

Press Release – For Immediate Release

Dah Sing Bank 328 SME Tax Loan Offers Loan Amount up to HKD3 Million

Liquidity Boost for SMEs During Tax Season

(Hong Kong, 14 January 2021) – Dah Sing Bank, Limited (the "Bank") has just announced its 328 SME Tax Loan offer designed to provide a liquidity boost to SMEs with its loan amount of up to HKD3 million, or three times the tax payable. The annual interest rate for the tax loan offer is as low as P-1.50%, while repayment term can be up to 24 months, with no handling fee or collateral requirement.

"Our SME tax loan offer is designed to provide our 328 Business Banking customers with abundant cash flow to manage their tax payments, while at the same time equipping them with liquidity to capture market opportunities with ease and flexibility, thus boosting their business confidence in the short to medium term." said Mr. Mickey Tang, General Manager and Deputy Head of Retail Banking. Application is fast, easy and convenient. SME customers who successfully apply and draw down their tax loans before 31 March 2021 can enjoy up to HKD2,500 cash rewards upon fulfilling the designated criteria. Interested customers can visit the 328 Business Banking Centres in our branch network or call our 328 Business Hotline on 2507 6288 for more information.

The above offers are subject to the relevant terms and conditions.

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

This service / product is not targeted at customers in the European Union.

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About Dah Sing Bank

Dah Sing Bank, Limited is a wholly-owned subsidiary of Dah Sing Banking Group (HKG:2356) which is listed on the Hong Kong Stock Exchange. Founded in Hong Kong over 70 years ago, Dah Sing Bank has been providing quality banking products and services to our customers with a vision to be "The Local Bank with a Personal Touch". Over the years, the Bank has been rigorous in delivering on our brand promise to grow with our 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, the Bank's scope of professional services now spans retail banking, private banking, business and commercial banking. Meanwhile, the Bank is also making significant investments in our 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 also 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 15%. Dah Sing Bank and its subsidiaries now have around 70 branches operating in Hong Kong, Macau and Mainland China.