

For Immediate Release

**Announcement of the HKD/USD Deposit Rate &
HKD/USD Prime Rate adjustment by Dah Sing Bank**

(Hong Kong, 1 November 2019) -- Dah Sing Bank, Limited (the "Bank") announces that, with effect from 4 November 2019, its Hong Kong Dollar /US Dollar deposit rate and Hong Kong Dollar / US Dollar prime rate will be adjusted. Details are as follows:

Deposit Rate for HKD Savings Account

Deposit Balance (HKD)	Annual Deposit Rate (%p.a.)
\$5,000 or above	0.001%
Below \$5,000	0%

Deposit Rate for USD Savings Account

Deposit Balance (USD)	Annual Deposit Rate (%p.a.)
\$200 or above	0.001%
Below \$200	0%

**Deposit Rate for HKD Current Account & Multi-Currency Savings Account of
VIP i-Account / YOU i-Account / Other Integrated Account**

Deposit Balance (HKD)	Annual Deposit Rate (%p.a.)
\$5,000 or above	0.001%
Below \$5,000	0%

HKD Prime Rate

Hong Kong Dollar prime rate will be adjusted to 5.25% p.a.

USD Prime Rate

US Dollar prime rate will be adjusted to 4.75% p.a.

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About Dah Sing Bank

Dah Sing Bank, Limited is a wholly-owned subsidiary of Dah Sing Banking Group (HKG:2356) which is listed on the Hong Kong Stock Exchange. Founded in Hong Kong over 70 years ago, Dah Sing Bank has been providing quality banking products and services to our customers with a vision to be “The Local Bank with a Personal Touch”. Over the years, the Bank has been rigorous in delivering on our brand promise to grow with our customers in Hong Kong, the Greater Bay Area and beyond – “***Together We Progress and Prosper***”. Building on our experience and solid foundation in the industry, the Bank’s scope of professional services now spans retail banking, private banking, business and commercial banking, with 45 branches operating throughout Hong Kong. Meanwhile, the Bank is also making significant investments in our digital banking capabilities to stay abreast with smart banking developments in Hong Kong and to support financial inclusion at large.

In addition to its Hong Kong banking operations, Dah Sing Bank also has wholly-owned subsidiaries including Dah Sing Bank (China) Limited, Banco Comercial de Macau, and OK Finance Limited. It is also a strategic shareholder of Bank of Chongqing with a shareholding of about 15%.