

Important Notice - Maintaining Operations of Banking Services During Severe Weather Conditions

Hong Kong Exchanges and Clearing Limited ("HKEX") announced on 18 June 2024 that with effect from 23 September 2024 ("Effective Date"), the securities and derivatives markets in Hong Kong will maintain normal operations during severe weather conditions. "Severe weather" refers to the scenario where the Hong Kong Observatory's Typhoon Signal No. 8 or above or Black Rainstorm Warning, or the HKSAR Government's "Extreme Conditions" warning is in force.

For Dah Sing Bank, Limited ("Bank" or "DSB"), the Bank's branches and offices will generally not be open during severe weather conditions. Please find below further details of our operational adjustments and banking services which will be maintained on severe weather trading ("SWT") days with effect from the Effective Date:

A. Securities Services

- Securities Trading*
- Securities Clearing
- Corporate Actions
- Initial Public Offerings
- Stocks Investment Savings Plans (depending on market supply)

Services will be provided via the Bank's digital channels (applicable to individual customers), 24-hour Automated Securities Hotline (applicable to individual customers) and manned trading hotline. **The manned trading hotline will maintain limited services depending on the availability of manpower support by the Bank, telecommunication services and other unexpected factors.*

B. Cheque Services

For Paper Cheques

- For cheques deposited and presented to Hong Kong Interbank Clearing Limited ("HKICL") for clearing prior to the SWT day, return and settlement will continue to be operated by HKICL as usual on SWT day;
- **Whole SWT day:** Clearing process will be cancelled by HKICL. The Bank will not present any cheques deposited at branch counters or cash & cheque deposit machines (including cheques deposited after the cut-off time of the last business day) to HKICL for clearing;
- **Partial SWT day:** HKICL will continue to operate the clearing process according to normal operating schedule. The Bank will present the deposited cheques (including cheques collected after the cut-off time of the last business day) to HKICL for clearing.

For e-Cheques

- Clearing, return and settlement will continue to be operated on SWT day as usual.

C. Fund Transfer Services

Fund transfer services available on SWT days are set out as follows:

Services available via Dah Sing e-Banking and Mobile Banking	Services available via 328 Business e-Banking and Mobile Banking	Services available via DS-Direct Corporate Internet Banking Service (Mobile Banking)
<ul style="list-style-type: none"> • Margin Securities Fund Transfers • FPS Payments • Own Account Transfers (except for execution of scheduled transfers) 	<ul style="list-style-type: none"> • Telegraphic Transfers and CHATS • FPS Payments • Third Party Transfers Within DSB • Intra-group Transfers 	<ul style="list-style-type: none"> • Telegraphic Transfers and CHATS • FPS Payments • Third Party Transfers Within DSB • Intra-group Transfers • Real-Time FX Transactions • FX Forward contract creation, setoff and delivery

Customers using the Bank's above-mentioned digital banking channels are reminded to review their current Daily Transaction Limit(s), Registered Beneficiary/(ies) and Authorisation settings, and to make amendment(s) as necessary to ensure support on SWT days.

For Private Banking Customers, please contact designated relationship managers for fund transfers for supporting securities trading and settlement services during SWT days.

D. Other Services

For Corporate Banking Customers

- Drawdown and rollover of Share Margin Financing and Investment Loans will be processed as usual during SWT days.
- Margin call of Share Margin Financing will be triggered as usual when customer's margin level falls below the maintenance level during SWT days. In the event of limit excess, the Bank will request borrowers to reduce the shortfall by depositing cash and/or securities to maintain adequate margin ratio.

For Private Banking Customers

- Deposit and loan services will be available for supporting securities trading and settlement services during SWT days. Please contact designated relationship managers for assistance.

E. Enquiry Services on SWT days

The following service hotlines will be available during office hours on SWT days:

For Individual Customers	For Private Banking Customers	For Business Banking Customers	For Corporate Banking Corporate Customers
<ul style="list-style-type: none"> • Securities services: 2828 7028 (Enquiry hotline) • Cheque and/or fund transfer services#: 2828 7028 #Excluding enquiries on specific cheque clearing and fund transfer transactions • Technical support for e-Banking, Mobile Banking, Securities Trading App+ & i-Securities Internet Trading Services: 3101 3112 	<ul style="list-style-type: none"> • General enquiries: Please contact designated relationship manager 	<ul style="list-style-type: none"> • Securities services: 2828 7028 (Enquiry hotline) • Cheque and/or fund transfer services#: 2828 7028 #Excluding enquiries on specific cheque clearing and fund transfer transactions • Technical support for 328 Business e-Banking and Mobile Banking services: 3101 3112 	<ul style="list-style-type: none"> • Securities services: 2828 7028 (Enquiry hotline) • General enquiries: Please contact designated relationship manager • DS-Direct Corporate Internet Banking Service (Mobile Banking) enquiries: 2507 6800

F. Digital Channels

Customers who have not yet registered for the use of the Bank's digital channels are encouraged to do so as soon as possible, and to make prior arrangements on Transaction Limit(s), Registered Beneficiary/(ies) and Authorisation settings as applicable, in order to enable access to securities trading, fund transfer and other related services under severe weather conditions.

The Bank's digital channels include:

For Individual Customers	For Private Banking Customers	For Business Banking Customers	For Corporate Banking Corporate Customers
<ul style="list-style-type: none"> • Dah Sing e-Banking • Dah Sing Mobile Banking • Dah Sing Securities Trading App+ • Dah Sing i-Securities Internet Trading Services 	<ul style="list-style-type: none"> • Dah Sing e-Banking • Dah Sing Mobile Banking 	<ul style="list-style-type: none"> • 328 Business e-Banking and Mobile Banking 	<ul style="list-style-type: none"> • DS-Direct Corporate Internet Banking Service (Mobile Banking)

Please visit HKEX's website on www.hkex.com.hk for more detailed information related to operations of the Hong Kong securities and derivatives markets during severe weather conditions. The aforementioned services to be provided under severe weather conditions are subject to change from time to time. Please refer to our latest announcement(s) posted in the banking hall at our branches and/or on the Bank's website for details related to securities services that are maintained under severe weather conditions.

Dah Sing Bank, Limited

In case of any discrepancy between the English and Chinese versions of this notice, the English version shall prevail.