

Terms and Conditions for YOU Banking Rewards

1. Unless otherwise stated, promotion period of YOU Banking Rewards is from 1 Jul 2024 to 31 Dec 2024 (both dates inclusive) ("Promotion Period"). Reward period is the 3 consecutive months from the first calendar day of the calendar month following the Account Opening Date (as defined in clause 4 of these Terms and Conditions) for YOU i-Account ("Reward Period").
2. YOU Banking Rewards are only applicable to new YOU i-Account Customer (i.e. any customer not holding any YOU i-Account (sole or joint-named) in the capacity as Primary Account Holder (as defined in clause 3 of these Terms and Conditions) from 1 Jul 2023 to 30 Jun 2024 (both dates inclusive) with Dah Sing Bank, Limited (the "Bank")) and existing deposit customer who successfully opens / upgrades to YOU i-Account (sole or joint-named) in the capacity as Primary Account Holder ("Eligible Customer") during the Promotion Period.
3. "Primary Account Holder" refers to the "Applicant" mentioned in the New Account(s) / Service(s) Application Form signed by the customer.
4. "Account Opening Date" refers to the account opening date of Eligible Customer's first YOU i-Account in the capacity as Primary Account Holder. The Account Opening Date shown in Eligible Customer's Dah Sing e-Banking or Mobile Banking page shall be final and conclusive.
5. "Average Daily Savings Deposit Balance" for Reward Period includes the average daily positive deposit balance of all the Eligible Savings Accounts (as defined in clause 7 of these Terms and Conditions) held by the respective Eligible Customer with the Bank. If the Eligible Savings Account has any foreign currency deposits, such deposits will be calculated in HKD according to the daily exchange rate quoted by the Bank. If an Eligible Customer only holds a sole-named account, the Average Daily Savings Deposit Balance will only include the positive deposit balance of the Eligible Savings Account under such name; if an Eligible Customer holds a sole-named account and is also the Primary Account Holder of joint-named account(s), the Average Daily Savings Deposit Balance will include the positive deposit balances of the Eligible Savings Accounts under such sole-named and joint-named accounts.
6. "Total Savings Deposit Balance" includes all positive deposit balances of the Eligible Savings Account (as defined in clause 7 of these Terms and Conditions) held by each Eligible Customer with the Bank. If an Eligible Savings Account has any foreign currency deposits, such deposits will be calculated in HKD according to the daily exchange rate. If an Eligible Customer only holds a sole-named account, the Total Savings Deposit Balance will only include the positive deposit balance of the Eligible Savings Account under such name; if an Eligible Customer holds a sole-named account and is also the Primary Account Holder of joint-named account(s), the Total Savings Deposit Balance will include the positive deposit balances of the Eligible Savings Accounts under such sole-named and joint-named accounts.
7. "Eligible Savings Account" refers to any of the sole-named and joint-named i-Account Multi-Currency Savings Deposit Accounts, Hong Kong Dollar, Renminbi and Foreign Currency Savings Accounts and Hong Kong Dollar Flexi Deposit of the Bank, but excludes any Target Savings Deposit, Fixed Deposit or current account deposit, maintained with the Bank by the Eligible Customer.
8. "Total Current Deposit Balance" includes all positive deposit balances of the Eligible Current Account (as defined in clause 9 of these Terms and Conditions) held by each Eligible Customer with the Bank. If an Eligible Current Account has any foreign currency deposits, such deposits will be calculated in HKD according to the daily exchange rate. If an Eligible Customer only holds a sole-named account, the Total Current Deposit Balance will only include the positive deposit balance of the Eligible Current Account under such name; if an Eligible Customer holds a sole-named account and is also the Primary Account Holder of joint-named account(s), the Total Current Deposit Balance will include the positive deposit balances of the Eligible Current Accounts under such sole-named and joint-named accounts.

9. "Eligible Current Account" refers to any of the sole-named and joint-named i-Account Multi-Currency Current Deposit Accounts, Hong Kong Dollar, Renminbi and Foreign Currency current accounts.
10. "Eligible Savings and Current Deposit Balance" includes the total positive balances of the Total Savings Deposit Balance and Total Current Deposit Balance.
11. "Eligible Deposit Account" means any deposit account an Eligible Customer maintains with the Bank in the capacity as Primary Account Holder.
12. In order to enjoy YOU Banking Rewards, Eligible Customer is required to provide a validated email address, mobile number and correspondence address to the Bank and agree to allow the Bank to use the Eligible Customer's validated email address, mobile number and correspondence address in the Bank's record for direct marketing purpose via all channels (including but not limited to email, mailing, outbound call and SMS). Direct marketing refers to receiving the notification or latest information and offers relating to the products, services and / or subjects set out in paragraph (i) of the Bank's Notice to Customers relating to Customers' Data made available by the Bank to customers from time to time.
13. The Eligible Customer's Savings Reward (please refer to clause 22 of these Terms and Conditions for details), "e-Express Bank Account Application" Reward (please refer to clause 23a of these Terms and Conditions for details) and Transaction Reward (please refer to clause 24 of these Terms and Conditions for details) will be credited to the first YOU i-Account (sole or joint-named), in the capacity as Primary Account Holder, opened or upgraded by the Eligible Customer during the Promotion Period, within 3 months after the end of the Reward Period or before the date as specified in the relevant terms and conditions of the reward (if applicable). If an Eligible Customer opens more than one YOU i-Account and / or upgrades more than one i-Account to YOU i-Accounts on the same day, and holds those sole and / or joint-named YOU i-Accounts in the capacity as Primary Account Holder, the cash reward will be credited to the Eligible Customer's YOU i-Account with smaller account number. The Eligible Customer must continue to maintain the valid YOU i-Account and has not withdrawn the consent for allowing the Bank to use the Eligible Customer's validated email address, mobile number and correspondence address in the Bank's record for direct marketing purpose via all channels (including but not limited to email, mailing, outbound call and SMS) when the Bank credits the cash reward.
14. The offers / rewards mentioned in these Terms and Conditions are not for sale or resale and they are non-transferable and non-exchangeable for cash, other products, services or discounts offers (if applicable). Unless otherwise specified, all offers / rewards mentioned in these Terms and Conditions cannot be enjoyed in conjunction with other promotion offers of relevant services provided by the Bank. Otherwise, the Bank reserves the right to grant that customer all or part of the relevant offers.
15. If an Eligible Customer discontinues the YOU i-Account within 12 months after the reward(s) herein has been credited / offered, the Bank has the right to deduct the amount of the respective reward(s) from the relevant deposit account held by the customer without prior notice.
16. For details of service charges of YOU i-Account, please refer to the prevailing "Bank Service Charges" of the Bank.
17. For detailed terms and conditions in relation to YOU i-Account, Dah Sing e-Banking Service, Dah Sing Mobile Banking Service, and Dah Sing Bank Mobile Securities Trading Service, please refer to the "Master Terms and Conditions" of the Bank and the relevant promotional materials or contact the Bank's staff for details.
18. In case of any fraud / abuse / reversal or cancellation of transactions in respect of which the offers / rewards are awarded, the Bank reserves the right to debit an amount equivalent to the offers / rewards from the account of the Eligible Customer without prior notice.

19. The Bank reserves the right to alter, suspend or terminate the offers / rewards herein and amend these Terms and Conditions at the sole and absolute discretion of the Bank at any time without prior notice. In case of any disputes, the decision of the Bank shall be final and conclusive.
20. These Terms and Conditions shall be governed by and construed in accordance with the laws of 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.
21. 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).

Savings Reward

22. Eligible Customer who fulfills the Savings Deposit Growth* and / or Dah Sing Multi-Currency Mastercard® Debit Card ("Dah Sing Debit Card") Merchant Spending Transaction+ Requirement set out in the table below during the Reward Period, will be entitled to the Savings Reward as follows:

Savings Deposit Growth* Requirement	Basic Reward		Dah Sing Debit Card Merchant Spending Transaction+ Requirement	Extra Reward with Dah Sing Debit Card		Total Savings Reward
HKD500,000 or above	HKD900	+	Accumulated transaction amount of at least HKD1,000 (or its equivalent)	HKD200	=	HKD1,100
HKD300,000 - HKD499,999	HKD700					HKD900
HKD150,000 – HKD299,999	HKD450					HKD650
HKD50,000 – HKD149,999	HKD200					HKD400
HKD30,000 - HKD49,999	HKD100					HKD300

*Savings Deposit Growth = Average Daily Savings Deposit Balance (A) — Deposit Benchmark (B)

(A) = The sum of the daily Total Savings Deposit Balance during the Reward Period (for public holidays (including Sunday), the Total Savings Deposit Balance will be calculated based on the Total Savings Deposit Balance of the previous business day) ÷ The number of days during the Reward Period

(B) = For "New-to-Deposit Customer" (i.e. Eligible Customer who has not maintained any sole-named or joint-named Savings, Current, Fixed Deposit and / or Target Savings Deposit Accounts in the capacity as Primary Account Holder with the Bank as of the last working day of the previous month from the successful account opening date of YOU i-Account), it will be set as HKD0; for existing deposit customer, it will be set as the sum of the Eligible Savings and Current Deposit Balance as of the last working day of the previous month from the successful account opening date of the YOU i-Account

+ "Dah Sing Debit Card Merchant Spending Transaction" = Merchant Spending Transaction(s) conducted by the Eligible Customer via Dah Sing Debit Card (excluding transactions made via EPS)# during the Reward Period.

There may be a discrepancy in the currency conversion rate between the time of Eligible Dah Sing Debit Card Merchant Spending Transaction Transactions calculation and the execution time of the Eligible Dah Sing Debit Card Merchant Spending Transaction. The Bank shall not be liable for any loss caused by such

discrepancy. The transaction record shall be based on the Bank's record. Any unposted / cancelled / refunded transactions and all unauthorized transactions will not be counted.

e-Express Application Rewards

23a) "e-Express Bank Account Application" Reward

- "e-Express Bank Account Application" Reward is only applicable to Eligible Customers who are not holding any sole-named i-Account or any joint-named account with the Bank.
- Each abovementioned customer who applies for a YOU i-Account through "e-Express Bank Account Application" and successfully opens the account within 30 calendar days from the date of application during the Promotion Period, and maintains Savings Deposit Growth (as defined in clause 22 of these Terms and Conditions) of HKD30,000 (or its equivalent) or above during the Reward Period, can enjoy HKD200 cash reward.

23b) "e-Express New Investment Account Opening" Reward

- "e-Express New Investment Account Opening" Reward is only applicable to customer who did not maintain or cancel any integrated account and investment account and service at the Bank from 1 Jul 2023 to 30 Jun 2024 (both dates inclusive) and successfully opens (i) a sole-named YOU i-Account and (ii) an investment account and services simultaneously through "e-Express Bank Account Application" during the Promotion Period, and successfully subscribes at least 1 investment fund transaction (not applicable to Investment Fund switching and subscription of Investment Fund Savings Plan) on or before 31 Jan 2025 ("Eligible Customer of Investment Account Opening Reward"). Eligible Customers of Investment Account Opening Reward can enjoy investment fund subscription fee rebate of HKD300.
- Each Eligible Customer of Investment Account Opening Reward is entitled to the investment fund subscription fee rebate of HKD300 once only during the Promotion Period.
- The "e-Express New Investment Account Opening" Reward is only applicable to lump sum subscription of investment fund(s) where the subscription fee levied to the Eligible Customers of Investment Account Opening Reward is not less than 1.5% and the subscription amount is not less than HKD20,000 (or its equivalent).
- The "e-Express New Investment Account Opening" Reward will be given in the form of cash rebate. The cash rebate will be credited into the YOU i-Account of the Eligible Customer of Investment Account Opening Reward at the Bank on or before 31 Mar 2025. To be entitled to "e-Express New Investment Account Opening" Reward, the Eligible Customer of Investment Account Opening Reward must maintain a valid sole-named YOU i-Account and related investment account and services with the Bank at the time when the cash rebate is to be credited.

23c) "e-Express New Securities Account Opening" Reward

- "e-Express New Securities Account Opening" Reward is only applicable to customer who did not maintain or cancel any integrated account and securities account at the Bank from 1 Jul 2023 to 30 Jun 2024 (both dates inclusive) and successfully opens (i) a sole-named YOU i-Account and (ii) a securities account simultaneously through "e-Express Bank Account Application" during the Promotion Period, and (i) successfully execute at least 1 buy / sell transaction of Hong Kong Listed Securities, Shanghai A Shares or Shenzhen A Shares through the "Securities Trading App+" or "i-Securities Internet Trading Services" or (ii) successfully execute at least 1 buy / sell transaction of securities listed on New York Stock Exchange, NASDAQ or American Stock Exchange and settled in USD ("US Listed Securities") through the "US Securities Trading App" on or before 31 Jan 2025,

with minimum transaction amount of HKD10,000 (or its equivalent) for that HK stocks / A-shares / US stocks buy / sell transaction ("Eligible Customer of Securities Account Opening Reward"). Eligible Customer of Securities Account Opening Reward can enjoy "e-Express New Securities Account Opening" Reward of HKD300.

- Eligible Customer of Securities Account Opening Reward who would like to trade the US Listed Securities must successfully activate the US Stock Trading Services. All account holders of the relevant securities accounts must submit the US Internal Revenue Service W-8BEN Form to the Bank and the form must be successfully processed as valid by the Bank subsequently.
- Each Eligible Customer of Securities Account Opening Reward is entitled to the e-Express New Securities Account Opening Reward of HKD300 once only during the Promotion Period.
- Eligible Customers of Securities Account Opening Reward still have to pay other transaction fees upfront according to the prevailing "Bank Service Charges" of the Bank, including but not limited to transaction levy charged by the Securities and Futures Commission, trading fee charged by the Hong Kong Exchanges and Clearing Limited, Hong Kong stamp duty, Accounting and Financial Reporting Council Transaction Levy, stamp duty charged by the State Administration of Taxation, securities management fee charged by the China Securities Regulatory Commission, handling fee charged by Shanghai Stock Exchange / Shenzhen Stock Exchange, transfer fee charged by China Securities Depository and Clearing Corporation Limited, SEC fee and FINRA Trading fee.
- The "e-Express New Securities Account Opening" Reward will be given in the form of cash rebate. The cash rebate will be credited into the YOU i-Account of the Eligible Customer of Securities Account Opening Reward at the Bank on or before 31 Mar 2025. To be entitled to "e-Express New Securities Account Opening" Reward, the Eligible Customer of Securities Account Opening Reward must maintain a valid sole-named YOU i-Account and related securities account, and must still be using the US Stock Trading Services (if applicable) with the Bank at the time when the cash rebate is to be credited.

Transaction Reward

24. During the Reward Period, Eligible Customer who conducts Eligible Transaction(s) (as set out in the table below) using the Eligible Deposit Account, is entitled to Transaction Reward of HKD100. Regardless of the no. of transactions conducted for each type of Eligible Transactions, Eligible Customer can be entitled to the Transaction Reward of each type of Eligible Transaction once only. During the Reward Period, Eligible Customer can be entitled to a maximum of Transaction Reward of HKD500 in respect of all 5 types of Eligible Transactions conducted:

Types of Eligible Transactions	Details and Requirements
i. Merchant Spending Transaction(s) conducted via Dah Sing Debit Card (excluding transactions made via EPS)#	For merchant spending transaction(s) conducted via Dah Sing Debit Card and with accumulated transaction amount HKD5,000 or above (or its equivalent)
ii. Online Securities Buy / Sell Transaction(s) excluding IPO application and Stocks Investment Savings Plan (only applicable to Buy / Sell Transaction(s) of HK Stocks / A-shares via Dah Sing "i-Securities Internet Trading Services" / "Securities Trading App+" and / or Buy / Sell Transaction(s) of US Stocks via "US Securities Trading	For each Buy / Sell Securities Transaction with transaction amount of HKD25,000^ or above Transaction amount refers to the gross transaction amount excluding brokerage fee and other

Types of Eligible Transactions	Details and Requirements
App" using Eligible Deposit Account as securities settlement account).	relevant charges incurred.
iii. Subscribe or set up any of the following investment services type mentioned below: Currency Linked Premium Deposit / Currency Linked Principal Guaranteed Deposit / Currency Switching / Investment Fund** / Bonds / Equity Linked Investment **Excluding Investment Fund switching and monthly instalment of Investment Fund Savings Plan	For each transaction with transaction amount of HKD25,000 [^] or above
iv. Online Buy / Sell Foreign Currency (only applicable to transaction using Eligible Deposit Account as debit account and via either Dah Sing e-Banking or Mobile Banking). Only debit transactions will be awarded YOU Points.	For every debit transaction with transaction amount of HKD5,000 [^] or above
v. Bill Payment Transaction <ul style="list-style-type: none"> • Autopay of Bill Payment: only applicable to designated Eligible Deposit Account as debit account and autopay instruction being set up at the Bank's branch • Online Bill Payment Transaction: only applicable to designated Eligible Deposit Account as debit account and bill payments through "Bill Payments", "Funds Transfer within Dah Sing Bank" (only applicable to fund transfer to Dah Sing Credit Card or cash card) or "Settle Dah Sing Bank Payment" via either Dah Sing e-Banking or Mobile Banking 	Autopay of Bill Payment: for each autopay of bill payment transaction amount of at least HKD1,000 [^] / Online Bill Payment Transaction: for transactions of cumulative bill payment amount of HKD500 [^] or above under the same bill number in the same debit account in a calendar month
For details of relevant fees and charges, please refer to the prevailing "Bank Service Charges" of the Bank. [^] Transaction amount is calculated in Hong Kong Dollars or its equivalent and is based on the Bank's record as of transaction date. If the transaction is conducted in currencies other than Hong Kong Dollars, the relevant currency conversion (if applicable) will be effected at the rate determined by the Bank, subject to the possible discrepancies as specified below.	

The Bank will credit the relevant cash reward(s) to the HKD savings account of the YOU i-Account of the Eligible Customer, within 3 months after the end of the Reward Period. At the time the cash reward(s) are credited, the Eligible Customer must continue to maintain the valid YOU i-Account and has not withdrawn the consent for allowing the Bank to use the Eligible Customer's validated email address, mobile number and correspondence address in the Bank's record for direct marketing purpose via all channels (including but not limited to email, mailing, outbound call and SMS).

#The "Merchant Spending Transaction(s) conducted via Dah Sing Debit Card" that stated in the Savings Reward (please refer to clause 22 of these Terms and Conditions for details) and Transaction Reward (please refer to clause 24 of these Terms and Conditions for details) will be calculated based on the posting date of the transactions and the way of determining relevant currency conversion rate (if applicable) will be as follows:

- (1) For merchant spending transactions in the 11 major currencies (including Hong Kong Dollar, United States Dollar, Pound Sterling, Japanese Yen, Renminbi, Euro, Australian Dollar, New Zealand Dollar, Singapore Dollar, Canadian Dollar or Swiss Franc), the relevant currency conversion (if applicable) will be effected at the rate determined by the Bank; and
- (2) For merchant spending transactions not in the above-mentioned 11 major currencies, the currency conversion adopted by Mastercard will be used.

There may be a discrepancy in the currency conversion rate between the time of Eligible Transactions calculation and the execution time of the Eligible Transactions. The Bank shall not be liable for any loss caused by such discrepancy. The transaction record shall be based on the Bank's record. Any unposted / cancelled / refunded transactions and all unauthorized transactions will not be counted.

Terms and Conditions for Dah Sing Debit Card

25. For the details and the relevant Terms and Conditions of Dah Sing Debit Card, please visit dahsing.com/mcy_debit_card/en.

Terms and Conditions for Flash Foreign Exchange Offer

26. Flash Foreign Exchange Offer will be provided from time to time. For the details and the relevant Terms and Conditions, please visit dahsing.com/wm/promocode/en.

Terms and Conditions for Securities Services Rewards

27. For Securities Services Rewards of (i) "6-month \$0 Brokerage Fee for trading HK stocks / A-shares / US stocks"; (ii) "Open to Win Securities Lucky Draw"; (iii) "First-Time Custody Fee Waiver"; (iv) "Stocks Transfer-in Cash Reward of up to HKD15,000"; (v) "Handling Fee Waiver for IPO New Share Subscriptions"; and (vi) "USD Exchange 0 Trading Spread Offer", the promotion period is from 1 Jul 2024 to 31 Dec 2024 (both dates inclusive). For details and relevant terms and conditions of the offers, please refer to the promotion leaflet of Securities Services or visit dahsing.com/stock/promotion/en.

Terms and Conditions for Investment Service Rewards

28. For Investment Service Rewards of (i) "Transaction Reward for New-To-Investment-Service-Type Customers of HKD388"; (ii) "0% Subscription Fee for New Investment Fund Customers"; and (iii) "Cash Reward for Investment Fund Transfer-In of up to HKD8,000", the promotion period is from 1 Jul 2024 to 31 Dec 2024 (both dates inclusive). For details and the relevant terms and conditions of the offers, please refer to the promotion leaflet of the relevant investment service offers, visit dahsing.com/investment/en, or contact the relevant staff of the Bank.

Terms and Conditions for "Dah Sing Credit Card" Reward

29. For the details and the relevant terms and conditions of "Extra HKD300 Cash Rebate Offer for Opening YOU Banking Account" for Dah Sing ONE+ Credit Card, please visit dahsing.com/card/one/en.

30. For the details and the relevant terms and conditions of "Extra HKD300 Cash Rebate Offer for Opening YOU Banking Account" for Dah Sing British Airways Platinum Card, please visit dahsing.com/card/ba/en.
31. For the details and the relevant terms and conditions of "Extra HKD300 Cash Rebate Offer for Opening YOU Banking Account" for Dah Sing ANA World Mastercard, please visit dahsing.com/card/ana/en.
32. For the details and the relevant terms and conditions of "Extra HKD300 Cash Rebate Offer for Opening YOU Banking Account" for Dah Sing MyAuto Credit Card, please visit dahsing.com/card/myauto/en.

Terms and Conditions for YOU Banking

1. The "Total Relationship Value" includes the 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, please refer to the Bank's website dahsing.com/en or contact our staff at branch. The account holder(s) of the above mentioned accounts must be identical to that of YOU i-Account.
2. For details of service charges of YOU i-Account, please refer to the prevailing "Bank Service Charges" of the Bank.
3. For detailed terms and conditions in relation to YOU i-Account, Dah Sing e-Banking Service and Dah Sing Mobile Banking Service, please refer to the "Master Terms and Conditions" of the Bank and content of these Terms and Conditions for YOU Banking or contact the Bank's staff for details. Content of these Terms and Conditions are in addition to and do not affect the "Master Terms and Conditions" of the Bank.
4. The application for YOU i-Account may not be accepted unless applicants have provided the Bank with a valid email address.
5. The Bank reserves the right to alter or terminate the offers herein and amend these Terms and Conditions at the sole and absolute discretion of the Bank and at any time without prior notice. In case of any disputes, the decision of the Bank shall be final and conclusive.
6. These Terms and Conditions shall be governed by and construed in accordance with the laws of 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.
7. 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).

Terms and Conditions for e-Receipt

8. Customer needs to register his / her ATM Card in order to receive e-Receipts. In the case of joint accounts, each account holder has to subscribe to the service separately.
9. Customer who registers his / her ATM Card for e-Receipt service is required to provide a valid email address and / or mobile phone number to the Bank. Upon successful registration, an e-Receipt will be automatically sent to the valid email address and / or mobile phone number of the customer registered with the Bank every time after a transaction is carried out via Automated Teller Machines ("ATM") located in Hong Kong or overseas or the Bank's Cash Deposit Machine or the Bank's Cash & Cheque Deposit Machine through the use of the registered ATM Card, regardless of whether the

customer chooses to receive physical "Customer Advice" issued by such ATM or Cash Deposit Machine or Cash & Cheque Deposit Machine during such transaction (save and except the customer's checking of account balance via ATM or Easy Cash Deposit Machine or Cash & Cheque Deposit Machine and other transactions as may be designated by the Bank from time to time). The SMS e-Receipt service will only be sent to valid Hong Kong mobile phone number. Such SMS will not be sent to overseas phone number. For the avoidance of doubt, e-Receipt registration for each ATM Card is a one-off request and thus, no further registration will be required upon successful registration, unless in the event of card loss or damage, depending on the type of ATM Card, customer may be required to register the new ATM Card for the e-Receipt service again. For details, please contact the Bank's staff.

10. The e-receipt service is subject to relevant terms and conditions, please visit the webpage of e-Alert at dahsing.com/ealert/en for details.

Terms and Conditions for e-Statement

11. The use of e-Statement service is subject to the relevant terms and conditions. For details, please visit dahsing.com/estatement/en.

Terms and Conditions for No Bounced Cheque / Autopay Protection

12. YOU Banking customer can automatically enjoy No Bounced Cheque / Autopay Protection for relevant transaction amount of up to HKD5,000 in YOU i-Account by maintaining the Total Relationship Value of HKD200,000 (or its equivalent) or above in the previous month. The eligibility of protection will be printed on the customer's consolidated monthly statement.
13. YOU Banking customers can enjoy No Bounced Cheque / Autopay Protection for relevant transaction in the following month by maintaining the designated amount of Total Relationship Value which will be calculated by the Bank on a monthly basis.

Terms and Conditions for Dah Sing Octopus App Card

14. The Dah Sing Octopus App Card's AAVS transaction records of the Bank shall be final and conclusive. The transaction date and posting date of an AAVS transaction may differ, and the eligibility of a transaction shall be based on the posting date recorded by the Bank.
15. For the details of Dah Sing Octopus App Card, please visit dahsing.com/appcard/en.

Terms and Conditions for Multi-Currency Current Account and Multi-Currency Savings Account

16. Savings Interest of Multi-Currency Savings Account is the Savings Interest of YOU i-Account (please refer to Bank's website for details), which is calculated on a compound daily basis and is credited once per month.
17. Savings Interest of HKD Current Account is the Savings Interest of YOU i-Account (please refer to Bank's website for details) ("Basic Interest"). Customers who use / hold any designated Dah Sing Bank service / product (as defined in clause 21 of these Terms and Conditions) can enjoy the Bonus Savings Interest

Rate of 0.125% ("Bonus Savings Interest" or "Bonus Saving Interest Rate"). Total annual interest rate is unlimited. The interest rate will be calculated on a simple interest basis and will be credited monthly to the customer.

18. Bonus Savings Interest Rate will be calculated according to the record of the designated service / product that the customer is using / holding on the last working day of every month. It will be effective to HKD Current Account of YOU i-Account in the following month.
19. The Bonus Savings Interest of Multi-Currency Current Account will be calculated based on the deposit amount in the HKD Current Account under the Multi-Currency Current Account starting from the subsequent calendar month and credited to the HKD Current Account of YOU i-Account on the last working day of each month.
20. The balance of YOU i-Account must reach the designated amount in order to enjoy interest. Please refer to the Bank's website for details.
21. Definition of using or holding any one of the designated Dah Sing Bank services / products:
 - i. Using / Holding Personal Loan which include all Instalment Loans of Express Money, Tax Loan, Credit Mastermind Instalment Loan, In-Money Revolving Loan, e-Cash, FlexiMoney Overdraft Facility and Cash Card. Customer is required to maintain valid loan account with normal repayment record in order to be eligible for the Bonus Savings Interest offer;
 - ii. Holding valid Principal Card and Supplementary Credit Card of Dah Sing Credit Card and Co-brand except Cash Card, Corporate Card, Purchasing Card, Gift Card, Spending Card, Business Card, Private Label Card, and Balance Transfer Account, and with valid transactions record. Valid transactions refer to those local and overseas retail purchase and cash advance made by the principal cardholders of credit card, but this is not applicable to other transactions including but not limited to balance transfer amount, bank handling fee (include but not limited to annual fee, financial charges, late charge, service fee for cash advance, etc.) during the month. Any unposted, cancelled, reversal or unauthorized transactions would not be counted as well. Transactions made by the supplementary cardholders would be counted towards the principal cardholders. The Bank reserves the right to make the final decision on the eligibility of transactions. The Bank's transaction records of the credit card or debit card shall be final and conclusive. Any unposted transaction will not be counted;
 - iii. Using any Mortgage Loan service;
 - iv. Using Securities service (including buy and sell transactions) and with stocks holding; or
 - v. Holding Investment Products which include Investment Fund, Currency Linked Premium Deposit, Currency Linked Principal Guaranteed Deposit, Currency Switching, Equity Linked Investment, Bond, Foreign Exchange Margin Trading, etc.

The Bank reserves the right to make the final decision on the definition of designated Dah Sing Bank services / products. Please enquire our branch staff for details.

22. Customer will only be entitled to 0.125% p.a. Bonus Savings Interest per month even if he / she is using / holding more than one of the designated Bank services / products.

23. The Bonus Savings Interest is only applicable to the credit balance of the HKD Current Account of YOU i-Account. Deposit balance of other accounts which include the Multi-Currency Savings Account of i-Account would not be counted.
24. If a customer holds both single and joint YOU i-Accounts, the designated bank services / products that are being held / used by the customer will apply to both his / her single and joint accounts for calculating the Bonus Savings Interest of the HKD Current Account of both YOU i-Accounts.
25. To enjoy the Bonus Savings Interest Rate, the status of all designated bank services / products and accounts used / held by all the relevant YOU i-Account holders with the Bank must be valid, normal and meet the requirements (according to the Bank's definition).
26. The interest (include Basic Interest and Bonus Savings Interest) would be calculated up to the date when YOU i-Account is cancelled.
27. Deposit interest is calculated on the basis of 365 days in a year (for both ordinary year and leap year).

Terms and Conditions for other Exclusive Banking Services Privileges

28. Each valid YOU i-Account is entitled to first 10 free "Transfer Express" transactions via Dah Sing e-Banking or Mobile Banking. Once an order for a transaction has been placed, regardless of whether the transfer is successfully carried out or not, it will be counted as a transaction and be deducted from the free quota.
29. Account holders of YOU i-Account are entitled to a waiver of the handling fee for purchasing gift vouchers.
30. The Bank reserves the right to terminate or amend the above mentioned offers and the relevant terms and conditions without prior notice. Should there be any dispute, the decision of the Bank should be final and conclusive.

Terms and Conditions for "YOU Points Scheme"

General Terms and Conditions

31. An account holder of YOU i-Account, in his / her sole name or in the capacity as Primary Account Holder in the case of a joint account (the "Eligible Customer"), will automatically join the YOU Points Scheme and earn reward points (i.e. YOU Points) by using / holding eligible transactions designated by the Bank from time to time (the "Eligible Transactions") through any Eligible Customer's deposit account that he / she maintains with the Bank in the capacity as Primary Account Holder (the "Eligible Deposit Account"). Eligible Customers will be awarded YOU Points upon successful execution of Eligible Transactions posted by the Bank by any account holders of Eligible Deposit Accounts. YOU Points are awarded on a per YOU i-Account basis. Primary Account Holder refers to the "Applicant" mentioned in New Account(s) / Service(s) Application Form signed by the customer. Eligible Customer can use YOU Points to redeem such cash reward, cash coupon, mileage, product, services or any other items the Bank may introduce from time to time ("Reward") as available under the YOU Points promotion programme announced by the Bank from time to time. Please refer to the terms and

conditions of the relevant programme and redemption letter (if applicable) for the gifts available for redemption and details of redemption.

32. "Date of Joining YOU Banking" refers to the account opening date of Eligible Customer's first YOU i-Account in the capacity as Primary Account Holder. The "Date of Joining YOU Banking" shown in Eligible Customer's Dah Sing e-Banking or Mobile Banking page shall be final and conclusive.
33. "YOU Balance" refers to the average daily positive balance of all savings accounts and current accounts of the Eligible Customer maintained with the Bank (in the capacity as Primary Account Holder) in a calendar month excluding fixed deposit (for public holidays (including Sunday), the "daily positive balance of all saving accounts and current accounts" will be calculated based on the daily positive balance of all savings accounts and current accounts of the previous business day.). The calculation of the YOU Balance will start on the first day of the calendar month immediately following the calendar month in which the "Date of Joining YOU Banking" falls. Eligible Customer may check his or her YOU Balance at Dah Sing e-Banking or Mobile Banking.
34. The Bank shall have the right from time to time to suspend, modify, withdraw, cancel or discontinue the YOU Points Scheme and these Terms and Conditions without giving any reason or prior notice. In case of any disputes, the decision of the Bank shall be final and conclusive.

YOU Points

35. YOU Points will be awarded in each successfully executed and posted Eligible Transaction, subject to a maximum of 50 YOU Points in each calendar month. YOU Points awarded each month also depend on the posting date of the Eligible Transactions (i.e. the date when the Eligible Deposit Account is credited or debited).
36. The YOU Points earned in one calendar year will expire on 31 Dec of the second succeeding calendar year (the "Expiry Date") unless the Bank agrees otherwise. The Bank is entitled to change the Expiry Date of any or all of the YOU Points awarded to the Eligible Customer by notification. Any YOU Points accumulated by the Eligible Customer which are not redeemed for rewards shall, unless the Bank otherwise agrees, expire and be automatically cancelled after 21:00 on the Expiry Date (or such other time and / or date as agreed by the Bank) without further notification nor any compensation nor alternative arrangement. The Expiry Date shown in Eligible Customer's Dah Sing e-Banking or Mobile Banking page shall be final and conclusive. Notwithstanding the foregoing, (i) if the Eligible Customer or the Bank terminates YOU Banking services for any reason before the Expiry Date, all YOU Points accumulated by the Eligible Customer may be cancelled; or (ii) if the Eligible Customer or the Bank terminates any of the Eligible Transactions for any reason before the Expiry Date, the corresponding YOU Points accumulated by the Eligible Customer may be cancelled.
37. Please refer to the Bank's YOU Banking website for the types of Eligible Transaction, respective YOU Points earned and the Maximum YOU Points earned from each Eligible Transaction per month (as may be amended / updated from time to time at the Bank's sole and absolute discretion).
38. The Bank will update the YOU Points accumulated and available for redemption by the Eligible Customer in 3 working days after the posting date of an Eligible Transaction. If the posting date of an

Eligible Transaction falls on a public holiday (including Sunday), the posting date will be postponed to the following working day of the Bank. The Bank's records in relation to YOU Points accumulated and available for redemption by the Eligible Customer, and the decision of the Bank shall be final and conclusive.

39. The calculation of YOU Points will be based on the transaction amount in Hong Kong dollars or equivalent (if applicable) unless otherwise specified by the Bank. The currency conversion will be effected at the prevailing rate determined by the Bank on the day of the conversion. There may be a discrepancy in the currency conversion rate between the time of YOU Points calculation and the execution time of the Eligible Transaction. The Bank shall not be liable for any loss or damage caused by such discrepancy.
40. Double YOU Points will only be applicable to Eligible Customer who has used YOU Banking for over 1 year and has maintained a YOU Balance of HKD50,000 (or its equivalent) or above in each of the past 12 calendar months before the month in which the birthday of the Eligible Customer falls (the "Birthday Month"). Such Eligible Customer can earn double YOU Points for each Eligible Transaction successfully executed and posted in the Birthday Month, and the maximum YOU Points that can be earned in each calendar month will remain unchanged in the Birthday Month.
41. Eligible Customer must maintain a valid YOU i-Account at the time that YOU Points are being awarded.
42. The Bank reserves the exclusive right from time to time to change the types of Eligible Transaction, to decide and vary the quantity of YOU Points to be awarded for each Eligible Transaction and is entitled to prescribe any condition or limitation in relation to the award of YOU Points and their redemption.

Redemption of Reward

43. Eligible Customer is required to maintain a valid YOU i-Account and have registered for Dah Sing e-Banking or Mobile Banking with a valid login ID / user ID and password at the time of YOU Points enquiry and redemption, and a valid designated credit card.
44. Eligible Customers can check the YOU Points accumulated and available for redemption via Dah Sing e-Banking or Mobile Banking. The YOU Points accumulated by the Eligible Customer will be shown on a consolidated basis, i.e. by consolidating all the YOU Points awarded to the Eligible Customer's individual and joint (in the capacity as Primary Account Holder) YOU i-Accounts. The Bank's record in relation to the YOU points accumulated and available for redemption by the Eligible Customer shall be conclusive and binding. The Bank reserves the right to make the final decision.
45. On or after the first anniversary of "Date of Joining YOU Banking", an Eligible Customer can use his / her YOU Points to redeem Reward provided that the Eligible Customer shall have a valid YOU i-Account and a YOU Balance of HKD50,000 or above (or its equivalent) in each of the past 12 calendar months at the time of redemption. Please refer to the Bank's website for conversion rate and other details.
46. Once the application for redemption has been submitted, no amendment or cancellation is allowed. The relevant redeemed YOU Points will be deducted from the available balance. Redemption service is available from 09:00 to 21:00 on Dah Sing e-Banking and Mobile Banking. The relevant Rewards will

be credited to the Designated Credit Card / mileage account or relevant redemption letter will be sent (as the case may be) within 14 working days after successful redemption.

47. The Bank reserves the right to replace the Reward with other offer or change the reward ratio without prior notice.
48. Cash reward will be used for payment of new credit card transaction items under the Designated Credit Card. It is not transferable, refundable and cannot be exchanged for cash.
49. Customer should be bound by the terms and conditions set out by the relevant mileage programme / supplier of the relevant product, service or items. Please refer to the website of the relevant mileage programme or the suppliers for details. The Bank is not the supplier of the relevant mileage, products and services. The Bank shall not be responsible and liable for any matter in relation to the relevant mileage, products and services, including but not limited to the expiry date, usage and redemption. Any enquiry, comment or complaint about relevant mileage, product(s) or services should be directed to the relevant mileage programme operator or supplier(s).

Terms and Conditions for Online Appointment & Speedy Account Opening Service

50. Speedy Account Opening Service is only applicable to customers who successfully submit the "Online Appointment for YOU Banking" form through dahsing.com/you/apply/en, Dah Sing e-Banking, or Dah Sing Mobile App (the "Online Appointment") before opening YOU i-Account.
51. The Bank will contact the customer within 3 working days upon receipt of the Online Appointment form by the Bank according to the contact information provided by the customer for arranging the opening of YOU i-Account at the Bank's branch.
52. The 15 minutes for the Speedy Account Opening Service is for reference only and subject to the customer information provided in the Online Appointment form, the number of applicants, documents uploaded by customer before visiting the Bank's branch and the actual situation at branch during account opening. The Bank is not liable for any loss, damages and / or costs incurred if the account opening process takes more than 15 minutes.

Terms and Conditions for Online Upgrade to YOU Banking Service

53. Online Upgrade to YOU Banking Service is only applicable to customers who successfully submit the "Online Upgrade to YOU Banking" form through Dah Sing e-Banking or Dah Sing Mobile App before opening YOU i-Account.

Risk Disclosure Statement and Important Note:

Securities Service

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 the Bank 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.

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.

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 Linked Principal Guaranteed Deposit

Currency Linked Principal Guaranteed Deposit is a structured investment product and is not equivalent to time deposit. It is not a protected deposit and is not protected by the Deposit Protection Scheme in Hong Kong. This product is only principal protected if customers hold it till maturity. Regarding the product details of Currency Linked Principal Guaranteed Deposit, please refer to the relevant offering documents.

Foreign Exchange Margin Trading

The risk of loss in foreign exchange margin trading can be substantial. You may sustain losses in excess of your initial margin funds. Placing contingent orders, such as "stop-loss" or "stop-limit" orders, will not necessarily limit losses to the intended amounts. Market conditions may make it impossible to execute such orders. You may be called upon at short notice to deposit additional margin funds. If the required funds are not provided within the prescribed time, your position may be liquidated without prior notice. You will remain liable for any resulting deficit in your account. You should therefore carefully consider whether such trading is suitable in light of your own financial position and investment objectives.

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.

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.

Bond

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 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 limited to the risk disclosure statement and health warning.

Currency Risk Disclosure

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 Note:

Currency Switching, Currency Linked Premium Deposit, Currency Linked Principal Guaranteed Deposit, Equity Linked Investment, Investment Fund and Bond are investment products. Currency Linked Premium Deposit, Currency Linked Principal Guaranteed Deposit, Equity Linked Investment, some Investment Funds and some Bonds 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 / 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 distributes insurance products for Sun Life. The life insurance products distributed by our Bank are underwritten by Sun Life and are products of Sun Life but not the Bank. Life insurance products are not bank deposits nor bank saving plans with free life insurance coverage. The above information is for reference only and does not contain the full terms of the relevant products. It is intended to be published in Hong Kong only. It shall not be construed as an offer, solicitation or recommendation to provide or sell or a solicitation to purchase any insurance plans. You should choose relevant insurance products according to your own or actual needs and your financial affordability. Please read, fully understand and accept the terms and conditions, policy coverage, policy exclusions, premium, key product risks, important notes, policy dividend (if applicable), investment policy (if applicable) etc. stated in the relevant documents and policy contract before applying for any insurance plans. Sun Life is solely responsible for all coverage and compensation, and reserves the right of final approval of the relevant insurance plan. Policyholders are subject to the credit risk of relevant insurance company.

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

Should there be any inconsistency or conflict between the English and Chinese versions, the English version shall prevail.

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

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

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