

i-Account

General Terms and Conditions:

1. All offers cannot be used in conjunction with other promotional offers of Dah Sing Bank, Limited (the "Bank").
2. 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 the Bank. Reference premium refers to the calculation based on the latest available information of in-forced 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 the Bank's 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 i-Account.
3. The Bank reserves the right to withdraw and / or amend the offers and interest rate without prior notice. In the case of any disputes, the decision of the Bank shall be final and conclusive.
4. For fees, charges, terms and conditions in relations to i-Account and other services, please refer to the "Master Terms and Conditions" and the "Bank Service Charges" of the Bank or contact Customer Service Officers of the Bank for details.
5. These terms and conditions shall be governed by and construed in accordance with the laws of Hong Kong Special Administrative Region.
6. In the case of any discrepancy between the Chinese and English versions of these Terms and Conditions, the Chinese version shall prevail.

A. Terms and Conditions for Bonus Savings Interest Rate Offer:

7. Savings Interest of Multi-Currency Savings Account is calculated on a compound daily basis according to the Savings Interest (Please refer to the Bank's website for details) of i-Account and will be credited monthly.
8. Savings interest of HKD Current Account is calculated daily on a simple interest basis according to the Savings Interest (Please refer to the Bank's website for details) of i-Account ("Basic Interest") and the Bonus Savings Interest Rate 0.125% ("Bonus Savings interest") will be offered to customer if the customer is using / holding any one of the designated service / product. The interest rate will be credited monthly to the customer.
9. Bonus Savings Interest Rate will be calculated according to the designated service / product the customer is using / holding on the last working day of every month. It will be effective to HKD Current Account of i-Account in the following month.
10. 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 i-Account on the last working day of each month.
11. The balance of i-Account must reach the designated amount in order to enjoy interest. Please refer to the Bank's website for details.
12. Definition of using or holding any one of the designated Dah Sing Bank services / products:
 - i. Using / holding Personal Loan which include Express Money, Instalment Loan, 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 Card except Cash Card, Corporate Card, Purchasing Card, Gift Card, Spending Card, Business Card, Balance Transfer Account and Private Label Card, and with valid transactions record. Valid transactions refer to those local and overseas retail purchase and cash advance made by the principle 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 principle 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 shall be final and conclusive. Any unposted transaction will not be counted;
- iii. Using any Mortgage Loan service;
- iv. Using Securities service and with stocks holding;
- 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 designated Dah Sing Bank services / products. Please enquire our branch staff for details.

13. Customer will only be entitled to 0.125% p.a. bonus savings interest per month even if he / she is using more than one of the designated services / products.
14. The bonus savings interest is only applicable to the credit balance of the HKD Current Account of i-Account, deposit balance of other account which include the Multi-Currency Savings Account of i-Account would not be counted.
15. If the customer holds a single or joint i-Account, the designated services / products that are being used / held by the customers will be applied to both the single and joint account for calculating the bonus savings interest of the HKD Current Account of the i-Account.
16. To enjoy the Bonus Savings Interest Rate, the status of all other bank services / products accounts used / held by all the relevant i-Account holders with the Bank must be valid, normal and meet the requirements (according to the Bank's definition).
17. The interest rate (include both the basic interest rate and bonus savings interest rate) would be calculated up to the date when the i-Account is cancelled.
18. Deposit interest is calculated on 365 days in a year basis (for both ordinary year and leap year).

B. Terms and conditions for No Bounced Cheque / Autopay Protection:

19. Customer can automatically enjoy No Bounced Cheque / Autopay Protection for relevant transaction amount of up to HKD5,000 in 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.
20. 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.

C. Terms and Conditions for e-Banking services:

21. A handling fee is imposed for settling bills with credit card to pre-registered merchants by means of Dah Sing e-Banking / Mobile Banking Bill Payment Services. Please refer to the "e-Banking / Mobile Banking Services" of the Bank Services Charges for details.
22. A handling fee is imposed for using "Transfer Express" to transfer funds to local banks. Please refer to the "e-Banking / Mobile Banking Services" of the Bank Services Charges for details.
23. For service charge involving transferring fund from other banks to Dah Sing Bank account, please consult the respective banks for details.

D. Terms and Conditions for other banking services:

24. For the terms and conditions of other services such as Dah Sing Octopus App Card, e-Receipt, Mobile Banking services, i-Securities Services / Mobile Securities Trading App+ / US Securities Trading App, please refer to the Bank's webpage or contact our Customer Service Officers for details.

E. Terms and Conditions for exclusive free banking services:

25. Customer can entitle to handling fee waiver for purchasing gift cheque.

Risk Disclosures Statement and Important Note:**Securities Services**

Investment involves risks. The prices of securities fluctuate, 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 details of Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect, please refer to the relevant promotional materials which include the risk of investment via 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) 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 in 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. This product is only principal protected if customer holds 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

Investment 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.

Foreign Currency Exchange Risk Disclosure

Fluctuations in the exchange rates of foreign currencies may result in gains or losses in the case where the customer converts foreign currency to HK Dollars upon maturity of the fixed deposit.

IMPORTANT NOTES

Currency Switching, Currency Linked Premium Deposit, Currency Linked Principal Guaranteed Deposit, Equity Linked Investment, Investment Fund Service and Bonds are investment products. Some Investment Funds, Currency Linked Premium Deposits, Currency Linked Principal Guaranteed Deposits, Equity Linked Investments 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 transaction nor does it constitute any prediction of likely future movements in prices of any investment products / securities.

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 (eligible dispute as defined in the Terms of Reference for 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; however, any dispute over the contractual terms of the product should be directly resolved directly between Sun Life and the customer.

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.

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