

<Revised version with effect from 2 Apr 2024>

Terms and Conditions for Hello Kitty i-Account

General Terms and Conditions

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-force 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.
2. For details of service charges of Hello Kitty i-Account, please refer to the prevailing "Bank Service Charges" of the Bank.
3. For detailed terms and conditions in relation to Hello Kitty i-Account, Dah Sing e-Banking Service and Dah Sing Mobile Banking Service, please refer to the "Master Terms and Conditions" of the Bank and content of these Terms and Conditions for Hello Kitty i-Account or contact the Bank's staff for details. Content of these Terms and Conditions are in addition to and do not affect the "Master Terms and Conditions" of the Bank.
4. All photos are for reference only.
5. The application for Hello Kitty i-Account will not be accepted unless applicants have provided the Bank with a valid email address.
6. The Bank reserves the right to alter or terminate the offers herein and amend these Terms and Conditions at the sole and absolute discretion of the Bank and at any time without prior notice. In case of any disputes, the decision of the Bank shall be final and conclusive.
7. These Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong Special Administrative Region ("Hong Kong"). Any dispute arising under these Terms and Conditions shall be subject to the non-exclusive jurisdiction of the courts of Hong Kong.
8. 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).

Terms and Conditions for e-Receipt

9. Customer needs to register his / her ATM Card in order to receive e-Receipts. In the case of joint accounts, each account holder has to subscribe to the service separately.
10. Customer who registers his / her ATM Card for e-Receipt service is required to provide a valid email address and / or mobile phone number to the Bank. Upon successful registration, an e-Receipt will be automatically sent to the valid email address and / or mobile phone number of the customer registered with the Bank every time after a transaction is carried out via Automated Teller Machines ("ATM") located in Hong Kong or overseas or the Bank's Cash Deposit Machine or the Bank's Cash & Cheque Deposit Machine through the use of the registered ATM Card, regardless of whether the customer chooses to receive physical "Customer Advice" issued by such ATM or Cash Deposit Machine or Cash & Cheque Deposit Machine during such transaction (save and except the customer's checking of account balance via ATM or Easy Cash Deposit Machine or Cash & Cheque Deposit Machine and

other transactions as may be designated by the Bank from time to time). The SMS e-Receipt service will only be sent to valid Hong Kong mobile phone number. Such SMS will not be sent to overseas phone number. For the avoidance of doubt, e-Receipt registration for each ATM Card is a one-off request and thus, no further registration will be required upon successful registration, unless in the event of card loss or damage, depending on the type of ATM Card, customer may be required to register the new ATM Card for the e-Receipt service again. For details, please contact the Bank's staff.

11. The e-receipt service is subject to relevant terms and conditions, please visit the webpage of e-Alert at dahsing.com/ealert/en for details.

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 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 Current Account and Multi-Currency Savings Account

14. Savings Interest of Multi-Currency Savings Account is the Savings Interest of Hello Kitty i-Account (please refer to Bank's website for details), which is calculated on a compound daily basis and is credited once per month.
15. Savings Interest of HKD Current Account is the Savings Interest of Hello Kitty i-Account (please refer to Bank's website for details) ("Basic Interest"). Customers who use / hold any designated Dah Sing Bank service / product (as defined in clause 19 of these Terms and Conditions) can enjoy the Bonus Savings Interest Rate of 0.125% ("Bonus Savings Interest" or "Bonus Saving Interest Rate"). The interest rate will be calculated on a simple interest basis and will be credited monthly to the customer.
16. Bonus Savings Interest Rate will be calculated according to the record of the designated service / product that the customer is using / holding on the last working day of every month. It will be effective to HKD Current Account of Hello Kitty i-Account in the following 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.
18. The balance of Hello Kitty i-Account must reach the designated amount in order to enjoy interest. Please refer to the Bank's website for details.
19. Definition of using or holding any one of the designated Dah Sing Bank services / products:
 - i. Using / Holding Personal Loan which include all Instalment Loans of Express Money, Tax Loan, Credit Mastermind Instalment Loan, In-Money Revolving Loan, e-Cash, FlexiMoney Overdraft Facility and Cash Card. Customer is required to maintain valid loan account with normal repayment record in order to be eligible for the Bonus Savings Interest offer;
 - ii. Holding valid Principal Card and Supplementary Credit Card of Dah Sing Credit Card and Co-brand except Cash Card, Corporate Card, Purchasing Card, Gift Card, Spending Card, Business Card, Private Label Card, and Balance Transfer Account, and with valid transactions record. Valid transactions refer to those local and overseas retail purchase and cash advance made by the principal cardholders of credit card, but this is not applicable to other transactions including but

not limited to balance transfer amount, bank handling fee (include but not limited to annual fee, financial charges, late charge, service fee for cash advance, etc.) during the month. Any unposted, cancelled, reversal or unauthorized transactions would not be counted as well. Transactions made by the supplementary cardholders would be counted towards the principal card holders. The Bank reserves the right to make the final decision on the eligibility of transactions. The Bank's transaction records of the credit card or debit card shall be final and conclusive. Any unposted transaction will not be counted;

- iii. Using any Mortgage Loan service;
- iv. Using Securities service (including buy and sell transactions) and with stocks holding; or
- v. Holding Investment Products (if applicable) which include Investment Fund, Currency Linked Premium Deposit, Currency Linked Principal Guaranteed Deposit, Currency Switching, Equity Linked Investment, Bond, Foreign Exchange Margin Trading, etc.;

The Bank reserves the right to make the final decision on the definition of designated Dah Sing Bank services / products. Please enquire our branch staff for details.

- 20. Customer will only be entitled to 0.125% p.a. Bonus Savings Interest per month even if he / she is using / holding more than one of the designated Bank services / products.
- 21. The Bonus Savings Interest is only applicable to the credit balance of the HKD Current Account of Hello Kitty i-Account. Deposit balance of other accounts which include the Multi-Currency Savings Account of i-Account would not be counted.
- 22. If a customer holds both single and joint Hello Kitty i-Accounts, the designated bank services / products that are being held / used by the customer will apply to both his / her single and joint accounts for calculating the Bonus Savings Interest of the HKD Current Account of both Hello Kitty i-Accounts.
- 23. To enjoy the Bonus Savings Interest Rate, the status of all designated bank services / products and accounts used / held by all the relevant Hello Kitty i-Account holders with the Bank must be valid, normal and meet the requirements (according to the Bank's definition).
- 24. The interest (include Basic Interest and Bonus Savings Interest) would be calculated up to the date when Hello Kitty i-Account is cancelled.
- 25. Deposit interest is calculated on the basis of 365 days in a year (for both ordinary year and leap year).

Terms and Conditions for other Banking Services Privileges

- 26. Account holders of Hello Kitty i-Account are entitled to a waiver of the handling fee for purchasing gift vouchers.
- 27. The Bank reserves the right to terminate or amend the above mentioned offers and the relevant terms and conditions without prior notice. Should there be any dispute, the decision of the Bank should be final and conclusive.
- 28. The Exclusive Hello Kitty Events are subject to the relevant terms and conditions, please visit Hello Kitty Credit Card exclusive promotion at dahsing.com/card/sanrio/en for details.

Terms and Conditions for Hello Kitty i-Account Welcome Rewards

- 1. Promotion period is from 2 Jan 2024 to 30 Jun 2024 (both dates inclusive) ("Promotion Period"). Reward period is 3 consecutive months from the first calendar day of calendar month following the date of opening the Hello Kitty i-Account ("Reward Period").
- 2. Rewards are only applicable to new Hello Kitty i-Account Customer (i.e. any customer not holding any Hello Kitty i-Account (sole or joint-named) in the capacity as Primary Account Holder (as defined in clause 3 of these Terms and Conditions) from 1 Jan 2023 to 31 Dec 2023 (both dates inclusive) with

the Bank) and existing deposit customer who successfully opens / upgrades to Hello Kitty i-Account (sole or joint-named) in the capacity as Primary Account Holder (as defined below) during the Promotion Period ("Eligible Customer").

3. "Primary Account Holder" refers to the Applicant mentioned in the New Account(s) / Service(s) Application Form signed by the customer.
4. "Average Daily Savings Deposit Balance" for Reward Period includes the average daily positive deposit balance of all the Eligible Savings Accounts (as defined in clause 6 of these Terms and Conditions) held by the respective Eligible Customer with the Bank. If the Eligible Savings Account has any foreign currency deposits, such deposits will be calculated in HKD according to the daily exchange rate. If an Eligible Customer only holds a sole-named account, the Average Daily Savings Deposit Balance will only include the positive deposit balance of the Eligible Savings Account under such name; if an Eligible Customer holds a sole-named account and is also the Primary Account Holder of joint-named account(s), the Average Daily Savings Deposit Balance will include the positive deposit balances of the Eligible Savings Accounts under such sole-named and joint-named accounts.
5. "Total Savings Deposit Balance" includes all positive deposit balances of the Eligible Savings Account (as defined in clause 6 of these Terms and Conditions) held by each Eligible Customer with the Bank. If an Eligible Savings Account has any foreign currency deposits, such deposits will be calculated in HKD according to the daily exchange rate. If an Eligible Customer only holds a sole-named account, the Total Savings Deposit Balance will only include the positive deposit balance of the Eligible Savings Account under such name; if an Eligible Customer holds a sole-named account and is also the Primary Account Holder of joint-named account(s), the Total Savings Deposit Balance will include the positive deposit balances of the Eligible Savings Accounts under such sole-named and joint-named accounts.
6. "Eligible Savings Account" refers to any of the sole-named and joint-named i-Account Multi-Currency Savings Deposit Accounts, Hong Kong Dollar, Renminbi and Foreign Currency Savings Accounts or Hong Kong Dollar Flexi Deposit of the Bank, but excludes any Target Savings Deposit, Fixed Deposit and current account deposit, maintained with the Bank by the Eligible Customer.
7. "Total Current Deposit Balance" includes all positive deposit balances of the Eligible Current Account (as defined in clause 8 of these Terms and Conditions) held by each Eligible Customer with the Bank. If an Eligible Current Account has any foreign currency deposits, such deposits will be calculated in HKD according to the daily exchange rate. If an Eligible Customer only holds a sole-named account, the Total Current Deposit Balance will only include the positive deposit balance of the Eligible Current Account under such name; if an Eligible Customer holds a sole-named account and is also the Primary Account Holder of joint-named account(s), the Total Current Deposit Balance will include the positive deposit balances of the Eligible Current Accounts under such sole-named and joint-named accounts.
8. "Eligible Current Account" refers to any of the sole-named and joint-named i-Account Multi-Currency Current Deposit Accounts, Hong Kong Dollar, Renminbi and Foreign Currency current accounts.
9. "Eligible Savings and Current Deposit Balance" includes the total positive balances of the Total Savings Deposit Balance and Total Current Deposit Balance.
10. "Eligible Deposit Account" means any deposit account an Eligible Customer maintains with the Bank (sole- or joint-named) in the capacity as Primary Account Holder.
11. For details of service charges of Hello Kitty i-Account, please refer to the prevailing Bank Service Charges of the Bank.
12. For detailed terms and conditions in relation to Hello Kitty i-Account, Dah Sing e-Banking Service, Dah Sing Mobile Banking Service, and Dah Sing Bank Securities Trading Service, please refer to the Master Terms and Conditions of the Bank and the relevant promotional materials or contact the Bank's staff for details.

13. If a customer discontinues the Hello Kitty i-Account within 12 months after the reward(s) herein has been offered / redeemed (where applicable), the Bank has to right to deduct the relevant reward(s) amount from the deposit account opened at the Bank by the customer without prior notice.
14. In case of any fraud / abuse / reversal or cancellation of transactions in respect of which the offers / rewards are awarded, the Bank reserves the right to debit an amount equivalent to the offers / rewards from the account of the Eligible Customer without prior notice.
15. The Bank reserves the right to alter, suspend or terminate the offers / rewards herein and amend these Terms and Conditions at the sole and absolute discretion of the Bank at any time without prior notice. In case of any disputes, the decision of the Bank shall be final and conclusive.
16. These Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong Special Administrative Region. Any dispute arising under these Terms and Conditions shall be subject to the non-exclusive jurisdiction of the courts of Hong Kong.
17. 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).

Fun-filled Reward 1 ("Account Opening Reward 1")

18. Any Eligible Customer who fulfill the following requirements upon the successful opening of his / her Hello Kitty i-Account, will be entitled to Account Opening Reward 1 - Limited Edition Hello Kitty 4R Magnetic Photo Frame ("Instant Gift"):
 - i. Holds or is applying for Dah Sing Hello Kitty Credit Card; and
 - ii. Provides a validated email address, mobile number and correspondence address to the Bank and agree to allow the Bank to use the Eligible Customer's validated email address, mobile number and correspondence address in the Bank's record for direct marketing purpose via all channels (including but not limited to email, mailing, outbound call and SMS). Direct marketing refers to receiving the notification or latest information and offers relating to the products, services and / or subjects set out in paragraph (i) of the Bank's Notice to Customers relating to Customers' Data made available by the Bank to customers from time to time. If an Eligible Customer is unwilling to receive the said notification or information and offers, he / she will not be entitled to the Instant Gift.
19. Each Eligible Customer is entitled to this Account Opening Reward 1 once only. For customers who hold a joint-named account, only the Primary Account Holder will be eligible for this Account Opening Reward 1.
20. All photos are for reference only. The Instant Gift is only available while stocks last. If the Instant Gift is out of stock or if there are other issues, the Bank reserves the right to replace it with any alternative gift without prior notice. Prices and types of the alternative gift(s) may not be the same as the Instant Gift. The Instant Gift cannot be redeemed for cash, other discounts and are non-transferable. The Bank is not the supplier of Instant Gift and makes no representations or guarantees as to the quality of the Instant Gift provided by the supplier. Any enquiry, dispute or complaint in respect of the Instant Gifts should be directed to the supplier.

Fun-filled Account Opening Reward 2 ("Account Opening Reward 2")

21. Eligible Customers who fulfill the requirements below during the Reward Period will be entitled to Hello Kitty Gift Card (the "Gift Card") with designated stored value. The details are as follows:
 - i. **Savings Reward**
During the Reward Period, the designated requirements of Savings Deposit Growth (with details as set out in the following table) are met

Savings Deposit Growth	Savings Rewards
HKD500,000 or above	Gift Card with HKD900 Stored Value
HKD300,000 – HKD499,999	Gift Card with HKD700 Stored Value
HKD150,000 – HKD299,999	Gift Card with HKD450 Stored Value
HKD50,000 – HKD149,999	Gift Card with HKD200 Stored Value
HKD30,000 – HKD49,999	Gift Card with HKD100 Stored Value

Savings Deposit Growth = Average Daily Savings Deposit Balance (A) – Deposit Benchmark (B)
(A) = The sum of the daily "Total Savings Deposit Balance" during the Reward Period (for public holidays (including Sunday), the "Total Savings Deposit Balance" will be calculated based on the Total Savings Deposit Balance of the previous business day.) ÷ The number of days during the Reward Period

(B) = Deposit Benchmark (For "New-to-Deposit Customer" (i.e. customer who has not maintained any sole-named or joint-named Savings, Current, Fixed Deposit and / or Target Savings Deposit Accounts in the capacity as Primary Account Holder with the Bank as of the last working day of the previous month from the successful account opening date of Hello Kitty i-Account), it will be set as HKD0; for existing deposit customer, it will be set as the sum of the "Eligible Savings and Current Deposit Balance" as of the last working day of the previous month from the successful account opening date of the Hello Kitty i-account.)

ii. **Transaction Reward**

During the Reward Period, Eligible Customer who successfully conducts eligible bill payment service transactions and fulfills the designated requirements (as set out in the table below) ("Eligible Transactions") using his / her Hello Kitty i-Account will be entitled to Gift Card with HKD100 stored value for once only:

	Designated Requirements
Eligible Transactions	By using designated Hello Kitty i-Account as the debit account for i) Online Bill Payment Transaction (only applicable to bill payments through "Bill Payments", "Funds Transfer within Dah Sing Bank" (only applicable to fund transfer to Dah Sing Credit Card or cash card) or "Settle Dah Sing Bank Payment" via either Dah Sing e-Banking or Mobile Banking); or ii) Autopay of Bill Payment (only applicable to autopay instruction being set up at the Bank's branch) with an accumulated transaction amount of HKD1,000 or above.

22. The calculation of Eligible Transactions will be based on the transaction amount in Hong Kong dollars or equivalent unless otherwise specified by the Bank. The currency conversion will be effected at the prevailing rate determined by the Bank on the day of the conversion. There may be a discrepancy in the currency conversion rate between the time of the Eligible Transactions calculation and the execution time of the Eligible Transactions. The Bank shall not be liable for any loss caused by such discrepancy. The transaction date and posting date for different types of the Eligible Transactions may differ. For the eligibility of a transaction, it will be based on the Bank's record and the posting date. Any unposted / cancelled / refunded transactions and all unauthorized transactions will not be counted.
23. Each Eligible Customer is entitled to each of Savings Reward and Transaction Reward under Account Opening Reward 2 once only. For customers who hold a joint-named account, only the Primary Account Holder will be eligible for this Account Opening Reward 2.

24. The entitled Gift Card stored value of an Eligible Customer during Reward Period will be listed on the redemption letter. The Bank will mail the redemption letter of Account Opening Reward 2 to customers who fulfilled the abovementioned requirements within 3 months after the Reward Period. Customer should bring along the relevant redemption letter to the designated redemption centre before the stipulated deadline to redeem the relevant Gift Card. The Gift Card redemption is bound by the terms and conditions set out on the redemption letter. Eligible Customer should maintain a valid Hello Kitty i-Account and must not have withdrawn the consent for allowing the Bank to use the Eligible Customer's validated email address, mobile number and correspondence address in the Bank's record for direct marketing purpose via all channels (including but not limited to email, mailing, outbound call and SMS) at the time of redemption. Otherwise, the Gift Card will not be offered. For the terms and conditions of using the Gift Card, please refer to the terms and conditions of Gift Card which will be provided together with the Gift Card.
25. All photos are for reference only. The Gift Card is only available while stocks last. If the Gift Card is out of stock or if there are other issues, the Bank reserves the right to replace it with any alternative gift without prior notice. Prices and types of the alternative gift(s) may not be the same as the Gift Card. The Gift Card cannot be redeemed for cash, other discounts and are non-transferable. The Bank is not the supplier of Gift Card and makes no representations or guarantees as to the quality of the Gift Card provided by the supplier. Any enquiry, dispute or complaint in respect of the Gift Card should be directed to the supplier.

Terms and Conditions for Securities Services Reward

26. For Securities Services Rewards of (i) "Unlimited Buy & Sell Brokerage Fee Waiver for the first 3 months"; (ii) "Up to 1 lot of "CSOP Hang Seng TECH Index" for E-Services Reward"; (iii) "First-Time Custody Fee Waiver"; (iv) "Stocks Transfer-in Cash Reward of up to HKD15,000"; (v) "Handling Fee Waiver for IPO New Share Subscriptions"; and (vi) "USD Exchange 0 Trading Spread Offer", the promotion period is from 2 Apr 2024 to 30 Jun 2024 (both dates inclusive). For details and relevant terms and conditions of the offers, please refer to the promotion leaflet of Securities Services or visit dahsing.com/stock/promotion/en.

Terms and Conditions for Investment Service Rewards

27. For Investment Service Rewards of (i) "Transaction Reward for New-To-Investment-Service-Type Customers of HKD300"; (ii) "Bonus Reward for New-To-Investment-Service-Type Customers of up to HKD1,500"; (iii) "0% Subscription Fee for New Investment Fund Customers"; and (iv) "Cash Reward for Investment Fund Transfer-In of up to HKD6,000", the promotion period for the Investment Service Rewards is from 2 Jan 2024 to 30 Jun 2024 (both dates inclusive). For details and the relevant terms and conditions of the offers, please refer to the promotion leaflet of the relevant investment service offers, visit dahsing.com/investment/en, or contact the relevant staff of the Bank.

Terms and Conditions for Dah Sing Hello Kitty Credit Card Welcome Reward

28. For details of the Dah Sing Hello Kitty Credit Card Welcome Reward and the relevant terms and conditions, please visit dahsing.com/card/hellokittycard/en.

Terms and Condition for Hello Kitty Events

29. The Exclusive Hello Kitty Events are subject to the relevant terms and conditions, please visit Dah Sing Hello Kitty Credit Card exclusive promotion at dahsing.com/card/sanrio/en for details.

Risk Disclosure Statement and Important Note:

Securities Services

Investment involves risks. The price of securities fluctuates, sometimes dramatically. The price of securities may move up or down and may become valueless. Losses may be incurred as well as profits made as a result of buying and selling securities. Customers should carefully consider whether the investment products or services mentioned herein are appropriate for them in view of their investment experience, objectives and risk tolerance level, and read the terms and conditions of relevant Securities Services before making any investment decision.

For the information of Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect, please read the Information on Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect (containing a section of Risks of investing through Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect).

Risks of client assets received or held outside Hong Kong

Client assets received or held by the Bank outside Hong Kong are subject to the applicable laws and regulations of the relevant overseas jurisdiction which may be different from the Securities and Futures Ordinance (Cap.571 of the Laws of Hong Kong) and the rules made thereunder. Consequently, such client assets may not enjoy the same protection as that conferred on client assets received or held in Hong Kong.

Customers should also seek relevant professional advice on any tax obligations that might arise from investing in overseas products.

Currency Switching

Investment involves risks. You could lose your entire investment. Foreign currency investments are subject to exchange rate fluctuation which may provide both opportunities and risks. The fluctuation in the exchange rate of foreign currency may result in losses in the event that the customer converts the foreign currency into Hong Kong dollar or other foreign currencies. Before making any investment decision, you should consider your investment experience, investment objectives and risk tolerance level and read carefully the relevant product leaflet and relevant offering documents in order to understand the nature of and the risks associated with Currency Switching. The deposit with FX forward contract set up through Currency Switching is not a protected deposit and is not protected by the Deposit Protection Scheme in Hong Kong.

Currency Linked Premium Deposit

Transaction of Currency Linked Premium Deposit is complicated and involves risks of loss. You should refer to the relevant offering documents and understand the nature and risks involved of this investment product before investing in Currency Linked Premium Deposit. Currency Linked Premium Deposit is not equivalent to time deposit, not principal-protected and should not be regarded as a substitute for time deposit. Currency Linked Premium Deposit is not a protected deposit and is not protected by the Deposit Protection Scheme in Hong Kong.

Currency Linked Principal Guaranteed Deposit

Currency Linked Principal Guaranteed Deposit is a structured investment product and is not equivalent to time deposit. It is not a protected deposit and is not protected by the Deposit Protection Scheme in Hong Kong.

Kong. This product is only principal protected if customers hold it till maturity. Regarding the product details of Currency Linked Principal Guaranteed Deposit, please refer to the relevant offering documents.

Foreign Exchange Margin Trading

The risk of loss in foreign exchange margin trading can be substantial. You may sustain losses in excess of your initial margin funds. Placing contingent orders, such as "stop-loss" or "stop-limit" orders, will not necessarily limit losses to the intended amounts. Market conditions may make it impossible to execute such orders. You may be called upon at short notice to deposit additional margin funds. If the required funds are not provided within the prescribed time, your position may be liquidated without prior notice. You will remain liable for any resulting deficit in your account. You should therefore carefully consider whether such trading is suitable in light of your own financial position and investment objectives.

Equity Linked Investment

Equity Linked Investment is not equivalent to time deposits and is not principal protected. You could lose your entire investment. Regarding the product details and risk disclosure of Equity Linked Investment, please refer to relevant offering documents. If you have any questions on the nature and related risks of this investment product, you should seek necessary and appropriate professional advices before making your investment decision.

Investment Fund Service

Investment involves risks. The price of funds fluctuates, sometimes dramatically. The price of fund may move up or down and may become valueless. Losses may be incurred as well as profits made as a result of buying and selling funds. Past performance is no guide to future performance. Before making any investment decision, investors should consider their investment experience, objectives and risk tolerance level and read carefully the terms and conditions and the risk factors contained in the relevant offering documents. If investors are in doubt about the nature of or the risks associated with this investment product, investors should obtain any necessary and appropriate professional advice before investing.

Bond

Bond is an investment product. Investment involves risks. The price of bonds may move up or down, or even become valueless. Losses may be incurred as well as profits made as a result of bond investments. Past performance of a bond is no guide to its future performance. Holders of a bond bear the credit risk of the issuer and other associated risks. Before making any investment decision, investors should consider their investment experience, objectives and risk tolerance level and read carefully the terms and conditions and the risk factors contained in the relevant offering documents. If you are in doubt about the nature of or the risks associated with this investment product, you should obtain necessary and appropriate professional advice before investing.

Foreign Currency Trading

Foreign Currency Trading involves risks. Foreign currency investments are subject to exchange rate fluctuation which may provide both opportunities and risks. The fluctuation in the exchange rate of foreign currency may result in losses in the event that the customer converts the foreign currency into Hong Kong dollar or other foreign currencies. Foreign currency rates of exchange may adversely affect the value, price or income of any security or related investment mentioned in this document. This document does not purport to identify all the risks that may be involved in the product or investments referred to in this document. Before making investment decision, investors should read and understand the offering

documents of such products, including but not restricted on the risk disclosure statement and health warning.

Currency Risk Disclosure

Exchange of renminbi (RMB) to HKD or other currencies is subject to currency exchange rate fluctuation. Customers should bear the risk of RMB exchange rate fluctuations which may cause profit or loss if customer chooses to convert RMB to HKD or other currencies. RMB is currently subject to exchange controls imposed by the PRC government, the exchange rate may be easily affected by change in government policies.

Currency Switching, Currency Linked Premium Deposit, Currency Linked Principal Guaranteed Deposit, Equity Linked Investment, Investment Fund and Bond are investment products. Currency Linked Premium Deposit, Currency Linked Principal Guaranteed Deposit, Equity Linked Investment, some Investment Funds and some Bonds are structured products involving derivatives. This investment decision is yours but you should not invest in this product unless Dah Sing Bank, Limited has explained to you that this product is suitable for you having regard to your financial situation, investment experience and investment objectives.

Unless the context requires otherwise, this document does not constitute any offer, invitation or recommendation to any person to enter into any investment / securities / foreign currency transaction nor does it constitute any prediction of likely future movements in prices of any investment products / securities / foreign currencies.

This document has not been reviewed by the Securities and Futures Commission or any regulatory authority in Hong Kong.

Dah Sing Bank, Limited (the "Bank"), registered as a licensed insurance agency (Insurance Intermediary License No: FA3022), is the authorized licensed insurance agency of Sun Life Hong Kong Limited (incorporated in Bermuda with limited liability) ("Sun Life") and distributes insurance products for Sun Life. The life insurance products distributed by our Bank are underwritten by Sun Life and are products of Sun Life but not the Bank. Life insurance products are not bank deposits nor bank saving plans with free life insurance coverage. The above information is for reference only and does not contain the full terms of the relevant products. It is intended to be published in Hong Kong only. It shall not be construed as an offer, solicitation or recommendation to provide or sell or a solicitation to purchase any insurance plans. You should choose relevant insurance products according to your own or actual needs and your financial affordability. Please read, fully understand and accept the terms and conditions, policy coverage, policy exclusions, premium, key product risks, important notes, policy dividend (if applicable), investment policy (if applicable) etc. stated in the relevant documents and policy contract before applying for any insurance plans. Sun Life is solely responsible for all coverage and compensation, and reserves the right of final approval of the relevant insurance plan. Policyholders are subject to the credit risk of relevant insurance company.

In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between the Bank and the customer out of the selling process or processing of the related transaction, the Bank is required to enter into a Financial Dispute Resolution Scheme process with the customer.

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

Should there be any inconsistency or conflict between the English and Chinese versions, the English version shall prevail.

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.