

## Doraemon Kids Savings Account

### Doraemon Kids Savings Account Terms and Conditions for Welcome Offers

1. Promotion period is from 2 January 2025 to 29 June 2025 (both dates inclusive) ("Promotion Period").
2. In order to be eligible for the welcome offers (each "Welcome Offer", and collectively "Welcome Offers"), customer must open a Doraemon Kids Savings Account ("Kids Account") during the Promotion Period and must not have held any Kids Savings Accounts with Dah Sing Bank, Limited (the "Bank") during the 6 months prior to the start date of the Promotion Period (i.e. from 2 July 2024 to 31 December 2024 (both dates inclusive) ("Eligible Customer"). The "Applicant" AND the "Minor" as mentioned in the New Account(s) / Service(s) Application Form signed by the customer are considered as ONE eligible customer.
3. "New funds" refers to funds newly deposited with the Bank in cash, by using a cheque drawn on any other bank, Faster Payment System, inward CHATS or Telegraphic Transfer but excluding funds transferred from an existing account maintained with the Bank.
4. Eligible Customer who fulfills all of the following requirements is entitled to a Doraemon Kids Umbrella ("Welcome Offer 1"):
  - a. open a Kids Account with HKD5,000 New Funds or above during the Promotion Period and maintain the Average Daily Savings Deposit Balance (as defined in clause 6) of HKD5,000 or above in the Kids Account during the first 4 months starting from the account opening date ("Reward Period"); and
  - b. before the end of the Reward Period, provide a valid email address to the Bank.
5. Eligible Customer who fulfills all of the following requirements is entitled to a Doraemon Dorayaki-shaped Cushion with Blanket ("Welcome Offer 2"):
  - a. become / remain as a Designated i-Account Customer (as defined in clause 7) before the end of the Reward Period;
  - b. before the end of the Reward Period, provide a valid email address to the Bank; and
  - c. deposit new funds of HKD50,000 or above into the Kids Account and maintain the Average Daily Savings Deposit Balance of HKD50,000 or above in the Kids Account during the Reward Period.
6. Average Daily Savings Deposit Balance = The sum of the daily "Savings Deposit Balance" in the Kids Account during the Reward Period ÷ The number of days during the Reward Period. On public holidays (including Sunday), the daily "Savings Deposit Balance" will be calculated based on the Savings Deposit Balance on the previous business day.
7. A "Designated i-Account Customer" refers to a customer who holds a sole-named or joint-named VIP i-Account, YOU i-Account, Hello Kitty VIP Banking, Hello Kitty i-Account or Doraemon i-Account

in the capacity of primary account holder. "Primary account holder" refers to the "Applicant" mentioned in the New Account(s) / Service(s) Application Form signed by the customer.

8. Each Eligible Customer shall, with respect to each Kids Account, be entitled to each of Welcome Offer 1 and Welcome Offer 2 (collectively "Welcome Gifts") once only.
9. For redeeming Welcome Offer 1 and Welcome Offer 2, the Bank will mail the Welcome Gift redemption letter to the Eligible Customer who has fulfilled the above mentioned requirements within 3 months after the end of the Reward Period. Eligible Customer shall redeem the Welcome Gift at the designated redemption centre by presenting the original copy of the redemption letter. Welcome Gift redemption is subject to the relevant terms and conditions set out on the redemption letter. The Eligible Customer must maintain a valid Kids Account, a valid email address, and remain as a Designated i-Account Customer (if applicable) at the time of redemption. Otherwise, the relevant Welcome Gift will be forfeited.
10. All photos are for reference only. The Welcome Gifts are available while stocks last. The Bank reserves the right to offer any alternative gifts without prior notice, if the relevant Welcome Gifts are out of stock. Prices and types of the alternative gifts may not be the same as the Welcome Gifts provided in this promotion. The Welcome Gifts cannot be redeemed for cash, other discounts and are non-transferable. The Bank is not the supplier of the Welcome Gifts and makes no representations or guarantees as to the quality of the Welcome Gifts provided by the suppliers. Any enquiry, dispute or complaint in respect of the Welcome Gifts shall be directed to the suppliers.

### **General Terms and Conditions for Doraemon Kids Savings Account**

1. Doraemon Kids Savings Account ("Kids Account") applies to children aged under 18 only.
2. Monthly maintenance fees and charges are applicable to Kids Account. For details of such fees and charges, please refer to the prevailing "Bank Service Charges" of the Bank. The Kids Account is bounded by relevant terms and conditions. For details, please refer to the "Master Terms and Conditions" of the Bank or contact the Bank's staff.
3. Regarding the details of "Parents' Spending Becomes Children's Rewards" Scheme (the "Scheme"), customers are required to successfully apply for a Dah Sing Doraemon credit card (the "Credit Card") and choose to deposit the cash rebates to the designated Doraemon Kids Savings Account. Credit Card holders must either be the kid's father, mother or guardian and is required to open a Kids Savings Account with the kid at the same time of application for the Credit Card and be the account holder of that Kids Savings Account. Cash rebates of each credit card can only be deposited into three Kids Savings Account. Cash rebates gained by both the principal and supplementary cards will be deposited into the designated Kids Savings Account. The Credit Card and the Scheme are bounded by relevant terms and conditions. For details, please refer to [dahsing.com/card/doraemon](http://dahsing.com/card/doraemon) or contact the Bank's staff.

4. The Bank reserves the right to amend these Terms and Conditions or cancel this promotion at any time without prior notice. In case of any dispute, the decision of the Bank shall be final and conclusive.
5. These Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong. Any dispute arising under these Terms and Conditions shall be subject to the non-exclusive jurisdiction of the courts of Hong Kong.
6. A person who is not a party to these Terms and Conditions may not enforce any of their provisions under the Contracts (Rights of Third Parties) Ordinance (Cap 623 of the Laws of Hong Kong).
7. Should there be any discrepancy between the Chinese version and English version of these Terms and Conditions, the Chinese version shall prevail.

The services / products mentioned herein are not targeted at customers in the EU.

**To borrow or not to borrow? Borrow only if you can repay!**

**Don't be tempted by quick money. Don't lend your bank account to anyone to launder money.**