

1. 於過往 12 個月內未曾持有任何由本行發出之信用卡主卡或附屬卡之全新主卡申請人，並於推廣期內成功申請及符合指定結存要求，發卡後首 3 個月任何本地及海外簽賬可享 3% 現金回贈。New Principal Card Applicant who did not hold any Principal Card or Supplementary Card of any card type issued by the Bank in the past 12 months and successfully apply for during the promotion period and meet designated balance requirement can enjoy 3% cash rebate on all local & overseas spending within the first 3 months from the date of card issuance.
2. 您必須於您的流動裝置中安裝大新手機應用程式（暫不支援未有安裝 Google Play 的 Android 流動裝置使用），並於您的流動裝置設定中允許應用程式的通知權限。You must install the Dah Sing Bank Mobile App in your mobile device (Android mobile devices without Google Play are not supported at the moment), and allow the notification access of the app in your mobile device settings.
3. 用作計算平均總結存金額之總結存包括於本行持有的存款戶口之結餘及投資戶口之最新市值，但不包括戶口孳展比率大於零之孳展證券戶口之最新證券市值。Total Balance used in the calculation of Average Total Balance includes deposit balance of deposit accounts and the latest market value of investment accounts, but EXCLUDE the latest market value of Margin Securities Account with Account Margin Ratio >0%.
4. 實際稅務扣除款額（如合資格）受納稅人個別情況所規限，如您於有關課稅年度毋須繳交薪俸稅和個人入息稅，您或未能享有稅務扣除（如合資格）。稅務扣除需符合《稅務條例》規定的要求，香港永明金融有限公司及本行不會提供稅務意見，您應向獨立稅務顧問徵詢稅務意見。The actual tax deduction amount (if eligible) depends on the individual circumstances of the taxpayer and there might not be tax deductions benefit (if eligible) if you are not subject to salaries tax and personal assessment in the relevant year of assessment. For tax deduction, the requirements under the Inland Revenue Ordinance must be met. Sun Life HK and the Bank do not provide tax advice and you should consult an independent tax advisor for tax advice.
5. 更多及最新有關適用於自願醫保計劃認可產品及合資格延期年金保單的稅務寬減安排，可瀏覽保險業監管局網站（www.ia.org.hk/tc）。其他有關稅務的查詢，亦可瀏覽稅務局網站或直接與稅務局聯絡。Further and updated information on tax concessions applicable to Voluntary Health Insurance Scheme (VHIS) and Qualifying Deferred Annuity Policy ("QDAP"), please visit the website of the Insurance Authority (www.ia.org.hk/en). You may also refer to the website of Inland Revenue Department ("IRD") or contact IRD directly for any tax related enquiries.
6. 只適用於全新證券客戶／證券孳展客戶。免佣優惠只適用於經電子途徑成功執行的證券交易。免佣優惠須先繳後回。Only applicable to New Securities Customers / New Securities Margin Customers. Brokerage Fee Waiver is only applicable to stock transaction successfully executed via e-channel. Commission is charged first and will be reimbursed afterwards.
7. 合資格美股客戶仍須繳付其他適用之交易費用，包括但不限於 SEC 交易費及交易徵費等。免佣優惠須先繳後回。Eligible US Securities Customers are responsible for the relevant transaction fees, including but not limited to SEC fee and FINRA Trading fee. Commission is charged first and will be reimbursed afterwards.
8. 保單緒發日期須於 2025 年 1 月 31 日或之前。Policy should be issued on or before 31 Jan 2025.
9. 此優惠將不定期推出。This offer will be provided from time to time.

風險披露聲明

證券服務：投資涉及風險。證券價格可升可跌，有時可能會非常波動，甚至變成毫無價值。買賣證券未必一定能夠賺取利潤，反而可能會招致損失。投資前客戶應考慮其本身的投資經驗、投資目標及風險承受程度，並參閱相關證券投資服務的條款及細則。有關滬港通及深港通的資料，請參閱關於滬港通及深港通的資訊（當中載有有關透過滬港通及深港通作投資的主要風險）。

在香港以外地方收取或持有的客戶資產的風險披露聲明：大新銀行有限公司在香港以外地方收取或持有的客戶資產，是受到有關海外司法管轄區的適用法律及規例所監管的。這些法律及規例與《證券及期貨條例》（香港法例第 571 章）及根據該條例制訂的規則可能有所不同。因此，有關客戶資產將可能不會享有賦予在香港收取或持有的客戶資產的相同保障。客戶亦應就任何進行海外投資時可能涉及之稅務責任，自行尋求相關專業意見。

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。

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。外幣匯率可能有損有關投資之價值、價格或收入。本文件並不擬指出有關投資項目可能涉及的所有風險。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。

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提出進行任何投資／證券／外匯交易的招攬、邀請或建議，亦不構成對未來任何投資產品／證券／單位／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。

大新銀行有限公司（「本行」）已登記為持牌保險代理機構（保險中介人牌照號碼：FA3022），並為香港永明金融有限公司（於百慕達註冊成立之有限責任公司）（「永明金融」）及大新保險有限公司（「大新保險」）之授權持牌保險代理機構及為永明金融和大新保險分銷保險產品。大新保險為大新金融集團成員。

本行分銷的人壽保險及一般保險產品分別由永明金融及大新保險承保。相關人壽保險及一般保險產品為保險公司的產品而非本行的產品。保險產品並非銀行存款或附送人壽保險的銀行儲蓄計劃。保險公司全面負責一切保障及賠償事宜並保留對有關保險計劃申請的最終批核權。

以上資料僅供參考而並不包含相關產品的完整條款，並只在香港派發及不能詮釋為提供或出售或游說購買任何保險計劃的要約、招攬及建議。您應按個人或實際需要及財務負擔能力選購相關產品。請於投保任何保險計劃前，必須閱讀、完全明白並接受其相關文件及保單契約內之條款及細則、保障範圍及內容、不保事項、保費、主要產品風險、重要提示、保單紅利（如適用）、投資政策（如適用）等。保單持有人須承受相關保險公司的信貸風險。

對於本行與客戶之間因銷售過程或處理有關交易而產生的合資格爭議（定義見金融糾紛調解計劃的金融糾紛調解的中心職權範圍），本行須與客戶進行金融糾紛調解計劃程序。

RISK DISCLOSURE:

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 of the Laws of Hong Kong) 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.

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 as well as 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.

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 to the risk disclosure statement and health warning.

IMPORTANT NOTES

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

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

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 Dah Sing Insurance Company Limited ("Dah Sing Insurance") and distributes their insurance products. Dah Sing Insurance is a member of Dah Sing Financial Group.

The life insurance and general insurance products distributed by the Bank are underwritten by Sun Life and Dah Sing Insurance respectively. The relevant life insurance and general insurance products are products of insurance companies but not the Bank. Insurance products are not bank deposits nor bank saving plans with free life insurance coverage. Insurance companies are solely responsible for all coverage and compensation, and reserves the right of final approval of the relevant insurance plan.

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. 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.

本文提及的服務／產品並不是以歐盟的人士為目標。The service(s) / product(s) mentioned herein is / are not targeted at customers in the European Union.

切勿貪心搵快錢，戶口借人洗黑錢。Don't be tempted by quick money. Don't lend your bank account to anyone to launder money.

借定唔借？還得到先好借！To borrow or not to borrow? Borrow only if you can repay!

根據個人資料（私隱）條例，閣下可隨時選擇不收取本行日後發出的任何直接郵遞產品推廣。如欲提出有關要求，請致函本行資料保障主任，地址：香港郵政信箱333號，並請提供閣下的姓名及香港身份證／護照號碼。此服務並不收取任何費用。

According to the Personal Data (Privacy) Ordinance, you may, at any time and without charge, choose not to receive any of the Bank's future promotional materials. In case of such request, please let us know by writing to our Dah Sing Bank Data Protection Officer at GPO Box 333 Hong Kong, providing your name and HKID/Passport number.

大新銀行有限公司 Dah Sing Bank, Limited



為新一年開啟豐盛的財務旅程

Unlock a Joyful Wealth Journey in the New Year

隨著連串節慶來臨，VIP 銀行服務準備了一系列節日消費獎賞，為您增添喜慶。透過個人化財務策劃服務，我們將與您攜手制定新一年的財富管理目標，並獻上專屬銀行服務禮遇，讓您有個豐盛的好開始。

As the festivities approach, VIP Banking is here to help you make the most of life's special moments with an array of festive spending rewards – as well as personalised financial planning and exclusive banking privileges to help you ring in a prosperous start to the year.

節日禮遇 為您的假期增添色彩

Brighten Your Holidays with Festive Seasonal Offers



當與親朋摯友歡度節慶時，您亦可為自己增添額外樂趣。

在這個節慶季節，使用大新 VIP 銀行服務 Visa Infinite 卡（「Visa Infinite 卡」）您可盡享精彩禮遇。不論您熱衷旅遊購物、美酒佳餚或娛樂消遣，Visa Infinite 卡為您提供多項折扣及優惠。

仍未有任何大新信用卡？立即申請大新 VIP 銀行服務 Visa Infinite 卡，享受 3% 迎新現金回贈¹。於 2025 年，大新 VIP 銀行服務 Visa Infinite 卡將會提供更優越服務、精彩獎賞及更多 VIP 級的禮遇，敬請留意！

While celebrating the festive seasons with your loved ones, add an extra dash of seasonal cheer for yourself!

Enjoy even more benefits with your Dah Sing VIP Banking Visa Infinite Card ("Visa Infinite Card"). Whether your passions are travel or shopping, culinary delights or entertainment – treat yourself to special discounts and privileges offered through the Visa Infinite Card.

Don't have a Dah Sing Credit Card yet? Apply for a Dah Sing VIP Banking Visa Infinite Card now and enjoy a 3% cash rebate welcome offer¹. Stay tuned for more services, exciting rewards and VIP privileges with Visa Infinite Card in 2025!

簡單 4 步 輕鬆獲得 Visa Infinite 卡優惠及最新推廣資訊

4 Easy Steps to Receive Visa Infinite Card Offers and Promotional Notifications

只須 4 個簡單步驟便可於大新流動理財服務² 啟用推送通知，以便接收最新推廣資訊。此外，我們優化了的數碼銀行服務，為您提供即時的交易通知，讓您更安心。

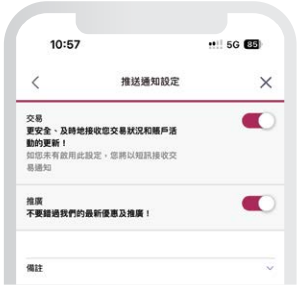
Enable push notifications on Dah Sing Mobile Banking² in just four simple steps for instant updates on promotions. Our recent digital enhancements will also keep you informed and secure for extra peace of mind with your mobile transactions.



立即申請



Apply Now



立即觀看示範

View Demo Now



與摯愛 共享非一般的 VIP 服務

Share Our VIP Care with Your Loved Ones



正當您享受假期，沉醉於各項 VIP 銀行服務的專屬禮遇時，何不與摯愛一同分享喜悅？由即日起至 2024 年 12 月 31 日（包括首尾兩天），VIP 銀行服務客戶於成功推薦後，若您的摯愛維持 8,000,000 港元（或其等值）或以上之平均總結存³（「總結存」）及符合相關要求，您可就首位之成功推薦享 3,500 港元推薦獎賞，第二位成功推薦之獎賞更會倍增至 7,000 港元。同時，若您的摯愛於推廣期內符合相關要求可享戶口結存獎賞高達 10,600 港元現金回贈，及有機會免費獲得大新保險「智優遊」全年旅遊保障計劃乙份。

立即聯絡您的客戶經理並開始您的推薦之旅。推薦愈多，獎賞愈多！

As you delight in the exclusive benefits of VIP Banking during the holidays, why not share the joy with your friends and family? When your loved ones entrust us with an average Total Balance³ ("Total Balance") of HKD8,000,000 (or equivalent) or more and meet the relevant requirements, you can enjoy a reward of HKD3,500 for the first referral – or double the amount at HKD7,000 for a second referral – for successful referrals from now to 31 December 2024 (both dates inclusive). Meanwhile, your loved ones can enjoy an Account Balance Rewards of up to HKD10,600 in cash rebates, along with a chance to enjoy a complimentary Dah Sing Insurance JourneySure Annual Travel Insurance Plan once the designated requirements are met within the promotion period.

Contact your dedicated Relationship Manager today to start making referrals. The more, the merrier!

受薦人之平均總結存（或其等值） Referee's average Total Balance (or equivalent)	現金回贈金額 Cash rebate value	每位推薦人最高可獲之現金回贈金額 Maximum value of cash rebate per Referrer
8,000,000 港元或以上 HKD8,000,000 or above	第一個成功推薦：3,500 港元 第二個成功推薦：7,000 港元 1 st Successful Referral: HKD3,500 2 nd Successful Referral: HKD7,000	10,500 港元 HKD10,500
1,000,000 港元至 8,000,000 港元以下 HKD1,000,000 to HKD8,000,000 below	每個成功推薦：800 港元 HKD800 / Successful Referral	4,000 港元 HKD4,000

建立更穩健的未來：由今天開始計劃您的 2025

Build a Safer Tomorrow: Plan Your 2025 Today

正在計劃豐盛的 2025 年？當您累積財富迎接美好將來之際，是時候檢視您的保障需要。我們夥拍香港永明金融有限公司，提供既可滿足保障需求，亦可透過稅務扣減⁴ 為您節省開支的選項，為您帶來多一份安心。現時每名納稅人於每個課稅年度的自願醫保計劃認可產品的扣稅上限為 8,000 港元（如合資格），而合資格年金保費及可扣稅強積金自願性供款的扣稅上限為 6,000 港元⁵（如合資格）。如您想了解更多，請即聯絡您的客戶經理獲取相關資訊。

Planning for a fabulous 2025? Take time to review your protection needs while building wealth for your future. We bring you extra peace of mind through our partnership with Sun Life Hong Kong Limited, with options that not only fulfill your protection needs, but also save costs through tax deductions⁴. Currently, the maximum allowable deduction per taxpayer for each year of assessment under the Voluntary Health Insurance Scheme Policy is HKD8,000 (if eligible); and the maximum allowable deduction under Qualifying Annuity Premiums and Tax Deductible MPF Voluntary Contributions is HKD60,000⁵ (if eligible). If you'd like to learn more, please contact your Relationship Manager for details.



檢閱及計劃來年大計

Take Stock and Plan for the Year Ahead

歲晚將至，正好要回顧過去一年的財務狀況。我們除了會檢視您的 2024 年資產組合表現外，您的客戶經理也樂意為您籌劃新的一年理財策略。想了解更多 VIP 銀行服務客戶尊屬的理財服務獎賞（由即日起至 2024 年 12 月 31 日（包括首尾兩天）），立即與您的客戶經理預約會面！

As a year comes to a close, it's worth taking a step back to review your financial standing. In addition to helping you review your portfolio performance, your Relationship Manager will also be happy to help you plan ahead for the coming year. Take advantage of our exclusive VIP Banking wealth management offerings, available from now until 31 December 2024 (both dates inclusive). Schedule your review meeting today!



理財服務 Wealth Management Services	精彩獎賞 Exciting Offers
投資服務 Investment Services	<ul style="list-style-type: none">• 高達 888 港元全新投資服務類別客戶交易獎賞• 全新基金客戶 0% 基金認購費優惠（基金交易金額之上限 250,000 港元）• 高達 15,000 港元轉入基金現金獎賞• Up to HKD888 cash rebate in Transaction Rewards for New-To-Investment-Service Customers• 0% Fund Subscription Fee for New Investment Fund Customers (Capped at HKD250,000 of Fund transactions)• Up to HKD15,000 cash rebate in Cash Rewards for Investment Fund Transfer-In
證券服務 Securities Services	<ul style="list-style-type: none">• 6 個月買賣中港美股 \$0 佣金⁶• 美股 3 免 · \$0 收費⁷• 存入證券現金獎賞高達 15,000 港元• 6-month \$0 Brokerage Fee for trading HK stocks / A-shares / US stocks⁶• \$0 Charge with 3 Fabulous US Stock Trading Offers⁷• Up to HKD15,000 in Stock Transfer-in Cash Rewards
人壽保險 Life Insurance	<ul style="list-style-type: none">• 永越多元貨幣計劃高達首年年度化保費 25% 保費回贈⁸• Up to 25% premium rebate on Annualised First Year Premium for Sun Life Stellar Multi-Currency Plan⁸
一般保險 General Insurance	<p>於分行成功投保以下一般保障計劃，可享 7 折優惠：</p> <ul style="list-style-type: none">• 大新保險「智優遊」旅遊保障計劃• 大新保險「樂融傭」家傭保障計劃• 大新保險「樂加家」家居保障計劃 <p>Enjoy a 30% discount by successfully enrolling in one of the following General Insurance Plans at our branches:</p> <ul style="list-style-type: none">• Dah Sing Insurance JourneySure Travel Insurance Plan• Dah Sing Insurance MaidSure Domestic Helper Insurance Plan• Dah Sing Insurance HomeSure Household Insurance Plan
外匯 Foreign Exchange	<ul style="list-style-type: none">• 高達 40 點子無上限外匯賞⁹• Unlimited FX Club Rewards of up to 40 pips discount⁹

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