

Terms and Conditions for Online Application for 328 Business Account Reward ("Promotion")

A. General Terms & Conditions

- i. "328 Customer" refers to any company customer who holds a valid 328 Business Account (including a Multi-Currency Current Account ("328 Current Account") and a Multi-Currency Savings Account ("328 Savings Account")) at Dah Sing Bank, Limited ("Bank"), but does not include any Corporate Banking Customer and Vehicle Finance Customer.
- ii. The Bank reserves the right to suspend, revise, terminate or withdraw any of the offers and interest rates mentioned herein at any time and amend the relevant terms and conditions and these Terms and Conditions from time to time, without prior notice. In case of disputes, the decision of the Bank shall be final and conclusive.
- iii. 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.
- iv. 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).
- v. In case of discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

B. Online Application for 328 Business Account Reward

1. The promotion period for this Promotion is from 26 Aug 2024 to 31 Dec 2024 (both dates inclusive) ("Promotion Period").
2. This Promotion applies to customer ("Eligible Customer") who:
 - i. Successfully applies the 328 Business Account (including 328 Current Account and 328 Saving Account) via online account opening service during Promotion Period; and
 - ii. did not maintain any 328 Business Banking account within 12 months prior to the account opening date; and
 - iii. Successfully opens 328 Business Banking account on or before 31 Jan 2025.
3. Eligible Customer can enjoy up to HKD1,000 Cash Rewards by fulfilling the following criteria:

Phase	Reward Criteria	Cash Reward
1	Maintaining "328 Daily Average Deposit Balance" (as defined in clause 4 below) with HKD100,000 or above in the first 3 calendar months following the month of successful opening of the 328 Business Account	HKD200
2	Maintaining "328 Daily Average Deposit Balance" with HKD300,000 or above in 4 th to 6 th months following the month of successful opening of the 328 Business Account	HKD800

Example: For Eligible Customers who successfully open a 328 Business Account on 10 Sep 2024, the first 3 calendar months and the 4th to 6th months referred to under Phase 1 and Phase 2 for the "328 Daily Average Deposit Balance" calculation are Oct 2024 to Dec 2024 and Jan 2025 to Mar 2025 respectively.

4. "328 Daily Average Deposit Balance" refers to the average daily positive balance of all savings accounts and current accounts (held in the same name), excluding fixed deposits, of a 328 Customer maintained with the Bank.
5. The Bank will credit the Cash Reward for Phase 1 and Phase 2 to the Eligible Customer's 328 Current Account on or before 30 Jun 2025 and 30 Sep 2025 respectively. The 328 Business Account must

remain valid when the Cash Reward is to be credited. Otherwise, the customer will not be entitled to such offer.

6. The calculation of the "328 Daily Average Deposit Balance" shall be subject to the Bank's records.
7. Save for the offers under "Terms and Conditions for General Offers of 328 Business Banking", this Promotion cannot be used in conjunction with other discount and offers. For details, you may refer to www.dahsing.com/biz/en

Risk Disclosure:**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 to 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.

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

These services / products are not targeted at customers in the EU.