Offer 2. The fund subscription fee waived amount will be credited into the i-Account of Eligible Customer of Offer 2 at the Bank in the transaction currency on or before 31 August 2026. The Eligible Customer of Offer 2 must be the same as the account holder of such i-Account into which the rebate is to be credited and must maintain a valid i-Account at the Bank and maintain the e-Advice Services at the time when the rebate is to be credited.

Offer 3: Terms and Conditions for Cash Reward for Investment Fund Transfer-In ("Offer 3")

- Offer 3 is only applicable to customers who successfully submit the investment fund transfer-in application to the Bank during the Promotion Period and transfer investment fund(s) from other banks / financial institutions into the Bank with the accumulated transfer-in value ("Accumulated Transfer-in Value") reaching HKD300,000 or above (or equivalent) on or before 15 August 2026 ("Eligible Customers of Offer 3").
- The Accumulated Transfer-in Value will be calculated based on the unit price on the day the transfer-in of investment fund(s) is successfully completed. The amount of cash reward for Offer 3 depends on the customer type (i.e. VIP Banking customers or non-VIP Banking customers) to which the Eligible Customers of Offer 3 belong to. Any Eligible Customer of Offer 3 who is a VIP Banking customer can enjoy a HKD900 cash reward for every HKD300,000 (or equivalent) Accumulated Transfer-in Value with no cap on the cash reward; any Eligible Customer of Offer 3 who is a non-VIP Banking customer can enjoy a HKD450 cash reward for every HKD300,000 (or equivalent) Accumulated Transfer-in Value and the cap on the cash reward for Offer 3 is HKD9,000. The exact amount of cash reward for Offer 3 is subject to the Accumulated Transfer-in Value, with examples as per the table below:

Examples of Offer 3:

Accumulated Transfer-in Value (HKD or equivalent)	Cash reward of VIP Banking Customers	Cash reward of Non-VIP Banking Customers
HKD200,000	NOT eligible for Offer 3	NOT eligible for Offer 3
HKD400,000	HKD900	HKD450
HKD1,000,000	HKD2,700	HKD1,350

- Customers are required to successfully submit the investment fund transfer-in application to the Bank during the Promotion Period and transfer the relevant investment fund(s) into the Bank on or before 15 August 2026. The customers must maintain the transfer-in investment fund(s) at the Bank until 15 August 2026 in order to be entitled to Offer 3. If the customer transfers out any of such investment fund(s) on or before 15 August 2026, the relevant investment fund transfer-in amount will be deducted from the calculation of the Accumulated Transfer-in Value for Offer 3. If the customer transfers out the relevant investment fund(s) from the Bank within 6 months after the investment fund(s) is(are) transferred in, the Bank reserves the right to debit the cash reward related to the transferred out investment fund for Offer 3 from the customer's account(s) with the Bank without prior notice.
- The Bank reserves the right of final decision on whether the investment fund(s) can be transferred into the Bank and whether a customer is entitled to Offer 3.
- The cash reward for Offer 3 will be given in the form of cash rebate. The cash rebate will be credited into the i-Accounts of the Eligible Customers of Offer 3 at the Bank on or before 30 September 2026. The Eligible Customers of Offer 3 must be the same as the account holders of such i-Account into which the cash rebate is credited and must maintain a valid i-Account at the time when the cash rebate is to be credited by the Bank.

Risk disclosures

Investment Fund Service

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.

Currency Switching

Investment involves risks. You could lose your entire investment. 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 any investment decision, you should consider your investment experience, investment objectives and risk tolerance level and read carefully the relevant product leaflet and relevant offering documents in order to understand the nature of and the risks associated with Currency Switching. The deposit with FX forward contract set up through Currency Switching is not a protected deposit and is not protected by the Deposit Protection Scheme in Hong Kong.

Structured Products

Structured Products are not equivalent to time deposit. They are not a protected deposit and are not protected by the Deposit Protection Scheme in Hong Kong. Structured Products are investment products involving derivatives. Some Structured Products are classified as complex products and involve risks of loss. You could lose your entire investment. You should exercise caution in relation to these products. The investment decision is yours but you should not invest in these products unless Dah Sing Bank, Limited has explained to you that these products are suitable for you having regard to your financial situation, investment experience and investment objectives. 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.

Currency Linked Premium Deposit

Transaction of Currency Linked Premium Deposit is complicated and involves risks of loss. You should refer to the relevant offering documents and understand the nature and risks involved of this investment product before investing in Currency Linked Premium Deposit. Currency Linked Premium Deposit is not equivalent to time deposit, not principal-protected and should not be regarded as a substitute for time deposit. Currency Linked Premium Deposit is not a protected deposit and is not protected by the Deposit Protection Scheme in Hong Kong.

Bond

Investment involves risks. The price of bonds may move up or down, or even become valueless. Losses may be incurred rather than profits made as a result of bond investments. Past performance of a bond is no guide to its future performance. Holders of a bond bear the credit risk of the issuer and other associated risks. 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 you are in doubt about the nature of or the risks associated with this investment product, you should obtain necessary and appropriate professional advice before investing. Bond is investment product, which is not equivalent to time deposit and is not protected by the Deposit Protection Scheme in Hong Kong.

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. Foreign currency rates of exchange may adversely affect the value, price or income of any security or related investment mentioned in this document. This document does not purport to identify all the risks that may be involved in the product or investments referred to in this document. Before making investment decision, investors should read and understand the offering documents of such products, including but not restricted on 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.

IMPORTANT NOTES

Currency Switching, Currency Linked Premium Deposit, Bond and Investment Fund are investment products. Currency Linked Premium Deposit, some Bonds and 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 / foreign currency transaction nor does it constitute any prediction of likely future movements in prices of any investment products / 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.