

Important Notice on New Core Banking System Upgrade

Dah Sing Bank, Limited (the "Bank") has always been committed to best-in-class customer experience and operational excellence. As part of our journey to deliver next-level banking services to our customers, the Bank will be upgrading our core banking system (the "System Upgrade") to improve overall efficiency and your experience with our products and services.

Upon the completion of the System Upgrade on 8 April 2023 (the "Effective Date"), some of our services will be enhanced and modified to provide you with better services. We set out below for your reference the key changes that will be applied to your banking relationship with us.

New 328 Business Account (applicable to any company customer who holds a valid 328 Business Account including both Current Account and Savings Account)

- You will be **automatically upgraded to a consolidated 328 Business Account**. Your existing Current Account and Savings Account will be migrated respectively to a Multi-Currency Current Account which support currencies including Hong Kong Dollar, Renminbi and United States Dollar, and a Multi-Currency Savings Account that allows you to trade in up to 14 foreign currencies (including RMB), both under your new 328 Business Account.
- Your **Current and Savings Account numbers under 328 Business Account will have 11 digits**, with one digit added to the beginning to display our full 3-digit branch code. You can check your new 11-digit account number via 328 Business e-Banking, 328 Business Mobile Banking or Monthly Statement after the Effective Date.
- All of your accounts will be listed in the **328 Business Account Consolidated Statement**. The default statement date is the last calendar day of the month. The Bank will no longer provide the statement(s) of individual account(s) to you.
- Your **existing Fixed Deposit Account number**, if any, will remain unchanged.
- You can continue to enjoy the privilege offers with your Premium Status when the requirement is met as before.

Important Notes on Business Account

- You can continue to use your existing ATM card(s) linked with your account until the ATM card(s) expire(s). Please note, however, that your existing 10-digit Current and Savings Account numbers will continue to be displayed on ATM machines until you have applied and replaced your existing ATM card(s) with a new one(s).
- Interest of your Business Account will be credited on the last working day of each month after the Effective Date.

- Autopay and Direct Debit Authorisation ("DDA") Instructions that you have already set up with other banks will remain effective regardless of the changes in your Current and Savings Account numbers. You do not need to amend your account number in the DDA instructions with other banks.
- If a DDA remains inactive for more than 2 calendar years, its records will be automatically removed without further notice.

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.

We apologise for any inconvenience that may be caused by the System Upgrade. Should you have any queries, please refer to the Customer Frequently Asked Questions on the Bank's official website (www.dahsing.com). You may also call our Customer Service Hotline on 2241 2828 or visit any of our branches during business hours 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.