大新銀行
DAH SING BANK

Notice of Amendments to Terms and Conditions of Related Banking Services and Bank Service Charges

Amendments in Terms and Conditions

With effect from 8 April 2023 (the "Effective Date"), certain terms and conditions of the banking services of Dah Sing Bank, Limited (the "Bank") shall be revised. Please refer to the revised version below (the amendments are underlined and deleted contents are marked with strikethrough lines). The major amendments are summarized as follows:

1. To update the terms and conditions related to Total Relationship Value; and
2. To update the terms and conditions related to the change of current and savings account interest posting date; and
3. To update the terms and conditions related to the eligibility of No Bounced Cheque / Autopay Protection.

Terms and Conditions of VIP Banking

Existing Terms and Conditions of VIP Banking (amendment(s))	Terms and Conditions of VIP Banking (after revision)
The "~~average daily balance~~Total Relationship Value" requirement of VIP i-Account & Hello Kitty VIP i-Account is HKD1,000,000 or above (or equivalent). If the "~~average daily balance~~Total Relationship Value falls below HKD1,000,000 (or equivalent) in any month, a monthly maintenance fee of HKD200 (or equivalent) will be charged. The "~~average daily balance~~Total Relationship Value" includes deposit balance of deposit accounts, latest market value of investment accounts and reference premium of life insurance accounts maintained with the Bank. Reference premium refers to the calculation based on the latest available information of in-forced life insurance policies ~~underwritten~~ provided by ~~Tahoe Life Insurance Company Limited (Incorporated in Bermuda with limited liability) ("Tahoe Life")~~, 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 ~~average daily balance~~Total Relationship Value. For details of the monthly maintenance fee, please refer to the latest booklet of the "Bank Service Charges" of the Bank or contact our staff at branch.	The Total Relationship Value requirement of VIP i-Account & Hello Kitty VIP i-Account opened in Dah Sing Bank, Limited (the "Bank") is HKD1,000,000 or above (or equivalent). If the Total Relationship Value falls below HKD1,000,000 (or equivalent) in any month, a monthly maintenance fee of HKD200 (or equivalent) will be charged. The Total Relationship Value includes deposit balance of deposit accounts, latest market value of investment accounts and reference premium of life insurance accounts maintained with the Bank. Reference premium refers to the calculation based on the latest available information of in-forced life insurance policies provided by the third-party insurer as designated by the Bank, if any. The premium calculated may not be equal to accumulated actual premium paid and shall exclude pre-paid premium, premium discount, and policy loan etc. The reference premium of non HKD policy will be converted into HKD equivalent using the presumed exchange rate when calculating the Total Relationship Value. For details of the monthly maintenance fee, please refer to the latest booklet of the "Bank Service Charges" of the Bank or contact our staff at branch.
5. Customer is required to maintain ~~an average daily balance~~Total Relationship Value of HKD500,000 or above (or equivalent) for a month to enjoy the No Bounced Cheque / Autopay Protection in the following month. No Bounced Cheque / Autopay Protection overdraft interest will be charged at the rate of HKD Prime +6% p.a.	5. Customer is required to maintain a Total Relationship Value of HKD500,000 or above (or equivalent) for a month to enjoy the No Bounced Cheque / Autopay Protection in the following month. No Bounced Cheque / Autopay Protection overdraft interest will be charged at the rate of HKD Prime +6% p.a.

Terms and Conditions for YOU Banking

Existing Terms and Condition for YOU Banking (amendment(s))	Terms and Conditions for YOU Banking (after revision)
Terms and Conditions for YOU Banking	**Terms and Conditions for YOU Banking**
1. The ~~Average Daily Balance~~ Total Relationship Value includes ~~positive~~ 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 ~~Average Daily Balance~~ 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.	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.

Terms and Conditions for Hello Kitty i-Account

Existing Terms and Conditions for Hello Kitty i-Account (amendment(s))	Terms and Conditions for Hello Kitty i-Account (after revision)
General Terms and Conditions	**General Terms and Conditions**
1. The "~~Average Daily Balance~~" 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 Dah Sing Bank, Limited (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 ~~Average Daily Balance~~ 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 Hello Kitty i-Account.	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 Dah Sing Bank, Limited (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 our 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 Hello Kitty i-Account.
Terms and Conditions for No Bounced Cheque / Autopay Protection	**Terms and Conditions for No Bounced Cheque / Autopay Protection**
12. Hello Kitty i-Account customer can automatically enjoy No Bounced Cheque / Autopay Protection for relevant transaction amount of up to HKD5,000 in Hello Kitty i-Account by maintaining the ~~Average Daily Balance~~ 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. Hello Kitty i-Account ~~customers~~ customer can enjoy No Bounced Cheque / Autopay Protection for relevant transaction in the following month by maintaining the designated amount of ~~monthly Average Daily Balance~~ Total Relationship Value which will be calculated by the Bank on a monthly basis ~~the last working day of every month~~.	12. Hello Kitty i-Account customer can automatically enjoy No Bounced Cheque / Autopay Protection for relevant transaction amount of up to HKD5,000 in Hello Kitty 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. Hello Kitty i-Account customer 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 ~~Multi-Currency HKD~~ Current Account and Multi-Currency Savings Account	**Terms and Conditions for Multi-Currency Current Account and Multi-Currency Savings Account**
17. The ~~Basic Interest and~~ Bonus Savings Interest of Multi-Currency ~~HKD~~ Current Account~~, which~~ 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 will be~~ credited to the HKD Current Account of Hello Kitty i-Account on the ~~2nd~~ last working day ~~from 24th~~ of each month.	17. 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 Hello Kitty i-Account on the last working day of each month.

Terms and Conditions of Hello Kitty VIP Banking

Existing Terms and Conditions of Hello Kitty VIP Banking (amendment(s))	Terms and Conditions of Hello Kitty VIP Banking (after revision)
The "~~average daily balance (defined as follows)~~Total Relationship Value" requirement of VIP i-Account & Hello Kitty VIP i-Account opened in Dah Sing Bank, Limited (the "Bank") is HKD1,000,000 or above (or equivalent). If the "~~average daily balance~~Total Relationship Value falls below HKD1,000,000 (or equivalent) in any month, a monthly maintenance fee of HKD200 (or equivalent) will be charged. The "~~average daily balance~~Total Relationship Value" includes deposit balance of deposit accounts, latest market value of investment accounts and reference premium of life insurance accounts maintained with the Bank. Reference premium refers to the calculation based on the latest available information of in-forced life insurance policies ~~underwritten~~ provided by ~~Tahoe Life Insurance Company Limited (Incorporated in Bermuda with limited liability) ("Tahoe Life")~~, 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 ~~average daily balance~~Total Relationship Value. For details of the monthly maintenance fee, please refer to the latest booklet of the "Bank Service Charges" of the Bank or contact our staff at branch.	The Total Relationship Value requirement of VIP i-Account & Hello Kitty VIP i-Account opened in Dah Sing Bank, Limited (the "Bank") is HKD1,000,000 or above (or equivalent). If the Total Relationship Value falls below HKD1,000,000 (or equivalent) in any month, a monthly maintenance fee of HKD200 (or equivalent) will be charged. The Total Relationship Value includes deposit balance of deposit accounts, latest market value of investment accounts and reference premium of life insurance accounts maintained with the Bank. Reference premium refers to the calculation based on the latest available information of in-forced life insurance policies provided by the third-party insurer as designated by the Bank, if any. The premium calculated may not be equal to accumulated actual premium paid and shall exclude pre-paid premium, premium discount, and policy loan etc. The reference premium of non HKD policy will be converted into HKD equivalent using the presumed exchange rate when calculating the Total Relationship Value. For details of the monthly maintenance fee, please refer to the latest booklet of the "Bank Service Charges" of the Bank or contact our staff at branch.
6. Customer is required to maintain ~~an average daily balance~~Total Relationship Value of HKD500,000 or above (or equivalent) for a month to enjoy the No Bounced Cheque / Autopay Protection in the following month. No Bounced Cheque / Autopay Protection overdraft interest will be charged at the rate of HKD Prime +6% p.a.	6. Customer is required to maintain a Total Relationship Value of HKD500,000 or above (or equivalent) for a month to enjoy the No Bounced Cheque / Autopay Protection in the following month. No Bounced Cheque / Autopay Protection overdraft interest will be charged at the rate of HKD Prime +6% p.a.

Terms and Conditions for No Bounced Cheque / Autopay Protection	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 ~~Average Daily Balance~~ 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 ~~monthly Average Daily Balance~~ Total Relationship Value which will be calculated by the Bank on ~~the last working day of every month~~a monthly basis.	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 Multi-Currency ~~HKD~~ Current Account and Multi-Currency Savings Account	**Terms and Conditions for Multi-Currency Current Account and Multi-Currency Savings Account**
19. The ~~Basic Interest and~~ Bonus Savings Interest of Multi-Currency ~~HKD~~ Current Account~~, which~~ 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~~, will be~~ credited to the HKD Current Account of YOU i-Account on the ~~2nd~~ last working day ~~from 24th~~ of each 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.

General Terms and Conditions for i-Account

Existing General Terms and Conditions for i-Account (amendment(s))	General Terms and Conditions for i-Account (after revision)
General Terms and Conditions for i-Account	**General Terms and Conditions for i-Account**
2. The ~~Average Daily Balance~~ Total Relationship Value includes ~~positive~~ 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 ~~Average Daily Balance~~ 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 i-Account.	2. 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 i-Account.
A. Terms and Conditions for Bonus Savings Interest Rate Offer:	**A. Terms and Conditions for Bonus Savings Interest Rate Offer:**
10. The ~~Basic interest and~~ Bonus Savings Interest of Multi-Currency ~~HKD~~ Current Account~~, which~~ 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~~, will be~~ credited to the HKD Current Account of i-Account on the ~~2nd~~ last working day ~~from 24th~~ of each month.	10. 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 i-Account on the last working day of each month.
B. Terms and conditions for No Bounced Cheque / Autopay Protection	**B. Terms and conditions for No Bounced Cheque / Autopay Protection**
19. Customer can automatically enjoy No Bounced Cheque / Autopay Protection for relevant transaction amount of up to HKD5,000 in i-Account by maintaining the ~~Average Daily Balance~~ Total Relationship Value of HKD200,000 (or its equivalent) or above ~~or its equivalent~~ in the previous month. The eligibility of protection will be printed on the customer's consolidated monthly statement. ~~Customers~~ Customer can enjoy No Bounced Cheque / Autopay Protection for relevant transaction in the following month by maintaining the designated amount of ~~monthly Average Daily Balance~~ Total Relationship Value which will be calculated by the Bank on a monthly basis~~the last working day of every month~~.	19. Customer can automatically enjoy No Bounced Cheque / Autopay Protection for relevant transaction amount of up to HKD5,000 in 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. Customer 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.

Amendments in Bank Service Charges

With effect from 8 April 2023 (the "Effective Date"), the Bank Service Charges of the Bank shall be revised. Please refer to the revised version below (the amendments are underlined and deleted contents are marked with strikethrough lines). The major amendments are summarized as follows:

1. To update the Bank Service Charges related to Paper Statement Fee; and
2. To update the Bank Service Charges related to Monthly Maintenance Fee.

Bank Service Charges

Existing Bank Service Charges (amendment(s))	Bank Service Charges (after revision)
General Services – All Accounts	**General Services – All Accounts**
42. **Paper Statement Fee^**	42. **Paper Statement Fee^**
• Private Banking Customer: Waived	• Private Banking Customer: Waived
• Personal Customer: If the primary account holder(s) receive(s) one or more paper monthly statement(s) in the period from April to September of the same year or October of any year to March of the following year, the Bank will charge HKD20 or equivalent for the paper statement(s) posted for each account during the period and the charge will be levied in October of the same year or April of the following year respectively. Such fee will be debited against the relevant account. The following customers will be exempted: (1) Seniors (aged 65 or above), or (2) Customers who receive welfare allowances or allowances from Social Welfare Department (supporting documents required)^^, or (3) Recipients of the Government's Disability Allowance (supporting documents required)^^, or (4) Low-income group customers, with individual income below HKD7,300 or household monthly income below HKD11,500 (supporting documents required)^^, or (5) Customers who hold Securities Services, or (6) VIP Banking / Hello Kitty VIP Banking customers whose ~~average daily balance~~ Total Relationship Value^^^ is HKD1,000,000 or above (or equivalent) in the preceding month of the fee collection date. For joint accounts, if any of the account holder meets any one of the above exemption criteria, the said fee will also be exempted	• Personal Customer: If the primary account holder(s) receive(s) one or more paper monthly statement(s) in the period from April to September of the same year or October of any year to March of the following year, the Bank will charge HKD20 or equivalent for the paper statement(s) posted for each account during the period and the charge will be levied in October of the same year or April of the following year respectively. Such fee will be debited against the relevant account. The following customers will be exempted: (1) Seniors (aged 65 or above), or (2) Customers who receive welfare allowances or allowances from Social Welfare Department (supporting documents required)^^, or (3) Recipients of the Government's Disability Allowance (supporting documents required)^^, or (4) Low-income group customers, with individual income below HKD7,300 or household monthly income below HKD11,500 (supporting documents required)^^, or (5) Customers who hold Securities Services, or (6) VIP Banking / Hello Kitty VIP Banking customers whose Total Relationship Value^^^ is HKD1,000,000 or above (or equivalent) in the preceding month of the fee collection date. For joint accounts, if any of the account holder meets any one of the above exemption criteria, the said fee will also be exempted
^^^ The ~~average daily balance~~ 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. ~~underwritten by Tahoe Life Insurance Company Limited (Incorporated in Bermuda with limited liability), the~~ 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 ~~average daily balance~~ Total Relationship Value. For details, please refer to our website www.dahsing.com or contact our staff at branch.	^^^ 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 our website www.dahsing.com or contact our staff at branch.

Doraemon i-Account Terms and Conditions

Existing Doraemon i-Account Terms and Conditions (amendment(s))	Doraemon i-Account Terms and Conditions (after revision)
General Terms and Conditions	**General Terms and Conditions**
3. The ~~calculation of "Average Daily Balance"~~ Total Relationship Value includes the ~~positive~~ 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 ~~Average Daily Balance~~ Total Relationship Value. For details, please refer to our website www.dahsing.com/html/en or contact our staff at branch. The account holder(s) of the above mentioned accounts must be identical to that of Doraemon i-Account.	3. 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 our website www.dahsing.com/html/en or contact our staff at branch. The account holder(s) of the above mentioned accounts must be identical to that of Doraemon i-Account.
Terms and Conditions for ~~Multi-Currency HKD~~ Current Account and Multi-Currency Savings Account	**Terms and Conditions for Multi-Currency Current Account and Multi-Currency Savings Account**
10. The ~~Basic Interest and~~ Bonus Savings Interest of Multi-Currency ~~HKD~~ 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 as of the preceding working day~~ and credited to the HKD Current Account of Doraemon i-Account ~~as of~~ on the ~~2nd~~ last working day ~~from 24th~~ of each month.	10. 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 Doraemon i-Account on the last working day of each month.
Terms and Conditions for No Bounced Cheque / Autopay Protection	**Terms and Conditions for No Bounced Cheque / Autopay Protection**
19. ~~Customers~~ Customer can automatically enjoy ~~No-Bounced~~ No Bounced Cheque / Autopay Protection for relevant transaction amount of up to HKD5,000 in Doraemon i-Account by ~~simply~~ maintaining the ~~Average Daily Balance~~ Total Relationship Value of HKD200,000 ~~or above~~ (or its equivalent) or above in the previous month. ~~No application is required and the~~ The eligibility of protection will be printed on the customer's consolidated monthly statement. 20. ~~Customers~~ Customer can enjoy ~~No-Bounced~~ No Bounced Cheque / Autopay Protection for relevant transaction~~s~~ in the following month by maintaining the designated amount of ~~monthly Average Daily Balance~~ Total Relationship Value which ~~would~~ will be calculated by the Bank on a monthly basis ~~at every month end~~.	19. Customer can automatically enjoy No Bounced Cheque / Autopay Protection for relevant transaction amount of up to HKD5,000 in Doraemon 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. 20. Customer 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.

Integrated Account - VIP Banking / Hello Kitty VIP Banking / YOU Banking / i-Account / Character i-Account	Integrated Account - VIP Banking / Hello Kitty VIP Banking / YOU Banking / i-Account / Character i-Account
5. **Monthly Maintenance Fee**	5. **Monthly Maintenance Fee**
• Applies if the ~~average daily balance~~ Total Relationship Value* of YOU i-Account / i-Account / Character i-Account is below HKD10,000 or equivalent during the month: Waived	• Applies if the Total Relationship Value* of YOU i-Account / i-Account / Character i-Account is below HKD10,000 or equivalent during the month: Waived
• Applies if the ~~average daily balance~~ Total Relationship Value* of Hello Kitty VIP i-Account is below HKD1,000,000 or equivalent during the month: HKD200 or equivalent per month	• Applies if the Total Relationship Value* of Hello Kitty VIP i-Account is below HKD1,000,000 or equivalent during the month: HKD200 or equivalent per month
• Applies if the ~~average daily balance~~ Total Relationship Value* of VIP i-Account is below HKD1,000,000 or equivalent during the month: HKD200 or equivalent per month	• Applies if the Total Relationship Value* of VIP i-Account is below HKD1,000,000 or equivalent during the month: HKD200 or equivalent per month
* The ~~average daily balance~~ 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. ~~underwritten by Tahoe Life Insurance Company Limited (Incorporated in Bermuda with limited liability), the~~ 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 ~~average daily balance~~ Total Relationship Value. For details, please refer to our website www.dahsing.com or contact our staff at branch.	* 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 our website www.dahsing.com or contact our staff at branch.

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 during business hours, or visit any branches of the Bank for assistance.

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.

Dah Sing Bank, Limited