

For Immediate Release

**Dah Sing Bank Participates in HKMA's "Fifth Anniversary of the FPS" Event
and Promotes Digital Transformation for SMEs at "FPS x SME" Seminar**

(Hong Kong, 27 September 2023) - Dah Sing Bank, Limited (the "Bank") is committed to promoting digital transformation for its SME customers and helping them to improve efficiency and competitiveness through the use of innovative financial technology. The Bank participated in the "FPS x SME" seminar organised by the Hong Kong Monetary Authority on 26 September 2023, introducing more than 130 attendees to the latest smart banking concepts, Dah Sing Bank's FPS collection and payment solutions, and a live demonstration using FPS to optimise SME business operations.

The Bank's simple, easy-to-use FPS service allows customers to make inter-bank transfers anytime and anywhere, and save time and hassle compared with using traditional payment methods. SME customers can log in to their 328 Business e-Banking / Mobile Banking to create a payment QR code, which can be displayed at the point of sale or printed on an invoice. Replacing the need to manually input bank account numbers, customers can simply scan the QR code to make a payment instantly – which speeds up the flow of funds for SMEs.

"At Dah Sing Bank, we always put our customers first. On the day of the seminar, we arranged for our service ambassadors to demonstrate our FPS service to customers in person. Experiencing its convenience for themselves, many customers were enticed to learn more about using FPS for their own businesses. As the world becomes increasingly digitised, Dah Sing Bank has kept pace with the times by providing our customers with high-quality, easy-to-use digital financial services. For example, we recently optimised our 328 Business Mobile App and extended our Foreign Exchange Transfer service hours to offer customers a more convenient and streamlined experience when using Dah Sing Bank's one-stop SME platform." said Mr. Mickey Tang, General Manager and Deputy Head of Retail Banking of Dah Sing Bank.

To celebrate the fifth anniversary of the launch of the FPS service, customers who successfully open a 328 Business Banking account from now until 31 December 2023 will enjoy a waiver of FPS transfer fees for the first three months. Customers who successfully register for FPS service during the "FPS Merchant Collection Service" promotion period (i.e. from now until 31 October 2023) can also enjoy a waiver of FPS merchant collection transaction fees until 31 December 2023.

Subject to the relevant terms and conditions.

The services / products mentioned herein are not targeted at customers in the EU.

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Attached photos 1 and 2: Dah Sing Bank participated in the “FPS x SME” seminar organised by the Hong Kong Monetary Authority on 26 September 2023, introducing and demonstrating Dah Sing Bank's FPS collection and payment solutions to more than 130 attendees at the event.

About Dah Sing Bank

Dah Sing Bank, Limited is a wholly-owned subsidiary of Dah Sing Banking Group (HKG:2356). Founded in Hong Kong over 75 years ago, Dah Sing Bank has been providing quality banking products and services to its customers with a vision to be "The Local Bank with a Personal Touch". Over the years, the Bank has been rigorous in delivering on its brand tagline to grow with its customers in Hong Kong, the Greater Bay Area and beyond – "Together We Progress and Prosper". Building on our experience and solid foundation in the industry, our scope of professional services now spans retail banking, private banking, business and commercial banking. Meanwhile, the Bank is also making significant investments in its digital banking capabilities to stay abreast with smart banking developments in Hong Kong and to support financial inclusion at large.

In addition to its Hong Kong banking operations, Dah Sing Bank has wholly-owned subsidiaries including Dah Sing Bank (China) Limited, Banco Comercial de Macau, and OK Finance Limited. It is also a strategic shareholder of Bank of Chongqing with a shareholding of about 13%. Dah Sing Bank and its subsidiaries now have 63 operating locations in Hong Kong, Macau and Mainland China.