

Terms and Conditions for Extra HKD500 Cash Rebate Offer for Opening YOU Banking Account and Securities Account ("Cash Rebate Offer"):

1. The promotion period of Cash Rebate Offer is from 1 Apr 2024 to 30 Jun 2024 (both dates inclusive) ("Cash Rebate Offer Promotion Period").
2. Customers who fulfill the following requirements ("Cash Rebate Offer Eligible Cardholders") will be entitled to HKD500 cash rebate:
 - i. successfully apply for a principal card of Dah Sing ONE+ Credit Card, Dah Sing British Airways Platinum Card, Dah Sing ANA World Mastercard or Dah Sing MyAuto Credit Card ("Cash Rebate Offer Eligible Card ") via designated online application form or Dah Sing Mobile Banking App (not applicable to application submitted via the online application form or Dah Sing Mobile Banking App of branch staff or credit card promoter) during the Cash Rebate Offer Promotion Period;
 - ii. become new-to-deposit YOU Banking customers of Dah Sing Bank, Limited ("the Bank") (i.e. customers who did not hold any account with the Bank (including YOU i-Account) (sole or joint-named) in the capacity as Primary Account Holder (as defined in clause 3 below) in the past 12 months prior to the start of the Cash Rebate Offer Promotion Period (i.e. 1 Apr 2024)) or are existing deposit customers who successfully open / upgrade to YOU i-Account (sole or joint-named) in the capacity as Primary Account Holder during the period from the Cash Rebate Offer Eligible Card application date to 3 months after the date of new card issuance;
 - iii. achieve a Savings Deposit Growth (as defined in clause 4 below) of HKD30,000 or above (or its equivalent) in 3 consecutive months from the calendar month following the opening date of the YOU i-Account ("Reward Period"); and
 - iv. successfully open a Securities Account with the Bank by end of the Reward Period.
3. "Primary Account Holder" refers to the "Applicant" mentioned in the New Account(s) / Service(s) Application Form signed by the customer.
4. Savings Deposit Growth = Average Daily Savings Deposit Balance (A) - Deposit Benchmark (B)

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| (A) = The sum of the daily Total Savings Deposit Balance (as defined in clause 5 of below) during the Reward Period (on public holidays (including Sundays), the Total Savings Deposit Balance will be calculated based on the Total Savings Deposit Balance of the previous business day.) ÷ The number of calendar days during the Reward Period |
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| (B) = Deposit Benchmark (For new-to-deposit customer, it will be set as HKD0; For existing deposit customer, it will be set as the sum of the Eligible Savings and Current Accounts Balance (as defined in clause 7 below) as of the last working day of the month immediately preceding the month of successful account opening.) |
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5. "Total Savings Deposit Balance" includes all positive deposit balances of the Eligible Savings Account(s) (as defined in clause 6 below) held by each Cash Rebate Offer Eligible Cardholder with the Bank. If an Eligible Savings Account has any foreign currency deposits, such deposits will be calculated in HKD according to the daily exchange rate quoted by the Bank. If an Cash Rebate Offer Eligible Cardholder only holds a sole-named account, the Total Savings Deposits Balance will only include the positive deposit balance of the Eligible Savings Account under such name; if Cash Rebate Offer Eligible Cardholder holds a sole-named account and is also the Primary Account Holder of joint-named account(s), the Total Savings Deposits Balance will include the positive deposit balances of the Eligible Savings Accounts under such sole-named and joint-named accounts.
6. "Eligible Savings Account" includes the sole-named and joint-named i-Account Multi-Currency Savings Deposit Account, Hong Kong Dollar, Renminbi and Foreign Currency Savings Accounts and Hong Kong Dollar Flexi Deposit maintained with the Bank by the Cash Rebate Offer Eligible Cardholder, but excludes any Target Savings Deposit, Fixed Deposit and current account deposit.
7. "Eligible Savings and Current Accounts Balance" includes the positive deposit balances of Eligible Savings Account and the Current Accounts held by the Eligible Customer in the capacity as Primary Account Holder with the Bank in sole or joint name.
8. If the Cash Rebate Offer Eligible Cardholder applies for more than one Cash Rebate Offer Eligible Card during the Cash Rebate Offer Promotion Period, he/she can only enjoy the Cash Rebate Offer once through the first approved Cash Rebate Offer Eligible Card.
9. The relevant cash rebate will be credited to the Cash Rebate Offer Eligible Card account of the Cash Rebate Offer Eligible Cardholder according to the below table upon fulfilment of the requirements as specified in clause 2 above and will be posted on relevant statement. All cash rebate will be used for payment of new transaction items. All cash rebate cannot be exchanged. The relevant Cash Rebate Offer Eligible Card, YOU Banking Account and Securities Account must be valid and in good standing status at the time of the cash rebate, otherwise the Cash Rebate Offer Eligible Cardholder will not be entitled to the relevant cash rebate.

| Issuance Date of the Cash Rebate Offer Eligible Card | Cash Rebate Date |
|--|--------------------------|
| 1 Apr 2024 – 30 Jun 2024 | On or before 31 Jan 2025 |
| 1 Jul 2024 onwards | On or before 30 Apr 2025 |

10. If Cash Rebate Offer Eligible Cardholder who rewarded cash rebate under the Cash Rebate Offer terminates the Cash Rebate Offer Eligible Card, closes the relevant YOU Banking Account and/or closes the relevant Securities Account within 18 months of card issuance, the Bank reserves the right to charge a handling fee of HKD500 from the relevant Eligible Card account without prior notice.

11. For the details and relevant terms and conditions of Cash Rebate Offer Eligible Cards, please visit the below webpages:

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| Dah Sing ONE+ Credit Card | www.dahsing.com/card/one/en |
| Dah Sing British Airways Platinum Card | www.dahsing.com/card/ba/en |
| Dah Sing ANA World Mastercard | www.dahsing.com/card/ana/en |
| Dah Sing MyAuto Credit Card | www.dahsing.com/card/myauto/en |

12. For the details and relevant terms and conditions of YOU Banking Account, please visit www.dahsing.com/you/en.
13. For the details and relevant terms and conditions of Securities Account, please visit www.dahsing.com/securities/en.
14. The Bank reserves the right to amend these Terms and Conditions and / or amend, suspend or terminate the Cash Rebate Offer at any time without prior notice. All matters and disputes will be subject to the final decision of the Bank.
15. In case of any fraud / abuse / reversal or cancellation of transactions in respect of which the Cash Rebate Offer is awarded, the Bank reserves the right to debit an amount equivalent to the Cash Rebate Offer from the account of the Cash Rebate Offer Eligible Cardholder maintained with the Bank without prior notice.
16. 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.
17. 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).
18. In case of any discrepancy between the Chinese and English versions of these Terms and Conditions, the English version shall prevail.

Risk Disclosure Statement:

Securities Service

Investment involves risks. The price of securities fluctuates, 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.

Unless the context requires otherwise, this document does not constitute any offer, invitation or recommendation to any person to enter into any securities transaction nor does it constitute any prediction of likely future movements in prices of any securities.

This document has not been reviewed by the Securities and Futures Commission or any regulatory authority in Hong Kong.

Should there be any inconsistency or conflict between the English and Chinese versions, the English version shall prevail.

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

The service(s) / product(s) mentioned herein is / are not targeted at customers in the EU.

Don't be tempted by quick money. Don't lend your bank account to anyone to launder money.