

Terms & Conditions of Dah Sing VIP Banking and Dah Sing Hello Kitty VIP Banking Welcome Lucky Draw ("Lucky Draw") Promotion (the "Promotion")

A. General Terms and Conditions

- There are 2 phases (the "Promotion Phase(s)") for the Promotion as shown in Table 1 below.

Table 1

Promotion Phase	Promotion Period (both dates inclusive)
1	1 Jan 2026 to 31 Mar 2026
2	1 Apr 2026 to 30 Jun 2026

- The Promotion is only applicable to the following customers (collectively, the "Eligible Customers"):

- "New VIP Banking Eligible Customers" or "New Hello Kitty VIP Banking Eligible Customers" (collectively, the "New Eligible Customers") are the customers who fulfill the following requirements:

- Successfully **join VIP Banking or Hello Kitty VIP Banking** (collectively, the "Eligible Banking Services") of Dah Sing Bank, Limited (the "Bank") either in sole name or joint name as a primary account holder (as defined in Clause 2(c) in Section A) during the Promotion Period;
- Did not maintain or cancel any of the Eligible Banking Services (either in sole name or joint name) during the corresponding Designated Period of the Eligible Banking Services Join Date as stated in the Table 2 below** ; and

"VIP Banking Join Date" means the date on which an Eligible Customer successfully joins or upgrades to VIP Banking of the Bank.

- Were not, either in sole name or joint name, the primary account holder(s) of YOU Banking, i-Account, Character i-Account (excluding Hello Kitty VIP i-Account), Savings Account (excluding Passbook saving accounts), HKD and Foreign Currency Current Account and / or HKD and Foreign Currency Fixed Deposit Account (collectively, the "Bank Accounts") as at the Designated Date of the Eligible Banking Services Join Date** as stated in the Table 2 below.

Table 2

Eligible Banking Services Join Date	Promotion Phase	Designated Period (both dates inclusive)	Designated Date (inclusive)
1 Jan 2026 to 31 Mar 2026	1	1 Jan 2025 to 31 Dec 2025	31 Dec 2025

1 Apr 2026 to 30 Jun 2026	2	1 Apr 2025 to 31 Mar 2026	31 Mar 2026
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- b. "Upgrade to VIP Banking Eligible Customers" or "Upgrade to Hello Kitty VIP Banking Eligible Customers" (collectively, the "Upgrade Eligible Customers") are the customers who fulfill the following requirements:
- i. Successfully **upgrade to the Eligible Banking Services** of the Bank either in sole name or joint name as a primary account holder during the Promotion Period;
 - ii. **Did not maintain or cancel any of the Eligible Banking Services (either in sole name or joint name)** during the corresponding Designated Period of the Eligible Banking Services Join Date as stated in the Table 2; and
 - iii. **Were, either in sole name or joint name, the primary account holder(s) of at least one of the Bank Accounts of the Bank as at the Designated Date of the Eligible Banking Services Join Date** as stated in Table 2.
- c. Primary account holder refers to the "Applicant" mentioned in Eligible Banking Services application form or new account(s) / service(s) application form of the Bank signed by the Eligible Customer.
3. Unless otherwise specified, if the transaction / exchange amount of the deposit / investment services / foreign exchange is in a currency other than HK Dollar, the amount will be exchanged into HK Dollar based on the corresponding foreign exchange rate determined by the Bank at the time of calculating the correspondence transaction / exchange amount.
4. **Unless otherwise specified, the Prizes (as defined in Clause 2 in the Section B below) will be given in the form of cash rebate and will be credited to the VIP i-Account or Hello Kitty VIP i-Account (each and collectively, the "Eligible i-Account") (as the case maybe) of the Eligible Customer on or before the corresponding rebate date (the "Rebate Date") of the relevant Promotion Phase as stated in the Table 3.** Customer should make any queries regarding the eligibility or awarding of the Prizes on or before 31 Mar 2027 (for Eligible Customers who join or upgrade during Promotion Phase 1) or 30 Jun 2027 (for Eligible Customers who join or upgrade during Promotion Phase 2). All queries or appeals made after the aforesaid date will be deemed untimely and will not be entertained / considered.

Table 3

Promotion Phase	Rebate Date (both dates inclusive)
1	31 Jan 2027
2	30 Apr 2027

5. **The Total Relationship Value requirement of Eligible i-Account opened in the Bank is HKD1,000,000 or above (or equivalent). If the Total Relationship Value falls below**

HKD1,000,000 (or equivalent) in any month, a monthly maintenance fee of HKD200 (or equivalent) will be charged. The Total Relationship Value includes deposit balance of deposit accounts, latest market value of investment accounts and reference premium of life insurance accounts maintained with the Bank. Reference premium refers to the calculation based on the latest available information of in-forced life insurance policies provided by the third-party insurer as designated by the Bank, if any. The premium calculated may not be equal to accumulated actual premium paid and shall exclude pre-paid premium, premium discount, and policy loan etc. The reference premium of non HKD policy will be converted into HKD equivalent using the presumed exchange rate when calculating the Total Relationship Value. For details of the monthly maintenance fee, please refer to the latest booklet of "Bank Service Charges" of the Bank or contact our staff at branch.

6. **If an Eligible Customer, terminates his / her Eligible Banking Services, or cancels his / her Eligible i-Account, or fails to fulfill any of the relevant requirements mentioned in these Terms and Conditions within a year which the relevant Eligible Customer successfully joins or upgrades as an Eligible Customer of the Bank (the "Eligible Banking Services Join Date"), the Bank reserves the right to deduct the equivalent amount of the relevant Prizes from a valid bank account of the Eligible Customer or cancel his / her entitlement to all the relevant Prizes without prior notice.**
7. Each Eligible Customer irrespective of the number of Eligible i-Account(s) / Foreign Currencies / Securities / Investment account(s) he / she has opened or maintained in single or joint name with the Bank during the Promotion Period, can enjoy the Prize maximum ONCE only.
8. The Bank will determine Eligible Customers' entitlement to the Lucky Draw Chances (as specified in Clause 2 of Section B) and the relevant calculation based on the records held by the Bank, including but not limited to, the Eligible Banking Services Join Date, the successful completion of Designated Actions (as defined in Clause 2 of Section B). The Bank is not obliged to provide any reason of rejection related to the entitlement to any participant in the Promotion.
9. All Prizes are not for sale / resale, and they are non-transferable and non-exchangeable for cash, other products, services or discounts offers.
10. The Promotion is not applicable to Private Banking customers and the staff of Dah Sing Financial Group and its affiliates.
11. The Bank reserves the right to amend, suspend and / or discontinue any Prizes of the Promotion 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.
12. In case of any fraud / abuse / reversal / cancellation of transactions in respect of which the relevant Prizes are awarded, the Bank reserves the right to debit the equivalent amount of the Prize from the Eligible Customer's account without prior notice.
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. 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).

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

B. Terms and Conditions for the Lucky Draw

1. Eligible Customers who have completed the following Designated Actions (defined under Table 4) within the corresponding Designated Timeframe (as defined under Table 5) shall be rewarded with the corresponding Lucky Draw Chance(s) (as specified in Table 5) to win the Prizes.
- a. For Designated Actions J, K, L, M & N, where the accumulated transaction amount throughout the Designated Timeframe (defined under Table 5) is considered, the corresponding Lucky Draw Chances will be rewarded according to the calendar month when the Eligible Customer conducted the relevant transaction of the Designated Action J, K, L, M & N for the first time. Any part of the accumulated transaction amount in the Designated Actions in excess of its corresponding designated amount that falls short of its multiple will not be counted for the corresponding Lucky Draw Chance(s).

Example:

Customer A joined VIP Banking on 15 Jan 2026:

- Customer A subscribed HKD100,000 Investment Funds in Feb 2026 (Designated Timeframe 1) successfully, subscribed HKD300,000 Investment Funds in Apr 2026 (Designated Timeframe 3) successfully, and subscribed HKD700,000 Investment Funds in May 2026 (Designated Timeframe 4) successfully.
- The accumulated subscription transaction amount throughout the entire Designated Timeframe of Customer A is HKD1,100,000, which means Customer A had successfully completed "Designated Action L" twice.
- Since Customer A made the first transaction of "Designated Action L" in Nov 2025 which is "Designated Timeframe 1"., Customer A would be entitled to 6 Lucky Draw Chances every time Customer A completed "Designated Action L". As a result, Customer A would be entitled to 12 Lucky Draw Chances in total (6 chances x 2 = 12 chances)

- b. Lucky Draw Chances rewarded by completing Designated Actions A, B, H & I is limited. Regardless of how many times Eligible Customers have completed each captioned Designated Action within the Designated Timeframe, it will only be regarded as completed each Designated Action once for the purpose of Lucky Draw Chances calculation. On the other hand, Eligible Customers may earn Lucky Draw Chances by completing other

Designated Actions more than once, and there is no limit to the Lucky Draw Chances earned by completing them.

Table 4

Designated Actions
A. Apply for or hold a valid Dah Sing VIP Banking Visa Infinite Card;
B. Apply for or hold a valid Dah Sing Multi-Currency Mastercard Debit Card ("Debit Card") with at least 1 "Merchant Spending Transaction" successfully conducted by using such Debit Card;
<p>Remark:</p> <p>"Merchant Spending Transaction" includes Merchant Spending Transaction(s) conducted by the Principal Card of the Debit Card of the Eligible Customers within the Designated Timeframe, but not applicable to the following transactions, namely transactions made via EPS, any unposted / cancelled / refunded transactions and all unauthorized transactions, are not applicable. The Merchant Spending Transaction conducted by the Supplementary Card(s) of the Eligible Customers will be counted for the Merchant Spending Transaction of the respective Principal Cardholder.</p>
C. Successfully conduct one single spot "Foreign Exchange Transaction" of any of the "Designated Foreign Currencies".
<p>Remark:</p> <p>"Foreign Exchange Transaction" refers to the foreign exchange transaction executed through Dah Sing e-Banking or Mobile Banking or any of the Bank's branches. Note exchange and foreign exchange transaction executed through Dah Sing Bank US Securities Trading App are excluded from the Foreign Exchange Transactions. "Designated Foreign Currencies" refer to AUD, CAD, EUR, GBP, JPY, NZD, RMB and USD.</p>
D. Successfully place one single Currency Switching service with HKD500,000 or above (or its equivalent);
E. Successfully set up one single Currency Linked Premium Deposit (with tenor of not less than 14 days) with HKD500,000 or above (or its equivalent);
F. Successfully execute one single buy / sell transaction of Eligible Securities Trading Transaction with HKD100,000 or above (or its equivalent);
<p>Remark:</p> <p>"Eligible Securities Trading Transaction" refers to a successfully executed buy / sell</p>

transaction of Hong Kong listed securities, Shanghai A Shares and / or Shenzhen A Shares through the Bank's "Securities Trading App+" and / or "i-Securities Internet trading Services" or securities listed on New York Stock Exchange, NASDAQ or American Stock Exchange which are settled in USD ("US Listed Securities") through the Bank's "US Securities Trading App". Eligible Customers who would like to trade the US Listed Securities must successfully activate the US Stock Trading Services of the Bank. All account holders of the relevant securities accounts must submit the US Internal Revenue Service W-8BEN Form to the Bank and the submitted form must be successfully processed and approved as valid by the Bank.

G. Successfully enroll in any of the life insurance plans distributed by the Bank;

H. Successfully enroll in any of the designated general insurance plans distributed by the Bank;

Remark:

Designated general insurance plans include JourneySure Annual Travel Insurance Plan, HomeSure Household Insurance Plan and MaidSure Domestic Helper Insurance Plan enrolled through Dah Sing Mobile Banking or any one of the branches. For more details related to the said general insurance plans, please refer to their respective product brochure or contact the Bank's staff.

I. Successfully apply for PowerWealth Flexi Financing Services;

J. Successfully deposit every accumulated HKD100,000 (or its equivalent) Hong Kong Listed Securities via Central Clearing and Settlement System ("CCASS") and / or Shanghai A Shares and / or Shenzhen A Shares and / or US Listed Securities ("Eligible Securities") into their securities accounts with the Bank (excluding physical deposit) from other banks or securities firms (excluding Dah Sing Financial Group and its subsidiaries) , calculated based on the aggregate market value of stocks deposited in each securities account;

Remark:

If there is any withdrawal of stocks either through CCASS or by physical scrip before the , the corresponding Lucky Draw Chances entitled by the Eligible Customers under this Designated Action shall not be rewarded.

Market value of stock is calculated based on the closing price and the exchange rate of the stock on the deposit day. For deposits of foreign currency denominated securities, the market value will be converted to HKD based on the corresponding foreign currency exchange rate determined by the Bank for calculating the aggregate market value of the

deposited stocks under this Promotion.

K. Successfully accumulate every HKD300,000 (or its equivalent) investment fund transfer-in ("Eligible Transfer-in Request") to the Bank from other banks / financial institutions.

Remark:

Eligible Transfer-in Request has to be submitted within the end of the Designated Timeframe (Refer to Table 2) as according to the Eligible Customers' Eligible Banking Services Join Date, settled by 31 Oct 2026 (applicable to the Eligible Customers from Promotion Phase 1) or settled by 15 Feb 2027 (applicable to the Eligible Customers from Promotion Phase 2), and the Eligible Customer shall not transfer-out the relevant Investment Fund by the corresponding Rebate Date of the relevant Promotion Phase. The accumulated transfer-in amount shall be calculated based on the unit price on the day the transfer-in of investment fund(s) is successfully completed.

L. Successfully subscribe to any Investment Fund with every HKD500,000 (or its equivalent) accumulated;

Remark:

The initial charge levied to the customers should not be less than 1.5% for class A funds), excluding Investment Fund switching and subscription of Investment Fund Savings Plan.

M. Successfully equity-linked structured products (including Equity Linked Investment) with every HKD500,000 (or its equivalent) accumulated;

N. Successfully purchase Bond (excluding Certificate of Deposit and retail bonds of IPOs^o) with every HKD500,000 (or its equivalent) accumulated.

Remark:

"Retail bonds of IPOs" refers to bonds targeted at members of the public including but not limited to Silver Bonds, iBonds, Retail Green Bonds and Retail Infrastructure Bonds issued by the Government of the Hong Kong Special Administrative Region of the People's Republic of China; RMB Sovereign Bonds issued by the Ministry of Finance of the People's Republic of China; and Retail Bonds issued by Hong Kong Airport Authority. For details, please contact the Bank's staff.

Table 5 – Promotion Phase 1

Eligible Banking Services Join Date (inclusive of both dates) / the corresponding Designated Timeframe	1 – 31 Jan 2026	1 – 28 Feb 2026	1 – 31 Mar 2026	Lucky Draw Chances entitled every time a single Designated Action was completed
Designated Timeframe 1	By 28 Feb 2026	By 31 Mar 2026	By 30 Apr 2026	6 times
Designated Timeframe 2	Within Mar 2026	Within Apr 2026	Within May 2026	5 times
Designated Timeframe 3	Within Apr 2026	Within May 2026	Within Jun 2026	4 times
Designated Timeframe 4	Within May 2026	Within Jun 2026	Within Jul 2026	3 times
Designated Timeframe 5	Within Jun 2026	Within Jul 2026	Within Aug 2026	2 times
Designated Timeframe 6	Within Jul 2026	Within Aug 2026	Within Sep 2026	1 time

Table 5 – Promotion Phase 2

Eligible Banking Services Join Date (inclusive of both dates) / the corresponding Designated Timeframe	1 – 30 Apr 2026	1 – 31 May 2026	1 – 30 Jun 2026	Lucky Draw Chances entitled every time a single Designated Action was completed
Designated Timeframe 1	By 31 May 2026	By 30 Jun 2026	By 31 Jul 2026	6 times
Designated Timeframe 2	Within Jun 2026	Within Jul 2026	Within Aug 2026	5 times
Designated Timeframe 3	Within Jul 2026	Within Aug 2026	Within Sep 2026	4 times
Designated Timeframe 4	Within Aug 2026	Within Sep 2026	Within Oct 2026	3 times
Designated	Within Sep 2026	Within Oct 2026	Within Nov 2026	2 times

Timeframe 5				
Designated Timeframe 6	Within Oct 2026	Within Nov 2026	Within Dec 2026	1 time

Example:

If Customer B joins VIP Banking on 15 Jan 2026 and become an Eligible Customer, the Designated Timeframe and the corresponding Lucky Draw Chances would be as follow:

Designated Timeframe		Lucky Draw Chances
Designated Timeframe 1	By 28 Feb 2026	6 Times
Designated Timeframe 2	Within Mar 2026	5 Times
Designated Timeframe 3	Within Apr 2026	4 Times
Designated Timeframe 4	Within May 2026	3 Times
Designated Timeframe 5	Within Jun 2026	2 Times
Designated Timeframe 6	Within Jul 2026	1 Time

Calculation of Lucky Draw Chances:

Applications and/or transaction records by Customer B	Completion Date	Total Lucky Draw Chances Entitled
Applied for Dah Sing Multi-Currency Mastercard Debit Card	15 Jan 2026	0 Time [Remark: Have not fulfilled the merchant spending transaction requirement of Designated Action B]
Deposited Eligible Securities worth HKD 50,000 (or its equivalent)	31 Jan 2026	0 Time

		[Remark: Have not fulfilled the minimum accumulated market value requirement of Designated Action J]
Completed 1 Merchant Spending Transaction with Dah Sing Multi-Currency Mastercard Debit Card	1 Feb 2026	6 Times [Remark: Fulfilled the requirement of Designated Action B in Designated Timeframe 1]
Deposited Eligible Securities worth HKD 10,000 (or its equivalent)	2 Apr 2026	0 Time [Remark: Have not fulfilled the minimum accumulated market value requirement of Designated Action J]
Deposited Eligible Securities worth HKD 150,000 (or its equivalent)	15 Apr 2026	12 Times [Remark: Started Designated Action J in Designated Timeframe 1 and completed Designated

		Action J twice]
Successfully enrolled in 2 designated general insurance plans distributed by the Bank	10 May 2026	3 Times [Remark: Completed Designated Action H in Designated Timeframe 4. Lucky draw chances for Designated Action H is limited. Designated Action H would only be regarded as completed once regardless of how many times it was actually completed within the Designated Timeframe.]

Total Lucky Draw Chances

21

2. In each Promotion Phase, there are 4 prizes (each of a " Prize", collectively "Prizes") and a total of 316 quotas.

Table 6

Prizes per each Promotion Phase		Number of Quota(s)
Grand Prize	HKD 28,800 cash rebate	1
2 nd Prize	HKD 2,000 cash rebate	15
3 rd Prize	HKD 1,000 cash rebate	50

4 th Prize	HKD 100 cash rebate	250
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3. Each Eligible Customer can only win a maximum of 1 Prize in this Promotion.
4. Winners will be drawn randomly by a computer system hosted by the Bank on or before the corresponding Lucky Draw Date according to the Promotion Phase. 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.
5. The Bank will notify winners individually by SMS on or before the corresponding Lucky Draw Date according to the Promotion Phase. 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 opted out from the telecom SMS communications) and will not re-issue any notification.

Table 6

Promotion Phase	Lucky Draw Date (both dates inclusive)
1	31 Jan 2027
2	30 Apr 2027

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.

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.

Equity Linked Investment

Equity Linked Investment is not equivalent to time deposits and is not principal protected. You could lose your entire investment. Regarding the product details and risk disclosure of Equity Linked Investment, please refer to relevant offering documents. If you have any questions on the nature and related risks of this investment product, you should seek necessary and appropriate professional advices before making your investment decision. Equity Linked Investment are classified as complex products. You should exercise caution in relation to this product and seek independent professional advice when necessary before making investment decisions.

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.

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.

Bond Service

Bond is an investment product. Investment involves risks. The price of bonds may move up or down, or even become valueless. Losses may be incurred as well as 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 an 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 to the risk disclosure statement and health warning.

Currency Risk Disclosure (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

Bond, Currency Switching, Currency Linked Premium Deposit, Equity Linked Investment and Investment Fund are investment products. Some Bonds, Currency Linked Premium Deposit, Equity Linked Investment 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 / 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.

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

Don't be tempted by quick money. Don't lend your bank account to anyone to launder money.

To borrow or not to borrow? Borrow only if you can repay!