

Notice of Amendments to Terms and Conditions of 328 Business Account

With effect from 8 April 2023 (the "Effective Date"), the following clauses of our Terms and Conditions for 328 Business Banking and Terms and Conditions for General Offers of 328 Business Banking shall be revised below. Revised/added contents are underlined, and deleted contents are marked with strikethrough lined, unless otherwise stated.

The major amendments are summarized as follows:

1. To update the Terms and Conditions for 328 Business Banking - General Terms & Conditions; and
2. To update the Terms and Conditions for 328 Business Banking - Terms and Conditions for 328 Business Account; and
3. To update the Terms and Conditions for General Offers of 328 Business Banking - Terms and Conditions for Bonus Savings Interest Rate

	Amendment
Terms and Conditions for 328 Business Banking - General Terms & Conditions	iv. "328 Customer" refers to any company customer who holds a valid 328 Business Account (including <u>Multi-currency Current Account</u> and <u>Multi-currency Savings Account</u>).
Terms and Conditions for 328 Business Banking - Terms and Conditions for 328 Business Account	ix. 328 Business Account consists of a HKD <u>Multi-currency Current Account</u> and a HKD <u>Multi-currency Savings Account</u> , with standalone monthly account statements available for each account. <u>All of your accounts will be listed in the 328 Business Account Consolidated Statement.</u>
Terms and Conditions for General Offers of 328 Business Banking - Terms and Conditions for Bonus Savings Interest Rate	9. Deposit interest is calculated on a compound basis. Deposit interest is calculated on a 365 days a year basis (for both ordinary years and leap years). If any relevant day falls on a Sunday or a public holiday, the interest of such day will be calculated according to the deposit amount in the 328 Savings Account and the relationship status of the 328 Customer on the preceding business day. The relevant savings interest will be calculated and credited to the 328 Savings Account on the second last business day of a month. The savings interest for the remaining <u>non-business day(s)</u> of that month will be calculated and credited to the 328 Savings Account on the second last business day of the next month.

You may visit our website at www.dahsing.com to obtain a copy of the Terms and Conditions with the above changes incorporated on or after the Effective Date.

Please note that you may refuse to accept the above amendments by giving notice to the Bank to terminate the relevant services and/or account(s). Otherwise, the above amendments shall be binding on you if you continue to use the relevant services and/or maintain the relevant account(s) on or after the Effective Date. Please also note that the Bank may not be able to continue to provide you with the relevant services if you do not accept the above amendments.

Should you have any queries, please call our Customer Service Hotline at 2241 2828 or visit any branches of the Bank for assistance during business hours.

Dah Sing Bank, Limited

This is a computer generated letter and no signature is required.

In case of any discrepancy between the English and the Chinese versions, the English version shall prevail.