

Promotional Terms and Conditions of Investment Service Offers

1. Unless otherwise specified, the offers herein each "Offer", (collectively "Offers") 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 1 July 2025 to 31 December 2025 (both dates inclusive) ("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-name and joint-name accounts. For joint-name 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 of this promotion (subject to the Terms and Conditions of each Offer).
5. The relevant 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 relevant Offers and to amend these Terms and Conditions and the relevant terms and conditions 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")

1. "New Investment Service Type" refer to the "Designated Investment Service Types" (as defined in Clause 2 below) that the customer did not subscribe or set up whether in single name or joint name account via the Bank from 1 October 2024 to 30 June 2025 (both dates inclusive).
2. "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 transaction 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.

3. Offer 1 is only applicable to customers who (1) have not subscribed to or set up 2 or more of the Designated Investment Service Types, and (2) successfully subscribe to or set up 1 or more of the New Investment Service Types with Accumulated Investment Transaction Amount (as defined in clause 6 below) for the same New Investment Service Type reaching HKD300,000 or above (or equivalent) during the Promotion Period ("Eligible Customers of Offer 1").

As an illustration:

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Transactions* that occurred at the following period		Eligibility of Offer 1
*Each Investment Service Type reaches HKD300,000 or above (or equivalent)		
Between 1 October 2024 and 30 June 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	NOT eligible
Currency Switching	Currency Switching	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	Eligible

4. Each Eligible Customer of Offer 1 can enjoy Offer 1 once only regardless of the number of the New Investment Service Type subscribed or set up by him / her during the Promotion Period.
5. 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 HKD500. For an Eligible Customer of Offer 1 who is a non-VIP Banking customer, the transaction reward for Offer 1 is HKD250. For details, please refer to the table of Offer 1 in the leaflet.
6. 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 set up 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 leaflet.
7. 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 March 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 (whether in single name or joint name) via the Bank during the period from 1 October 2024 to 30 June 2025 (both dates inclusive); and (2) 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 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

- Offer 2 will be given in the form of rebate to Eligible Customer of Offer 2. Eligible Customer of Offer 2 are required to pay the fund subscription fee upfront for their Fund Transactions conducted during the Promotion Period. The fund subscription fee waived amount will be credited into the i-Account of each Eligible Customer of Offer 2 at the Bank on or before 31 March 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 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 February 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 February 2026. The customers must maintain the transfer-in investment fund(s) at the Bank until 15 February 2026 in order to be entitled to Offer 3. If the customer transfers out any of such investment fund(s) on or before 15 February 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 31 March 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.

Offer 4: Terms and Conditions for "Invest" to Win Lucky Draw ("Offer 4")

- Customers who meet the following conditions ("Eligible Customer of Offer 4") is entitled to participate in the "Invest" to Win Lucky Draw ("Lucky Draw"):
 Condition 1: VIP Banking Customers of the Bank; **AND**
 Condition 2: Enable promotion push notification in Dah Sing Mobile Banking App; **AND**
 Condition 3: Fulfill designated account requirement(s) as set out in the table under Clause 2 below
- Eligible Customers of Offer 4 who complete any of the designated wealth management transaction types, with the transaction amount reaching accumulated transaction amount of more than HKD300,000 (or its equivalent) during the Promotion Period and fulfil the designated account requirement with details as set out in the table below ("Eligible Lucky Draw Customer"), can participate in the Lucky Draw. Each Eligible Lucky Draw Customer can earn 1 lucky draw entry for every HKD300,000 (or its equivalent) accumulated transaction amount of the same designated wealth management transaction type with no cap on the lucky draw entry.

Designated Wealth Management Transaction Types		Designated Account Requirement
1	Successfully execute Buy / Sell transaction(s) on HK Stocks / A Shares / US Stocks via e-channels (Remark a & Remark b)	Customers did not maintain any securities account / margin securities account (whether in sole name or joint names with other person(s)) with the Bank during the period from 1 January 2025 to 30 June 2025 (both dates inclusive)

Designated Wealth Management Transaction Types		Designated Account Requirement
2	Lump sum subscription of Investment Fund through Branches / e-Banking / Mobile Banking / Wealth Services Managers (for Class A funds, the initial subscription charge levied to the customers should not be less than 1.5%) (Remark c)	Customers did not subscribe to or set up any Investment Fund / Currency Linked Premium Deposit / Currency Switching with the investment account (whether in sole name or joint names with other person(s)) with the Bank during the period from 1 October 2024 to 30 June 2025 (both dates inclusive)
3	Set up Currency Linked Premium Deposit (deposit tenor of not less than 14 days) through Branches / e-Banking / Mobile Banking / Wealth Services Managers	Customers did not subscribe to or set up any Investment Fund / Currency Linked Premium Deposit / Currency Switching with the investment account (whether in sole name or joint names with other person(s)) with the Bank during the period from 1 October 2024 to 30 June 2025 (both dates inclusive)
4	Set up Currency Switching through Branches / e-Banking / Mobile Banking / Wealth Services Managers	Customers did not subscribe to or set up any Investment Fund / Currency Linked Premium Deposit / Currency Switching with the investment account (whether in sole name or joint names with other person(s)) with the Bank during the period from 1 October 2024 to 30 June 2025 (both dates inclusive)

Remarks:

- a. Successfully execute any buy / sell transactions of Hong Kong Listed Securities ("HK Stocks"), Shanghai A Shares and / or Shenzhen A Shares ("A Shares"), through the "Securities Trading App+" and / or "i-Securities Internet Trading Services" (IPO subscription and Stocks Investment Savings Plan are excluded).
 - b. Successfully execute any buy / sell transactions of securities listed on New York Stock Exchange, NASDAQ or American Stock Exchange and settled in USD ("US Stocks"), through the "US Securities Trading App".
 - c. Exclude investment fund switching and subscription transaction of Investment Funds Savings Plan
3. Each Eligible Lucky Draw Customer can only win a maximum of 1 Lucky Draw prize in this lucky draw. Winners will be drawn randomly by a computer system hosted by the Bank on or before 28 February 2026. The winners of this lucky draw will be drawn starting from the Grand Prize. Once the winner wins a prize, he/ she will not be eligible for any of the remaining prizes. The Bank will notify winners individually by push notification through Dah Sing Mobile Banking App on or before 31 March 2026. The results of the Lucky Draw will also be announced on the Bank's website. The Bank shall not be liable for any failure of notification delivery in any circumstances (including, but not limited to, the winner failing to enable promotion push notification in Dah Sing Mobile Banking App) and will not re-issue any notification. The prizes and quotas are shown in the table below:

Prizes [^]		Quota(s)
Grand Prize	HKD18,888 Cash Reward	1 Quota
2 nd Prize	HKD2,000 Hutchgo Travel Voucher	5 Quotas
3 rd Prize	0% Fund Subscription Fee	50 Quotas
4 th Prize	3-month Unlimited Buy Brokerage Fee Waiver for trading Stocks	100 Quotas
5 th Prize	Foreign Exchange 0 Trading Spread Offer	100 Quotas
6 th Prize	35% Discount on Dah Sing Insurance JourneySure Travel Insurance Plan	Unlimited Quotas [@]

[^] Detailed terms and conditions for the above prizes will be stated in the relevant prize notification.

[@] All Eligible Lucky Draw Customers (who are not winners of the other prizes) will be entitled to this Prize 6.

4. All the prizes herein are not transferable and cannot be exchanged for cash, other products, services or discounts. Unless otherwise stated, all the prizes herein cannot be used in conjunction with any other promotion offers of the Bank.
5. The Bank is not the supplier of the 2nd Prize, and shall not be responsible for any matters related to the 2nd Prize. Use of the 2nd Prize shall be subject to the terms and conditions specified by the relevant suppliers. Any disputes relating to the 2nd Prize shall be settled between the winner and the supplier directly.
6. In case of dispute in relation to the lucky draw method, eligibility requirements, details of the prizes and any other matters arising from or in relation to the Lucky Draw, the decision of the Bank shall be final and conclusive.
7. If a winner has terminated his / her Securities Account / Margin Securities Account / Investment Account and related settlement account with the Bank before receiving the prize, he / she will be disqualified from receiving the prize.
8. In case of any fraud, abuse, reversal or cancellation of transaction(s) in respect of which the relevant prize(s) is / are rewarded, the Bank reserves the right to disqualify the relevant customer from the relevant prize(s) or debit the equivalent amount of the relevant prize(s) from his / her account without prior notice.

Risk disclosures

Securities Services

Investment involves risks. The price of securities fluctuates, sometimes dramatically. The price of securities may move up or down and may become valueless. Losses may be incurred rather than profits made as a result of buying and selling securities. Customers should carefully consider whether the investment products or services mentioned herein are appropriate for them in view of their investment experience, objectives and risk tolerance level, and read the terms and conditions of relevant Securities Services before making any investment decision. For the information of Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect, please read the Information on Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect (containing a section of Risks of investing through Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect).

Risks of client assets received or held outside Hong Kong:

Client assets received or held by Dah Sing Bank, Limited outside Hong Kong are subject to the applicable laws and regulations of the relevant overseas jurisdiction which may be different from the Securities and Futures Ordinance (Cap.571) and the rules made thereunder. Consequently, such client assets may not enjoy the same protection as that conferred on client assets received or held in Hong Kong. Customers should also seek relevant professional advice on any tax obligations that might arise from investing in overseas products.

Risk Disclosure Statement in relation to Securities Margin Trading Services

Risk of Margin Trading

The risk of loss in financing a transaction by deposit of collateral is significant. The Customer may sustain losses in excess of his cash and any other assets deposited as collateral with Dah Sing Bank, Limited. Market conditions may make it impossible to execute contingent orders, such as "stop-loss" or "stop-limit" orders. The Customer may be called upon at short notice to make additional margin deposits or interest payments. If the required margin deposits or interest payments are not made within the prescribed time, his collateral may be liquidated without his consent. Moreover, the Customer will remain liable for any resulting deficit in his account and interest charged on his account. The Customer should therefore carefully consider whether such a financing arrangement is suitable in light of his own financial position and investment objectives.

Risk of Providing an Authority to Repledge Securities Collateral etc.

There is risk if the Customer provides Dah Sing Bank, Limited ("Bank") with an authority that allows it to apply his securities or securities collateral pursuant to a securities borrowing and lending agreement, repledge his securities collateral for financial accommodation or deposit his securities collateral as collateral for the discharge and satisfaction of its settlement obligations and liabilities.

If the Customer's securities or securities collateral are received or held by the Bank in Hong Kong, the above arrangement is allowed only if the Customer consents in writing. Moreover, unless the Customer is a professional investor, his authority must specify the period for which it is current and be limited to not more than 12 months. If the Customer is a professional investor, these restrictions do not apply.

Additionally, the Customer's authority may be deemed to be renewed (i.e. without his written consent) if the Bank issues him a reminder at least 14 days prior to the expiry of the authority, and he does not object to such deemed renewal before the expiry date of his then existing authority.

The Customer is not required by any law to sign these authorities. But an authority may be required by the Bank, for example, to facilitate margin lending to him or to allow his securities or securities collateral to be lent to or deposited as collateral with third parties. The Bank should explain to the Customer the purposes for which one of these authorities is to be used.

If the Customer signs one of these authorities and his securities or securities collateral are lent to or deposited with third parties, those third parties will have a lien or charge on his securities or securities collateral. Although the Bank is responsible to the Customer for securities or securities collateral lent or deposited under his authority, a default by it could result in the loss of his securities or securities collateral.

A cash account not involving securities borrowing and lending is available from the Bank. If the Customer does not require margin facilities or does not wish his securities or securities collateral to be lent or pledged, do not sign the above authorities and ask to open this type of cash account.

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 securities / investment / foreign currency transaction nor does it constitute any prediction of likely future movements in prices of any securities / investment products / foreign currencies.

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

The Insurance Plan mentioned above is a general insurance product underwritten by Dah Sing Insurance Company Limited ("Dah Sing Insurance"). Dah Sing Insurance is a member of Dah Sing Financial Group and is authorised and regulated by the Insurance Authority. Dah Sing Bank, Limited (the "Bank"), registered as a licensed insurance agency (Insurance Intermediary License No: FA3022), is the authorized licensed insurance agency of Dah Sing Insurance and distributes the insurance products for Dah Sing Insurance. The relevant general insurance product is a product of Dah Sing Insurance but not the Bank.

Information in this document is for reference only and 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 general insurance products of Dah Sing Insurance outside Hong Kong. Information in this document is intended as a general summary only but does not contain the full terms of the relevant product.

For the coverage and content, detailed terms and conditions and exclusions, etc. of the Insurance Plan, please refer to the policy provision and the information stated in the relevant policy provision shall prevail. Customers should read, fully understand and accept the terms and conditions, coverage, exclusions and premium stated in the product brochure and policy provision before applying for the Insurance Plan. Dah Sing Insurance is solely responsible for all coverage and compensation, and reserves the right of final approval of the enrollment 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.

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