

General Terms and Conditions

1. Unless otherwise specified, the promotion period is valid from 1 July 2024 to 31 December 2024 (both dates inclusive) ("Promotion Period").
2. Customers' eligibility and transaction calculations in relation to all the offers and rewards herein will be based on the transaction records of Dah Sing Bank, Limited ("Bank").
3. All the offers and rewards herein are not transferable and cannot be exchanged for cash or other services, products or discounts.
4. Private Banking and corporate customers of the Bank and staff of Dah Sing Financial Group and its affiliates are not eligible for all the offers and rewards herein.
5. Unless otherwise stated, all the offers and rewards herein cannot be used in conjunction with any other promotion offers of the Bank. The Bank reserves the right to terminate or amend the offers and / or rewards herein and their respective terms and conditions at any time without prior notice. In case of dispute, 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. 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).
8. In case of any discrepancy between the Chinese and the English versions of these Terms and Conditions, the English version shall prevail.

Terms and Conditions for Securities Welcome Offers

1. (Applicable to the opening of securities accounts) The welcome offers specified below are only applicable to the customers who did not maintain any securities account (whether in sole name or joint names with other person(s)) with the Bank at any time during the period from 1 January 2024 to 30 June 2024 (both dates inclusive) and successfully open new securities accounts with the Bank for the first time during the Promotion Period ("New Securities Customers").
2. (Applicable to the opening of margin securities accounts) The welcome offers specified below are only applicable to the customers who did not maintain any securities account (whether in sole name or joint names with other person(s)) with the Bank at any time and did not maintain any margin securities account (whether in sole name or joint names with other person(s)) with the Bank during the period from 1 January 2024 to 30 June 2024 (both dates inclusive) and successfully open new margin securities accounts with the Bank for the first time during the Promotion Period ("New Securities Margin Customers").
3. During the Promotion Period, if customers (i) open more than one new securities account or new margin securities account; or (ii) open both new securities account and new margin securities account at the same time, whether in sole name or joint names with other person(s), only that new securities account or new margin securities account with the earliest account opening date ("Eligible Account") will be eligible for the relevant welcome offer(s).

A. 6-month \$0 Brokerage Fee for trading HK stocks / A-shares / US stocks

1. (I) New Securities Customers who successfully execute any buy / sell transactions of Hong Kong Listed Securities, Shanghai A Shares and / or Shenzhen A Shares through the "Securities Trading App+" and / or "i-Securities Internet Trading Services" and /or successfully execute any buy / sell transactions 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"; or (II) New Securities Margin Customers who successfully execute any buy / sell transactions of Hong Kong Listed Securities, Shanghai A Shares and / or Shenzhen A Shares through the "Securities Trading App+" and / or "i-Securities Internet Trading Services" ("Eligible e-Channel Securities Transaction"), at the Eligible Account within the 6 months after the opening of the securities account / margin securities account (as the case may be) during the Promotion Period can enjoy brokerage fee rebate for the buy and sell stock transactions for the 6 months from the account opening date ("Free Brokerage Fee Period"). Within the Free Brokerage Fee Period, the brokerage fee rebate is limited to the first HKD1,000,000 (or its equivalent) accumulated amount of Eligible e-Channel Securities Transactions per month. IPO subscription and Stocks Investment Savings Plan are excluded under this offer.
2. If the amount of the first and a single Eligible e-Channel Securities Transaction in any month during the Free Brokerage Fee Period exceeds HKD1,000,000, such transaction will still be fully eligible for this offer. Any subsequent Eligible e-Channel Securities Transactions in the same month that exceed the limit on the relevant accumulated amount of Eligible e-Channel Securities Transaction will not be eligible for this offer.
3. New Securities Customers 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.
4. Customers who are eligible for this offer are required to pay brokerage fees upfront at the rate of respective transaction channel. The brokerage fees being waived will be reimbursed to the relevant securities settlement account in the form of cash rebates within 2 months after the end of the Free Brokerage Fee Period according to the schedule as set out below:

Account Opening Month	Free Brokerage Fee Period
July 2024	July 2024 to January 2025
August 2024	August 2024 to February 2025
September 2024	September 2024 to March 2025
October 2024	October 2024 to April 2025
November 2024	November 2024 to May 2025

December 2024	December 2024 to June 2025
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- Customers still have to pay other transaction fees 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.
- Customers must still maintain their relevant valid Eligible Accounts and related securities settlement accounts, and maintain the US Stock Trading Services (if applicable) with the Bank at the time the relevant brokerage fee rebates is to be credited by the Bank in order to be entitled to this offer.

B. "Open to Win" Securities Lucky Draw

- During the Promotion Period, there will be three phases for "Open to Win" Securities Lucky Draw ("Lucky Draw") (each, "Phase of Promotion"):

Phase of Promotion	Promotion Phase Dates
1	1 July 2024 to 31 August 2024
2	1 September 2024 to 31 October 2024
3	1 November 2024 to 31 December 2024

New Securities Customers / New Securities Margin Customers can participate in the Lucky Draw during any one of the Phases of Promotion as stated in table (i) below according to the date of successful opening of the Eligible Account ("Account Opening Date") within the Promotion Period. By completing any of the following designated securities missions as stated in table (ii) below during the relevant Phase of Promotion. New Securities Customers / New Securities Margin Customers will earn 1 lucky draw entry to the Lucky Draw ("Eligible Lucky Draw Customer"):

Table (i)

Phase of Promotion	Account Opening Date Falls Between (both dates inclusive)
1	1 July 2024 to 31 August 2024
2	1 September 2024 to 31 October 2024
3	1 November 2024 to 31 December 2024

Table (ii)

Designated Securities Mission(s)	No. of Lucky Draw Entry upon completion*
Successfully open securities account and successfully apply for the US Stock Securities Trading Services of the Bank	1 Entry
Successfully subscribe to the Securities e-Statement and e-Advice services (i.e. forgoing paper statements and advice)	1 Entry
Successfully Login "Securities Trading App+" or "US Securities Trading App"	1 Entry
Successfully set stock selection strategy in "Power Screener" or "Power Tracker" via "Securities Trading App+"	1 Entry

*Regardless of the number of times an Eligible Lucky Draw Customer completes a single designated securities mission in the Phase of Promotion, the Eligible Lucky Draw Customer can only earn 1 lucky draw entry for that mission in the relevant Phase of Promotion. Each Eligible Lucky Draw Customer can have a maximum of 4 lucky draw entries for the relevant Phase of Promotion.

- Winners will be drawn randomly by a computer system hosted by the Bank within one month after the end of each Phase of Promotion. The Bank will notify winners individually by SMS via their valid mobile number registered with the Bank within one month after the end of each Phase of Promotion. 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 customer failing to provide a valid mobile number) and will not re-issue any notification.

Phase of Promotion	Lucky Draw Date / Date of Lucky Draw Result Notification / Date of Publishing Lucky Draw Result on the Bank's website
1	On or before 30 September 2024
2	On or before 30 November 2024
3	On or before 31 January 2025

3. Each Eligible Lucky Draw Customer can only win a maximum of 1 Lucky Draw prize during the Promotion Period. The prizes and quotas are shown in the table below:

Prize [^]		Quota(s) (In each Phase of Promotion Period)
Grand Prize	Hong Kong to Tokyo Round-Trip Flight Tickets for two Adults (Economy Class)	1 Quota
2 nd Prize	HKD500 Hutchgo Travel Voucher	3 Quotas
3 rd Prize	1 Share of Intel Corporation (stock code: INTC.US)	150 Quotas
4 th Prize	10 Shares of CSOP Hang Seng TECH Index ETF (stock code: 3033.HK)	1,200 Quotas
5 th Prize	0% Fund Subscription Fee	400 Quotas
6 th Prize	35% Discount on Dah Sing Insurance JourneySure Travel Insurance Plan	Unlimited Quotas

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

4. All the prizes herein are not transferable and cannot be exchanged for cash, other products, services or discounts. Unless otherwise stated, all the prizes herein cannot be used in conjunction with any other promotion offers of the Bank.
5. The Bank is not the supplier of the prizes, and shall not be responsible for any matters related to the prizes. Use of the prizes shall be subject to the terms and conditions specified by the relevant suppliers. Any disputes relating to the prizes shall be settled between the winner and the supplier directly. The quoted value of the prizes is for reference only. The Bank is not responsible for any differences between the quoted value and actual market price of the relevant prize.
6. In the event that the Bank is unable to provide any of the prizes for whatever reason, the Bank reserves the right to substitute the relevant prize with other gift at any time without prior notice. The value or nature of the substitute gift may differ from the original prize.
7. 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.
8. If the winner has terminated their Eligible Account and related settlement account with the Bank before receiving the prize, they will be disqualified from receiving the prize.
9. In case of any fraud, abuse, reversal or cancellation of transaction(s) in respect of which the relevant prize(s) is / are rewarded, the Bank reserves the right to disqualify the relevant customer from the relevant prize(s) or debit the equivalent amount of the relevant prize(s) from his / her account without prior notice.

C. First-Time Custody Fee Waiver

1. New Securities Customers / New Securities Margin Customers who successfully open securities account / margin securities account at the Bank during the Promotion Period will be entitled to a waiver of the first-time custody fee of their Eligible Accounts. Customers are required to pay the custody fee upfront according to the prevailing "Bank Service Charges" of the Bank (currently HKD100 for VIP Banking customers / HKD150 for general customers for every 6 months). The custody fee being waived will be reimbursed to the Eligible Customers' securities settlement accounts in the form of cash rebate according to the schedule as set out below:

Account Opening Month	Month in which custody fee to be charged by the Bank (if applicable)	Month in which custody fee rebate to be credited by the Bank
July 2024 – November 2024	Early December 2024	On or before 28 February 2025
December 2024	Early June 2025	On or before 31 August 2025

2. Each New Securities Customer / New Securities Margin Customer will be entitled to the "First-Time Custody Fee Waiver" once only.
3. Customers must still maintain valid Eligible Accounts and related securities settlement accounts with the Bank at the time the custody fee rebate is to be credited in order to be entitled to the "First-Time Custody Fee Waiver".

D. Reward for Subscribing to Securities e-Statement and e-Advice Services & Activating Mobile Device

1. New Securities Customers / New Securities Margin Customers who successfully subscribe to the Securities e-Statement and e-Advice services (i.e. forgoing paper statements and advice) in any branch of the Bank for the first time and activate their mobile devices during the Promotion Period can enjoy an instant reward of a HKD50 supermarket shopping coupon.
2. Each New Securities Customer / New Securities Margin Customer will be entitled to this offer once only.
3. This offer is not applicable to opening of securities accounts via e-Express Bank Account Application.
4. The Bank is not the supplier of the supermarket shopping coupon. Any inquiry, comment or complaint about the coupon or relevant products or services should be directed to the relevant suppliers. The Bank will not be responsible for any matter in relation to the coupon or relevant products or services. The use of the supermarket shopping coupon shall be bound by the corresponding terms and conditions specified by the suppliers. Please contact the suppliers for details.
5. The Bank reserves the right to offer alternative reward / voucher as replacement without prior notice if the relevant supermarket shopping coupons are out of stock or not available for

whatever reason. The quoted price(s) of the alternative reward(s) / voucher(s) and related product(s) may not be the same as the supermarket shopping coupons provided in this offer.

Terms and Conditions for Securities Services Privilege Offers

E. Preferential Securities Trading Brokerage Fee Rate

1. VIP Banking customers and general banking customers can enjoy a "Securities Trading Brokerage Fee at 0.125%" offer and a "Securities Trading Brokerage Fee at 0.15%" offer respectively for the trading transactions of Hong Kong Listed Securities, Shanghai A Shares and / or Shenzhen A Shares successfully executed through "Securities Trading App+" and / or through "i-Securities Internet Trading Services" during the Promotion Period through valid securities accounts maintained with the Bank. The minimum brokerage fee is HKD90 (for HKD denominated transaction) / RMB80 (for RMB denominated transaction) per trading transaction.
2. VIP Banking customers and general banking customers can enjoy "Securities Trading Brokerage Fee at 0.15%" offer and "Securities Trading Brokerage Fee at 0.18%" offer respectively for the trading transactions of Hong Kong Listed Securities successfully executed through "Securities Trading Specialist Hotline" during the Promotion Period through valid securities accounts maintained with the Bank. The minimum brokerage fee is HKD90 (for HKD denominated transaction) / RMB80 (for RMB denominated transaction) per trading transaction.
3. During the Promotion Period, VIP Banking customers and general banking customers can enjoy a "Securities Trading Brokerage Fee at 0.2%" offer and a "Securities Trading Brokerage Fee at 0.25%" offer respectively for the trading transactions of US Listed Securities successfully executed through "US Securities Trading App" and through valid securities accounts maintained with the Bank. The minimum brokerage fee for VIP Banking customers and general banking customers are USD8 and USD10 respectively (for USD denominated transaction) per transaction.
4. If any customer account type changes during the Promotion Period, the brokerage fee rate offer applicable to the respective account type will be effective within 3 working days from the effective day of the change.
5. VIP Banking customers can enjoy the "Securities Trading Brokerage Fee at 0.1%" offer for each successfully executed Hong Kong Listed Securities, Shanghai A Shares and / or Shenzhen A Shares trading transaction with transaction amount of HKD1million / RMB1million or above conducted through any transaction channel during the Promotion Period through their valid securities accounts maintained with the Bank. For customers who are eligible for the "Securities Trading Brokerage Fee at 0.1%" offer, they are required to pay the brokerage fees upfront at the rate of respective transaction channel. The brokerage fee amount that is entitled to be waived will be reimbursed to eligible customers' securities settlement accounts in the form of cash rebates on or before 31 August 2025. Customers must still be VIP Banking customers and maintain the relevant valid securities accounts and securities settlement accounts with the Bank at the time the brokerage fees being waived are credited in order to be entitled to this offer.

F. Custody Fee Offer

- Existing customers of the Bank who maintain securities accounts with the Bank ("Securities Customers") / Existing customers of the Bank who maintain securities margin accounts with the Bank ("Securities Margin Customers") who conduct Eligible Securities Transaction (as defined in Clause 2 of this Section F) with accumulated amount reaching HKD3,000,000 or above (or its equivalent) in the designated months of each phase as set out below will be entitled to custody fee waiver during the corresponding period. Securities Customers / Securities Margin Customers are required to pay the custody fee upfront according to the prevailing "Bank Service Charges" of the Bank (currently HKD100 for VIP Banking customers / HKD150 for general customers for every 6 months). The custody fee being waived will be reimbursed to the eligible customers' securities settlement accounts in the form of cash rebate according to the schedule as set out below:

Phase	Designated Months	Month in which custody fee to be charged by the Bank (if applicable)	Month in which custody fee rebate to be credited by the Bank
1	1 June 2024 – 30 November 2024	Early December 2024	On or before 28 February 2025
2	1 December 2024 – 31 May 2025	Early June 2025	On or before 31 August 2025

- "Eligible Securities Transaction" refers to a successfully executed buy / sell transaction of Hong Kong listed securities, Shanghai A Shares and / or Shenzhen A Shares through any transaction channel of the Bank or successfully executed buy / sell transaction of US Listed Securities through the Bank's "US Securities Trading App" (buy / sell of US Listed Securities is not applicable to margin customers).
- If the Securities Customer / Securities Margin Customer holds more than one securities account, only the securities account with the accumulated Eligible Securities Transaction amount reaching HKD3,000,000 or above (or its equivalent) can enjoy this offer.
- Securities Customers / Securities Margin Customers must still maintain the relevant valid securities accounts / margin securities accounts and related securities settlement accounts with the Bank at the time the custody fee rebate is to be credited in order to be entitled to the "Custody Fee Offer".

G. Stocks Transfer-in Cash Reward of up to HKD15,000

- Securities Customers / Securities Margin Customers who successfully deposit Hong Kong Listed Securities and / or Shanghai A Shares and / or Shenzhen A Shares and / or US Listed 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) during the Promotion Period can

enjoy HKD200 cash reward for depositing every HKD100,000 (or its equivalent) aggregate market value of stocks. The cash reward is capped at HKD15,000, calculated based on the aggregate market value of stocks deposited in each securities account.

2. If there is any withdrawal of stocks either through CCASS or by physical scrip before the cash reward is credited by the Bank, customers will not be eligible for any cash reward. If customers sell the relevant stocks deposited in their securities accounts / margin securities accounts at the Bank, the aggregate market value of stocks deposited for the calculation of this offer will not be affected.
3. 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 offer.
4. If the aggregate market value of stocks deposited falls short of HKD100,000, customers will not be eligible for the "Stocks Transfer-in Cash Reward of up to HKD15,000" offer. Any part of the aggregate market value in excess of HKD100,000 which falls short of its multiple will not be counted for the cash reward. The value of cash reward entitled is fixed at HKD200 or its multiple, depending on the aggregate market value of the deposited stocks.
5. The cash reward(s) will be credited into eligible customers' securities settlement accounts on or before 28 February 2025. Customers must still maintain the relevant valid securities accounts and securities settlement accounts with the Bank at the time the cash reward(s) is / are credited by the Bank in order to be entitled to the offer(s).

H. Handling Fee Waiver for IPO New Share Subscriptions

1. Securities Customers / Securities Margin Customers can enjoy a waiver of the handling fee for their successful subscriptions of IPO new shares through "Securities Trading App+" of the Bank during the Promotion Period.
2. The "Handling Fee Waiver for IPO New Share Subscriptions" offer is only applicable to any IPO new shares subscription listed on the Main Board and GEM Board of Hong Kong Stock Exchange through nominee service of the Bank during the Promotion Period and will be subject to the announcement of the Bank.
3. Securities Customers / Securities Margin Customers who are eligible for the "Handling Fee Waiver for IPO New Share Subscriptions" offer are required to pay the relevant handling fee for IPO New Shares Subscriptions first (HKD100 / RMB100 per application). The handling fee for the IPO new share subscriptions being waived will be reimbursed to the eligible customers' securities settlement accounts in the form of cash rebates on or before 31 March 2025.
4. Securities Customers / Securities Margin Customers must still maintain the relevant valid securities accounts and securities settlement accounts with the Bank at the time the relevant handling fee for IPO new share subscriptions is to be reimbursed in order to be entitled to the "Handling Fee Waiver for IPO New Share Subscriptions" offer.

Terms and Conditions for US Stock Trading Services Privilege Offers

I. \$0 Brokerage Fee for Trading US Stocks Offer

1. This offer is only applicable to the existing customers of the Bank maintaining securities accounts with the Bank as at 30 June 2024 who did not execute any buy / sell transaction of US Listed Securities through the "US Securities Trading App" of the Bank from 1 January 2024 to 30 June 2024 ("Eligible US Securities Customers").
2. Eligible US Securities Customers who successfully execute the first USD80,000 buy / sell transactions of US Listed Securities through the "US Securities Trading App" of the Bank during the Promotion Period can enjoy the \$0 Brokerage Fee for Trading US Stocks offer.
3. If the amount of the first and single buy / sell transaction of US Listed Securities during the Promotion Period exceeds USD80,000, the transaction will still be fully eligible for this offer. However, any subsequent buy / sell transactions of US Listed Securities will not be eligible for this offer.
4. Eligible US Securities Customers are required to pay brokerage fees upfront at the rate of relevant transaction channel. The brokerage fees being waived will be reimbursed to the relevant securities settlement account in the form of cash rebates on or before 28 February 2025.
5. Eligible US Securities Customers are responsible for the relevant transaction fees according to the prevailing "Bank Service Charges" of the Bank, including but not limited to SEC fee and FINRA Trading fee.
6. Eligible US Securities Customers must still maintain their relevant valid securities accounts and related securities settlement accounts with the Bank, and maintain the US Stock Trading Services of the Bank at the time the relevant brokerage fee rebates are to be credited by the Bank in order to be entitled to this offer.

J. USD Exchange 0 Trading Spread Offer

1. Securities Customers who successfully execute at least 1 **buy** transaction of US Listed Securities through the "US Securities Trading App" of the Bank ("Eligible US Stock Transaction") during the Promotion Period will be eligible for the "USD Exchange 0 Trading Spread Offer" (as detailed in Clause 5 of this Section J) in respect of the buying and selling US dollar transactions via designated channels (as specified in Clause 3 of this Section J) ("Eligible USD Exchange Transactions") starting from the month of the Eligible US Stock Transaction up to the end of the Promotion Period. Each Securities Customer can enjoy this offer for the Eligible USD Exchange Transactions amount up to USD50,000.

2. Please refer to the calculation examples of Eligible USD Exchange Transaction amount as follows:

Examples		The Eligible USD Exchange Transaction amount eligible for the "0 trading spread" offer
Customer 1		
4 July 2024	Exchange USD60,000 via designated channels	USD50,000 (as there is a cap of USD50,000 in respect of the amount of Eligible USD Exchange Transactions)
17 July 2024	Successfully execute a buy transaction of USD10,000 US Listed Securities	
Customer 2		
2 September 2024	Successfully execute a buy transaction of USD5,000 US Listed Securities	
6 September 2024	Exchange USD30,000 via designated channels	USD30,000
Customer 3		
6 November 2024	Exchange USD10,000 via designated channels	USD0 (as there is no buy transaction of US Listed Securities in the same month)
20 November 2024	Successfully execute a sell transaction of USD20,000 US Listed Securities	
25 November 2024	Exchange USD20,000 via designated channels	USD0 (as there is no buy transaction of US Listed Securities in the same month)
14 December 2024	Exchange USD30,000 via designated channels	USD30,000
23 December 2024	Successfully execute a buy transaction of USD50,000 US Listed Securities	

3. This offer is only applicable to the buy and sell USD transactions via Branches / e-Banking / Mobile Banking / Wealth Services Managers / VIP Banking Service Hotline / Phone Banking of the Bank, but is not applicable to the buy and sell USD transactions via US Securities Trading App of the Bank and note exchange.
4. Each Securities Customer can enjoy this offer more than once and subject only to the limit on the amount of Eligible USD Exchange Transactions during the Promotion Period under this offer. This

offer is calculated on a "per- Securities Customer basis". In case the relevant i-Account is a joint-named account, only the primary account holder can enjoy this offer.

5. "0 Trading Spread" refers to the exchange rate for USD exchange without any sales margin normally charged by the Bank. Other mark-up applied to the exchange rate for operational reasons however will not be waived.
6. The trading spread will be calculated based on the sales margin normally charged by the Bank on the Eligible USD Exchange Transaction and will be offered to the Securities Customers in the form of cash rebate ("Transaction Reward"). Securities Customers will therefore have to pay the relevant trading spread upfront first. The applicable trading spread may differ from time to time, transaction to transaction and/or customer to customer and also depends on different factors including but not limited to the market situation, the size and/or complexity of the transaction, or other commercial factors.
7. This offer cannot be used in conjunction with other USD exchange promotions.
8. The Transaction Reward will be credited into Securities Customers' i-Account in USD on or before 28 February 2025. To be eligible for this 0 Trading Spread Offer, Securities Customer must maintain a valid Securities Account and i-Account with the Bank and still be using the US Stock Trading Services of the Bank at the time the Transaction Reward is to be credited and the Securities Customer must be the same as the account holder of the i-Account into which the Transaction Reward is to be credited.

K. Custody Fee Waiver

1. Securities Customers who successfully execute at least 1 buy / sell transaction(s) of US Listed Securities through the "US Securities Trading App" of the Bank ("Eligible US Stock Transaction") in the designated months of each phase listed below will be entitled to custody fee waiver during the corresponding period. Securities Customers are required to pay the custody fee upfront according to the prevailing "Bank Service Charges" of the Bank (currently HKD100 for VIP Banking customers / HKD150 for general customers for every 6 months). The custody fee being waived will be reimbursed to the eligible customers' securities settlement accounts in the form of cash rebate according to the schedule as set out below:

Phase	Designated Months	Month in which custody fee to be charged by the Bank (if applicable)	Month in which custody fee rebate to be credited by the Bank
1	1 June 2024 – 30 November 2024	Early December 2024	On or before 28 February 2025
2	1 December 2024 – 31 May 2025	Early June 2025	On or before 31 August 2025

2. If an Securities Customer holds more than one securities account with the Bank, only the securities account in which the Eligible US Stock Transaction is successfully executed is eligible for this offer.
3. Securities Customers must still maintain valid securities accounts and related securities settlement accounts with the Bank and still be using US Stock Trading Services of the Bank at the time the custody fee rebate is to be credited in order to be entitled to this offer.

L. Free US Stock Real-time Quote Service

1. This offer is only applicable to (i) the securities customers who maintain securities accounts with the Bank and have activated the US Stock Trading Services of the Bank and (ii) have installed the "US Securities Trading App" of the Bank within the Promotion Period.
2. This offer is unlimited and no registration is required.

Securities Services Risk Disclosure:

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

Risks of client assets received or held outside Hong Kong:

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

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.

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 dollars 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.

Risk Disclosure Statement in relation to Securities Margin Trading Services:

Risk of Margin Trading

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

Risk of Providing an Authority to Repledge Securities Collateral etc.

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

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

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

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

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

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

Investment Fund Service

Investment involves risks. The price of funds fluctuates, sometimes dramatically. The price of fund may move up or down and may become valueless. Losses may be incurred 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.

IMPORTANT NOTES

Investment Fund is an investment product. Some investment funds are structured products involving derivatives. The investment decision is yours but you should not invest in this product unless Dah Sing Bank has explained to you that this product is suitable for you having regard to your financial situation, investment experience and investment objectives.

Unless the context requires otherwise, this document does not constitute any offer, invitation or recommendation to any person to enter into any securities / investment / foreign currency transaction nor does it constitute any prediction of likely future movements in prices of any securities / investment products / foreign currencies.

The content herein has not been reviewed by the Securities and Futures Commission or any regulatory authority in Hong Kong.

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

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

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

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

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!