

Important Notes for Dah Sing Multi-Currency Mastercard® Debit Card

General Notes:

1) Your Dah Sing Multi-Currency Mastercard® Debit Card ("**Debit Card**") is linked to your applicable banking account(s) maintained with Dah Sing Bank, Limited ("**Bank**") and you can use the Debit Card to withdraw cash and / or perform purchase transactions wherever Mastercard is accepted.

2) Debit Card Daily Limits are as follows:

	Applicable to YOU Banking customers:	Applicable to VIP Banking customers:
Local ATM Cash Withdrawal Limit	HKD20,000 (or its equivalent)	HKD20,000 (or its equivalent)
Overseas ATM Cash Withdrawal Limit	HKD20,000 (or its equivalent)	HKD20,000 (or its equivalent)
In-store Purchase Limit (Mastercard network)	HKD50,000 (or its equivalent)	HKD100,000 (or its equivalent)
Online Purchase Limit (Mastercard network)	HKD50,000 (or its equivalent)	HKD100,000 (or its equivalent)
In-store Purchase Limit (EPS network)	HKD20,000 (or its equivalent)	HKD20,000 (or its equivalent)

3) Major supported currencies of the Debit Card include HKD, USD, GBP, JPY, RMB, EUR, AUD, NZD, SGD, CAD and CHF.

4) If you withdraw cash in any of the major supported currencies using your Debit Card and select your Dah Sing Foreign Currency account for such withdrawal via the applicable ATM, the relevant foreign currency withdrawal amount will be directly deducted from such Foreign Currency account. If your auto FX function is activated and you withdraw cash in non-major foreign currency using your Debit Card and select your Dah Sing HKD account for such withdrawal via the applicable ATM, the relevant withdrawal amount will be converted directly into HKD and deducted from such HKD account.

5) (Applicable to Merchant Spending transactions performed by the Debit Card) The exchange rate applicable to each transaction in non-designated foreign currency includes (i) the exchange rate determined by Mastercard on the date on which the transaction is processed and the relevant transaction amount will be debited from your i-Account after conversion into Hong Kong dollars, and (ii) a transaction fee of 1.95% on the relevant transaction amount (transaction fee(s) charged by Mastercard to the Bank inclusive (if applicable)).

6) For the charges of the Debit Card services, please refer to our "Bank's Service Charges" booklets or visit our website.

7) Please take care of your Debit Card. Memorize your Personal Identification Number (PIN) (as defined in the applicable Cardholder Agreement) and do not disclose your PIN to anyone. If you lose your Debit Card, please report loss or theft immediately to the Police **AND** by calling 2828 8188, via Dah Sing Bank e-Banking or Mobile

Banking app or to any branch of the Bank.

- 8) Where necessary, please activate the overseas ATM withdrawal function, in-store purchase limit and Auto FX function of your Debit Card via Dah Sing Bank e-Banking or Mobile Banking app before travelling abroad.
- 9) If you wish to terminate the autopay service of your Debit Card, please submit the autopay authorization cancellation request to the relevant merchant or in writing to the Bank.
- 10) Upon your application made in writing or orally, by electronic means or by your signature on or use of your Debit Card (whether or not you have acknowledged receipt of your Debit Card), you shall be deemed to have read, understood, agreed to and accepted these Important Notes and all the Bank's terms and conditions concerning your Debit Card from time to time in force and will be bound by them.

Security of the Debit Card

- 11) You are responsible to take reasonable steps to keep your Debit Card and all security details secret to prevent fraud. Without prejudice and in addition to the provisions of the applicable Cardholder Agreement and terms and conditions regarding the security of your Debit Card, PIN and Mobile Device (as defined in the applicable Cardholder Agreement), you shall also take the following security measures where reasonably practicable:
 - a) sign your Debit Card immediately upon receipt;
 - b) take your Debit Card from the ATM or any point of sale terminal after use;
 - c) make sure that your Debit Card is returned to you promptly after a transaction;
 - d) at all times take reasonable care of your Debit Card, PIN, OTP (as defined in the Cardholder Agreement) and Mobile Device and keep your Debit Card and Mobile Device safely under your personal control and the PIN and OTP secure and confidential to prevent fraud;
 - e) destroy the original printed copy of the PIN;
 - f) DO NOT allow anyone else to use your Debit Card, PIN, OTP or Mobile Device and authentication factors;
 - g) remember your PIN, and keep it and your OTP strictly confidential;
 - h) never disclose your PIN and / or OTP to anyone else including but not limited to the Bank's staff; the Bank will not ask for any sensitive personal information (such as passwords) through phone calls, SMS or emails;
 - i) change your PIN regularly;
 - j) if your PIN is or may have been seen by any other person, change it promptly;
 - k) DO NOT jot down or keep your PIN on or close to your Debit Card or handle it in any other way that may enable another person to use your Debit Card, PIN and / or Mobile Device; disguise any record of your PIN;
 - l) DO NOT use obvious numbers for your PIN (such as HKID card number, date of birth, telephone number or other easily accessible personal information) but use other alphanumeric code (if available);
 - m) DO NOT use the same PIN for other services or purposes (such as connecting to the Internet or accessing other websites);
 - n) DO NOT transfer your Debit Card, PIN, OTP and / or Mobile Device or allow others to use any of them ;
 - o) DO NOT authenticate the relevant transaction precipitately; be careful when using AutoFill function to input

the OTP;

- p) verify the SMS information, e.g. merchant name, instruction of adding card to mobile payment service (if applicable), transaction amount, currency and credit card number last 4 digits, etc. before inputting the OTP;
- q) always fill in the 'Total' box on the sales slip and put currency sign before the numerals; DO NOT leave space for other writing;
- r) make sure only one sales slip is imprinted for each transaction;
- s) keep the cardholder copy of each sales slip and check it against your applicable Card Account(s) (as defined in the Cardholder Agreement) / Bank Account(s) (as defined in the Cardholder Agreement) statements or records;
- t) report to the Bank of any loss or theft of your Debit Card, PIN, OTP or Mobile Device or any suspected unauthorized transaction or use of your Debit Card, PIN, OTP or Mobile Device for any unauthorized purpose or disclosure of your PIN or OTP to any unauthorized person as soon as reasonably practicable in writing or by telephone; and
- u) count the banknotes immediately after each cash withdrawal made by the Debit Card; DO NOT take away any banknote at the cash dispenser or any card at the card insertion slot left behind by someone else; let the banknote(s) or card return to the ATM automatically.

Loss and Theft and Cardholders' Liabilities

- 12) Without prejudice to paragraphs 7 and 10(t) of these Important Notes, you must report to the Bank and to the Police in writing as soon as reasonably practicable after you find any loss or theft of the Debit Card (including both the Principal Card and / or the Supplementary Card), the Mobile Device and / or the PIN or disclosure of the PIN, the OTP and / or any Debit Card information to any unauthorized person. The Principal Cardholder (as defined in the Cardholder Agreement) and the Supplementary Cardholder (as defined in the Cardholder Agreement) shall be responsible for all Transactions (as defined in the Cardholder Agreement), costs and damages effected or caused by the use of the Debit Card whether or not authorized by you (including either the Principal Cardholder or the Supplementary Cardholder).
- 13) If you report the loss or theft of the Debit Card, the Mobile Device and / or the PIN or unauthorized disclosure of the PIN, the OTP and / or any Debit Card information as soon as reasonably practicable after you are aware of any of the said loss or unauthorized disclosure and had acted diligently and in good faith (including taking reasonable steps to safeguard the safety of the Debit Card and the Mobile Device and the secrecy of the PIN, the OTP and Debit Card information and keep the PIN and the OTP separately from the Debit Card), your maximum liability shall not exceed HKD500.
- 14) The limit of liability is confined to losses specifically related to the Debit Card and in circumstances described above and does not cover cash advance or cases involving fraud or negligence or when you have failed to inform the Bank as soon as reasonably practicable after having found that the Debit Card, the Mobile Device and / or the PIN (as the case may be) has been lost or stolen or that there has been an

unauthorized disclosure of the PIN, the OTP and / or any Debit Card information when you are liable for all losses.

15) You shall remain liable for any unauthorized transaction if:-

- a) you have knowingly (whether or not voluntarily) permitted any other person to use your Debit Card, PIN, OTP or Mobile Device; or
- b) you have acted fraudulently or with gross negligence in using or safeguarding your Debit Card, PIN, OTP or Mobile Device; your failure to follow any of the security measures recommended by us from time to time regarding the use or safekeeping of your Debit Card, PIN, OTP or Mobile Device may be treated as your gross negligence.

16) Please notify the Bank in writing of any errors, discrepancies, unauthorized debits or other transactions or entries on any statement of your Bank Account(s) arising from whatever cause, including, but without limitation, forgery, forged signature, fraud, lack of authority or negligence, within 90 days after delivery; otherwise, the balance shown in such statement shall be final and conclusive and you shall be deemed to have agreed to waive your rights to raise objections or pursue any remedies against the Bank. Notwithstanding the aforesaid, in case of any errors, discrepancies or unauthorized purchase transactions related to your Debit Card, please refer to the Bank's Debit Card / ATM Card Chargeback Mechanism for details / necessary actions to be taken; for any enquiry about the foresaid, please call our Customer Service Hotline 2828 8000, visit the Bank's website or visit any of our branches during business hours.

17) Notwithstanding any term or condition to the contrary, the Bank reserves its overriding right of repayment ON DEMAND.

18) The Bank shall have the right without prior notice to set off or transfer any monies standing to the credit of the applicable bank accounts of whatsoever description towards discharge of all sums due to the Bank in connection with the use of your Debit Card.

19) Your Debit Card must not be used for any unlawful purposes including without limitation payment for any illegal betting.

You are nonetheless advised to read the below full terms and conditions of the Bank concerning the Debit Card. A copy of the following terms and conditions is readily available to you who may view and download the same from the Bank's website or collect the same from any branch of the Bank:

- a) Dah Sing Credit / Debit Card Cardholder Agreement ("Cardholder Agreement") (including RMB Cards)
- b) Debit Card [Addendum to the Dah Sing Credit / Debit Card Cardholder Agreement ("Cardholder Agreement") (including RMB Cards)]
- c) Important Notes for Dah Sing Multi-Currency Mastercard® Debit Card ("Debit Card")
- d) Major Terms and Conditions of for Dah Sing Multi-Currency Mastercard® Debit Card ("Debit Card")

e) Terms and c Conditions for the Dah Sing Multi-Currency Mastercard® Debit Card ("Debit Card") Welcome Offer

Please note that the use and operation of your Debit Card are subject to the Cardholder Agreement and other applicable terms and conditions of the Bank concerning the Debit Card (as may be amended and supplemented) from time to time in force.

In the event of any discrepancy between the English and Chinese versions of these Important Notes, the English version shall prevail.