

Press Release (For Immediate Release)

22 February 2012

**Dah Sing The Link Happy Visa Card
Extends Privileges to 14 Shopping Malls of The Link
Bringing Great Happiness into Life**

"Dah Sing The Link Happy Visa Card" ("Happy Card"), a joint project of Dah Sing Bank ("The Bank") and The Link Management Limited ("The Link"), has been received well by customers and merchants alike since its launch last year. Happy Card brings customers a new spending platform with rewards in The Link's shopping malls while generating business opportunities for merchants.



Dah Sing The Link Happy Classic Card



Dah Sing The Link Happy Platinum Card

Happy Card was launched in six malls of The Link last year. Starting today, it is available at eight more shopping malls, including Tai Wo Plaza, Siu Sai Wan Plaza, Wo Che Plaza, Nan Fung Plaza, Butterfly Plaza, Tsz Wan Shan Shopping Centre, Chung On Shopping Centre and Sau Mau Ping Shopping Centre, extending the coverage to 14 malls in total. The Bank plans to extend the Happy Card network to other malls, benefiting more customers and merchants.

With a view to encouraging customers' spending and boosting merchants business in the malls, The Bank has been working closely with The Link. **Fabulous Happy Card spending offers will be rolled out in 2nd quarter of 2012** to further stimulate spending and generate business opportunities.

"Happy Merchant"

"Happy Merchants" have been selected from the The Link's shopping centres. Customers are entitled to earn extra cash reward by spending with these merchants. There are over 600 "Happy Merchant", covering the following 6 daily consumption categories.

Food & Beverages	Fashion & Shoes
Personal Care & Cosmetics	Electronics & Telecommunications
Supermarket, Convenience Store & Homeware	Hourly Car Park

To encourage more merchants of The Link to become “Happy Merchant”, The Bank continues to offer “favorable” credit card acquiring service in which merchants can enjoy the following privileges.



- Special merchant discount rate at 1.9%;
- Special monthly fee as low as HK\$99; and
- Waiver on card terminal installation fee, card terminal deposit and monthly minimum merchant discount charge

By joining Happy Card “Happy Merchant” Scheme, merchants can provide shoppers a convenient payment channel, helping induce spending and boost sales, and bringing win-win to customers and merchants. Merchant interested in the “Happy Merchant” Scheme may call the recruitment hotline at 2828 8509 for more details.

5 Spending Tips in Daily Life

1. Look for "Happy Merchant" to earn extra rebate

When spending at "Happy Merchant" in the Malls, cardholder will be rewarded with up to 3X cash rebate.



Moreover, cardholders can get the “Happy Merchant” and the latest information list by scanning the QR code by mobile phone.



List of “Happy Merchant” in the Malls

Tai Wo Plaza, Siu Sai Wan Plaza, Wo Che Plaza, Nan Fung Plaza, Butterfly Plaza, Tsz Wan Shan Shopping Centre, Chung On Shopping Centre, Sau Mau Ping Shopping Centre, Lok Fu Plaza, Lung Cheung Plaza, Wong Tai Sin Plaza, Cheung Fat Plaza, Chung Fu Plaza and Hau Tak Shopping Centre

2. Additional Free Parking offers for spending at the Malls

Spending at the Malls while fulfilling the required spending amount, an additional of one hour free parking will be offered.

3. Double rewards with hourly or monthly car parking

1st offer: When paying hourly car park fee with Happy Card, cardholder can earn up to 3X cash rebate.

2nd offer: When paying monthly car park fee through Direct Debit Authorization Service with Happy Platinum Card, cardholder can earn HK\$35 cash rebate for monthly spending over HK\$3,500.

4. Extra cash rebate for other retail and birthday spending

When making purchases with Happy Card at other retail merchants, cardholder can also earn basic cash rebate (For every HK\$25 transaction, HK\$0.1 cash rebate will be offered). When spending with Happy Card on birthday, cardholder will be awarded with extra 1X cash rebate!

Fabulous Welcome Gift

From now until April 30, 2012, customers can enjoy one of the following welcome gifts upon successful application for Happy Card.

A. Rasonic Thermo Pot



OR

B. Rasonic Compact Induction Cooker with Pot



C.

**HK\$300
Cash Rebate**

OR

D.

**Up To
HK\$60,000
Interest - Free Cash
Installment Plan**

p.s. For the offer details, welcome gifts, spending requirement and terms & conditions, please refer to the promotional leaflets.

About Dah Sing Bank

Dah Sing Bank is the major banking subsidiary of Dah Sing Banking Group. With over 60 years of history and almost 50 branches in Hong Kong, Dah Sing Bank is one of the top 10 banks in Hong Kong. With our accumulated banking experiences and solid foundation built over the years in the industry, Dah Sing Bank has continuously widened its scope of business to provide professional services in retail banking, commercial banking and private banking.

Dah Sing Bank, the major banking subsidiary of Dah Sing Banking Group, is the strategic investor holding a 20% interest in Bank of Chongqing, which is a leading city commercial bank in Chongqing, the largest city in Western China. Bank of Chongqing is operating mainly in Chongqing with a branch network of over 80 branches.

Dah Sing Bank has gained its reputation as one of the most progressive and innovative banking services providers in Hong Kong. Some of its notable achievements include the rapid growth of its credit card business to become one of the leading credit card issuers in Hong Kong, its innovation as the first bank by over a year to launch the highly popular Octopus automatic add-value service, and its pioneering expansion in bancassurance in the local market. In 2004, Dah Sing Bank was awarded “Superbrand” status in Hong Kong. And in 2011, Dah Sing Bank won the “Personal Loan Service Award” in the “Capital Weekly Service Awards 2011”.

For further information on Dah Sing Bank, please visit www.dahsing.com .

About The Link Management Limited

The Link Real Estate Investment Trust (Hong Kong stock code: 823), managed by The Link Management Limited, is the first real estate investment trust in Hong Kong and currently the largest in Asia in terms of market capitalisation. It is wholly owned by private and institutional investors. The Link REIT’s portfolio consists of properties with an internal floor area of approximately 11 million square feet of retail space and approximately 80,000 car park spaces. The portfolio’s retail facilities, located on the doorstep of over 40% of Hong Kong’s households, primarily serve the daily needs of people in Hong Kong.

For further information on The Link, please visit www.thelinkreit.com .