

**Dah Sing Bank Provides Customer with Dedicated & Professional Financial Services
All Dah Sing Branches will provide VIP Banking Services
And Exclusively Launch ‘SMS Alert’ Services**

Dah Sing VIP Banking

Dah Sing VIP Banking offers the most dedicated and professional wealth management service. To actively develop its wealth management business, Dah Sing Bank announces that all Dah Sing Branches will provide VIP Banking to cater for our customers' needs.

Wide Choice of Service, Dedicated Relationship Manager to Manage Customer's Account

Dah Sing VIP Banking is dedicated to providing a wide choice of services with an aim to maximize customer's capital return. Services include Investment Funds, Retail Certificates of Deposit, Securities, Foreign Exchange Margin, Foreign Currency Deposit, Equity-Linked Deposit, Currency-Linked Premium Deposit etc.

In order to serve customer's financial needs precisely, a dedicated relationship manager is assigned to take care of every customer. The professional relationship manager clearly understands the customer's needs and always keeps abreast of market movements to ensure the customer can capitalize on every opportunity to grow his wealth. Customers can enjoy VIP Banking services by simply maintaining a monthly average balance of HK\$500,000 in deposit or investment portfolio.

Intergrated Account to Make Everything Simple

VIP Banking customers can enjoy the convenience of savings and checking in one VIP i-Account and they can also manage 13 foreign currencies in this account.

Customer will receive a VIP i-Account Consolidated Monthly Statement showing all their financial status and investment portfolio, including Savings, Checking, Fixed Deposits, Investment Funds, Securities and Retail Certificates of Deposit accounts, etc. VIP Banking Customers can manage their personal finance more easily and can enjoy hassle-free No-Bounce Check/ Autopay Protections up to HK\$10,000.

Our honorable VIP Banking customers can also enjoy the following offers:

- VIP Platinum Card
- VIP Banking Exclusive Priority Service Counter and Manned Service Hotline
- 24-Hour Automated Phone Banking and e-banking Services
- Privileged and preferential rates on other banking services

‘SMS Alert’ Service

Recently, there have been many cases of unauthorized or fraud transactions on bank ATM cards. In the last few months, many people have reported loss in their bank accounts due to misuse of personal data. To cater to this problem, VIP Banking customers can now exclusively enjoy our new ‘SMS Alert’ Service. Customers will receive an SMS message on their mobile phone every time their ATM card is used. This will help to minimize the chance of misuse of ATM cards and give customers peace of mind.

Whenever a customer’s ATM card is used in the following service, the Bank will send out an SMS message to the customer’s mobile phone to inform them of the transaction information, e.g. transaction amount, date and time etc. In this way, customers will get to know if there are any unauthorized or fraud transactions taking place. In the case of fraud, customers can report to the Bank and avoid potential losses. To fit their lifestyle, customers can choose when to receive the alert messages and the minimum transaction amount that triggers alert messages.

Transaction	ATM Card	Credit Card / Debit Card
Cash advance / withdrawal, transfer, or bill payment thru ATM	√	√
Credit Card Retail Purchase	Not applicable	√
EPS or PPS Bill Payment	√	Apply to account linked up to the credit/debit card
Cash advance through bank counter	Not applicable	√
Other self-service terminals	√	Apply to account linked up to the credit/debit card

Double Benefit for VIP Banking Customer

1. To celebrate the fact that VIP Banking has been extended to all Dah Sing branches, VIP Banking customer who apply for our SMS Alert service can enjoy our first year

service fee waiver. Other customers can also enjoy a free service until May 31, 2004. The subsequent service fee will be only \$8!

2. Every ‘SMS Alert’ service applicant will be entered into our lucky draw to win fabulous prizes.

Vivian Yu, General Manager, Head of Personal Banking Division, Dah Sing Bank said



‘Through VIP Banking and our ‘SMS Alert’ service, we will provide a dedicated and tailor-made service to customers to become the Financial Services Provider of Choice.’

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