

**Launch of Dah Sing Bank & MEVAS Bank  
Privileged HKD/Foreign Currencies Fixed Deposit  
Interest Rates Will Only Go Up!  
Super Interest Rate Mark-up Offers of 5% p.a.**

With market expectation of a cycle of new interest rate hikes, some banks have already raised their deposit interest rates. Usually, the interest rates for most fixed deposits available on the market are fixed when the account is opened, and customers are not able to benefit from market trends when interest rates soar subsequently. In contrast to market tradition, Dah Sing Bank and MEVAS Bank's Privileged HKD/Foreign Currencies Fixed Deposit allows the fixed-deposit interest rate during the deposit period to follow the market rate, and be reviewed and adjusted upwards monthly. This enables customers to take advantage of rising interest rates and enjoy higher returns. The appealing unique benefits of this account are as follows:

- Interest Rate will follow the market rate and be adjusted upwards monthly, subject to a maximum of 2 % p.a. above the initial deposit rate.
- Customers are guaranteed to enjoy an interest rate not lower than the initial deposit rate, even if the market rate goes down.
- Deposit Periods varying from 3 to 12 months are available, with eight currency options to best suit customers' needs.
- Immediate interest-earning for deposits of foreign currency by bank draft or cheque.

From now until 30<sup>th</sup> April 2005, customers can enjoy the following interest rate mark-ups by opening a Privileged HKD/Foreign Currencies Fixed Deposit account at any Dah Sing/Mevas Bank branch with new funds of not less than HK\$100,000, or the equivalent in foreign currency.

<b>Deposit Tenor</b>	12-month	9-month	6-month	3-month
<b>First month Super Interest Rate Mark-up Offers</b>	+5% p.a.	+3% p.a.	+2% p.a.	+1% p.a.

For example, customers can enjoy the following First Month Super Interest Rate for Privileged HKD/Foreign Currencies Fixed Deposit with a deposit tenor of six months, as at March 2<sup>nd</sup>, 2005:

<b>Currency</b>	<b>6-month Deposit Interest Rate</b>	<b>Privileged HKD/Foreign Currencies Fixed Deposit First Month Super Interest Rate</b>
<b>Hong Kong Dollar</b>	0.9500% p.a.	2.9500% p.a.
<b>Australian Dollar</b>	5.2500% p.a.	7.2500% p.a.
<b>Canadian Dollar</b>	2.1250% p.a.	4.1250% p.a.
<b>Swiss Franc</b>	0.2500% p.a.	2.2500% p.a.
<b>Euro</b>	1.6250% p.a.	3.6250% p.a.
<b>Pound Sterling</b>	4.4375% p.a.	6.4375% p.a.
<b>Japanese Yen</b>	0.0100% p.a.	2.0100% p.a.
<b>New Zealand Dollar</b>	6.2500% p.a.	8.2500% p.a.
<b>United States Dollar</b>	2.6000% p.a.	4.6000% p.a.

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