

## Dah Sing VIP Banking or Hello Kitty VIP Banking Member-Get-Member Programme Referral Form

By referring your loved ones to join or upgrade to VIP Banking or Hello Kitty VIP Banking and fulfilling relevant requirements, you will receive the following referral reward!

Promotion Phase		
	1	2
Promotion Period (both dates inclusive)	1 Apr 2024 to 30 Jun 2024	1 Jul 2024 to 30 Sep 2024
Rebate Date (inclusive)	30 Apr 2025	31 Aug 2025

  

Average Total Balance* held by the Referee	Value of cash rebate (per each Successful Referral)	Maximum value of cash rebate per Eligible Referrer
HKD8,000,000 or above	HKD1,200 each	HKD6,000 (Max. 5 Successful Referrals)
HKD1,000,000 to below HKD8,000,000	HKD500 each	HKD4,000 (Max. 8 Successful Referrals)

\* The Total Balance used in the calculation of Average Total Balance includes the deposit balance of deposit accounts and the latest market value of investment, but **EXCLUDE** the latest securities market value of Margin Securities Account with Account Margin Ratio >0%.

## Share the privileges with your nearest and dearest!

### Referral Form

#### I (Referee)

Name

Contact number

#### I am referred by the person below to join:

(Please indicate your choice by ticking one of the boxes below)

VIP Banking

Hello Kitty VIP Banking

I hereby confirm that I have obtained consent from the Referrer to provide the information below to the Bank, and that the Bank may contact the Referrer directly in relation to this Dah Sing VIP Banking or Hello Kitty VIP Banking Member-Get-Member Programme (the "Programme").

#### Referrer

Name

Contact number

(Please fill in a HKD bank account number of the Referrer below)

Account number:

I hereby confirm that I have read, understood, agreed and accepted all terms and conditions of the Programme. I hereby give my consent to the Bank to use my personal data and am authorised to give consent on behalf of the Referrer to use the Referrer's personal data for the follow-up on the matters related to the Programme. I acknowledge and understand that the Referrer may receive the Referral Reward, following my successful application for VIP Banking or Hello Kitty VIP Banking.

Signature of Referee

Date

The Programme is subject to relevant terms and conditions. Once this form is submitted at any branch of the Bank by the above-mentioned Referrer, it represents that the Referrer has read, understand, agree and accept all terms and conditions of the Programme.

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

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

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

 [www.dahsing.com/vip/en](http://www.dahsing.com/vip/en)

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# Terms and Conditions of Dah Sing VIP Banking or Hello Kitty VIP Banking Member-Get-Member Programme (the "Programme")

## A. General Terms and Conditions

1. The Programme runs in the following 2 promotion phases (the "Promotion Phase(s)");

Table 1

Promotion Phase	Promotion Period (both dates inclusive)
1	1 Apr 2024 to 30 Jun 2024
2	1 Jul 2024 to 30 Sep 2024

2. **If an Eligible Referrer (as defined in Clause 3 of Section C below) and / or Referee (as defined in Clause 1 of Section B below) terminates or cancels his / her relevant banking service and / or bank account maintained with Dah Sing Bank, Limited (the "Bank") within a year which the relevant Referee(s) successfully join(s) or upgrade(s) to VIP Banking or Hello Kitty VIP Banking ("Eligible Banking Service") of the Bank ("Referee's Eligible Banking Service Join Date"), or fails to fulfil any of the relevant requirements mentioned in these Terms and Conditions, the Bank reserves the right to deduct the equivalent amount of the Referral Reward (as defined in Section C below) in a valid bank account of the Eligible Referrer(s) or cancel his / her entitlement to all the relevant offer(s) without prior notice.**
3. **The Total Relationship Value requirement of VIP i-Account & Hello Kitty VIP i-Account opened in the Bank is HKD1,000,000 or above (or equivalent). If the Total Relationship Value falls below HKD1,000,000 (or equivalent) in any month, a monthly maintenance fee of HKD200 (or equivalent) will be charged.** The Total Relationship Value includes deposit balance of deposit accounts, latest market value of investment accounts and reference premium of life insurance accounts maintained with the Bank. Reference premium refers to the calculation based on the latest available information of in-forced life insurance policies provided by the third-party insurer as designated by the Bank, if any. The premium calculated may not be equal to accumulated actual premium paid and shall exclude pre-paid premium, premium discount, and policy loan etc. The reference premium of non HKD policy will be converted into HKD equivalent using the presumed exchange rate when calculating the Total Relationship Value. For details of the monthly maintenance fee, please refer to the latest booklet of "Bank Service Charges" of the Bank or contact our staff at branch.
4. **Unless otherwise specified, Referral Reward as stated in Section C below will be given in the form of cash rebate and will be credited to a valid HKD bank account maintained with the Bank of the Eligible Referrer on or before the rebate date as stated in the Table 2 below according to the relevant Promotion Phase (the "Rebate Date(s)").**

Table 2

Promotion Phase	Rebate Date
1	30 Apr 2025
2	31 Aug 2025

5. The Bank will determine the Referrers' (as defined in Clause 1 of Section C) entitlement to the Referral Reward based on the records held by the Bank, including but not limited to, the Referee's Eligible Banking Service Join Date, successful wealth management assessment date and relevant record and successful e-Banking login record of Referees, the average Total Balance (as defined in Clause 2(iv) of Section B) of the Referrers (if applicable) and Referees and the submission record of the Completed Referral Form (as set forth hereinafter within this Clause). The Bank is not obliged to provide any reason of rejection related to the entitlement to the Referral Reward to any participant of the Programme. "Completed Referral Form" refers to the Dah Sing VIP Banking or Hello Kitty VIP Banking Member-Get-Member Programme Referral Form which is completed and signed by the Referee and submitted by the Referrer to any branch of the Bank within Promotion Phases.
6. The Referee is required to provide all required information of the Referee and the Referrer on the Completed Referral Form to the Bank for the purpose of joining the Programme. The Bank reserves the right to forfeit the Referrer's entitlement of joining this Programme if there is any incorrect and / or missing information in the Completed Referral Form.
7. Referrer cannot refer himself / herself to become Referee. Referrer and Referee cannot refer each other to become an Eligible Banking Service customer for the Programme. Each Referee can only be referred by one Referrer. If the same Referee is being referred by more than one Referrer, the Bank reserves the right to cancel the Referral Reward entitled by all relevant Eligible Referrers.
8. Each Eligible Referrer can enjoy the Referral Reward of up to HKD6,000 and/or HKD4,000 cash rebate (depending on the average Total Balance held by the Referee) ONCE each only during each Promotion Phase.
9. The Programme is not applicable to the Private Banking customers and, staff of Dah Sing Financial Group and its affiliates.
10. The Bank reserves the right to terminate, suspend and / or amend the Programme and to amend these Terms and Conditions at any time without prior notice. If there are any disputes, the decision of the Bank shall be final and conclusive.
11. In case of any fraud / abuse / reversal or cancellation of transaction(s) in respect of which a Referral Reward is awarded, the Bank reserves the right to debit the equivalent amount of the Referral Reward from the relevant Eligible Referrer's account maintained at the Bank without prior notice.
12. These Terms and Conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region ("Hong Kong"). Any dispute arising under these Terms and Conditions shall be subject to the non-exclusive jurisdiction of the courts of Hong Kong. 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).
13. In case of any discrepancies between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

## B. Referee's Requirements of the Programme

1. "Referee" refers to **customer who successfully joins or upgrades to the Eligible Banking Service of the Bank either in sole name or joint name as a primary account holder during the same Promotion Phase as the Referee's Eligible Banking Service Join Date and did not maintain or cancel the Eligible Banking Service (either in sole name or joint name) during the designated period as stated in Table 3 below according to the Promotion Phase of the respective Referee's Eligible Banking Service Join Date.** Primary account holder refers to the "applicant" mentioned in the Eligible Banking Service application form or new account(s) / service(s) application form of the Bank signed by the Referee.

Table 3

Promotion Phase	Designated Period (both dates inclusive)
1	1 Apr 2023 to 31 Mar 2024
2	1 Jul 2023 to 30 Jun 2024

2. In order for the Eligible Referrers to be entitled to the Referral Reward, the relevant Referee is required to **fulfil all of the following requirements:**
  - i. **Successfully register for and login** Dah Sing e-Banking service within the same Promotion Phase as the respective Referee's Eligible Banking Service Join Date;
  - ii. Complete **at least one** designated Wealth Management Assessment (including Financial Planning, Portfolio Review and Risk Assessment Questionnaire (via online or at branch)) within the same Promotion Phase;
  - iii. Maintain the **valid status of each service** in Clause 2i and 2ii of Section B as at the relevant Rebate Date; and

- iv. **Maintain an average total balance (including the deposit balance of deposit accounts and the latest market value of investment, EXCLUDING the latest market value of Margin Securities Account with Account Margin Ratio >0% ("Total Balance")) of HKD1,000,000 or above (or equivalent) at the VIP i-Account or Hello Kitty VIP i-Account of Eligible Banking Service for the period from the relevant Referee's Eligible Banking Service Join Date until the corresponding designated date as respectively shown in the Table 4 below.**

Table 4

Referee's Eligible Banking Service Join Date (both dates inclusive)	Designated Date (inclusive)
1 – 30 Apr 2024	31 Dec 2024
1 - 31 May 2024	31 Jan 2025
1 – 30 Jun 2024	28 Feb 2025
1 – 31 Jul 2024	31 Mar 2025
1 – 31 Aug 2024	30 Apr 2025
1-30 Sep 2024	31 May 2025

### C. Referral Reward of Referrers ("Referral Reward")

- "Referrers" refers to **existing banking account customers of the Bank who maintain a valid Eligible Banking Service during the period between the Referee's Eligible Banking Service Join Date and the relevant Rebate Date.**
- Unless otherwise specified, to be entitled to Referral Reward, Referrers are required to **fulfil all of the following requirements ("Successful Referral"):**
  - Maintain an average Total Balance of HK\$1,000,000 or above (or equivalent) at VIP i-Account or Hello Kitty VIP i-Account of Eligible Banking service for the period from the Referee's Eligible Banking Service Join Date until the relevant Rebate Date;**
  - Successfully submit the Completed Referral Form to any branch of the Bank within the same Promotion Phase of the relevant Referee's Eligible Banking Service Join Date; and
  - Successfully refer Referee(s) to join(s) or upgrade(s) to Eligible Banking Service and the Referee(s) must fulfill all of the requirements specified in Section B within the same Promotion Phase of the relevant Referee's Eligible Banking Service Join Date.
- Referrers who fulfill the designated requirements as set forth in Clause 2 of this Section C ("Eligible Referrers") are entitled to the cash rebate as shown in Table 5 below according to the average Total Balance of their Referee(s) holding from the month of Eligible Banking Services Join Date to the corresponding designated date and the number of Successful Referral(s) made during such Promotion Phase. **Each Eligible Referrer could receive a maximum value of HKD10,000 cash rebate in each Promotion Phase.**

Table 5

Average Total Balance of the Referee (HKD or equivalent)	Value of cash rebate (per each Successful Referral)	Maximum value of cash rebate per Eligible Referrer
HKD8,000,000 or above	HKD1,200 each	HKD6,000 (Max 5 Successful Referrals)
HKD1,000,000 to below HKD8,000,000	HKD500 each	HKD4,000 (Max 8 Successful Referrals)

### Risk Disclosure:

#### Risk Assessment

The Risk Assessment is intended to assist you to understand your investment needs and your personal risk profile and merely for your consideration and reference. It should not be considered as recommendation or advice on the suitability of any investment product and does not constitute any offer or solicitation to buy or sell any investment product. Before making any investment decision, please consider your own investment objectives and circumstances carefully and to seek independent financial and other professional advice if there is any uncertainty.

#### Investment Service

Investment involves risks. Past performance is not indicative of future performance. Before making an investment decision, customers should refer to the relevant investment product offering documents for detailed information including the risk factors. If customers are in doubt, independent professional advice should be sought.

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

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

Dah Sing Bank, Limited (the "Bank"), registered as a licensed insurance agency (Insurance Intermediary License No: FA3022), is the authorized licensed insurance agency of Sun Life Hong Kong Limited (incorporated in Bermuda with limited liability) ("Sun Life") and distributes insurance products for Sun Life. The life insurance products distributed by our Bank are underwritten by Sun Life and are products of Sun Life but not the Bank. Life insurance products are not bank deposits nor bank saving plans with free life insurance coverage.

The above information is for reference only and does not contain the full terms of the relevant products. It is intended to be published in Hong Kong only. It shall not be construed as an offer, solicitation or recommendation to provide or sell or a solicitation to purchase any insurance plans. You should choose relevant insurance products according to your own or actual needs and your financial affordability. Please read, fully understand and accept the terms and conditions, policy coverage, policy exclusions, premium, key product risks, important notes, policy dividend (if applicable), investment policy (if applicable) etc. stated in the relevant documents and policy contract before applying for any insurance plans. Sun Life is solely responsible for all coverage and compensation, and reserves the right of final approval of the relevant insurance plan. Policyholders are subject to the credit risk of relevant insurance company.

In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between the Bank and the customer out of the selling process or processing of the related transaction, the Bank is required to enter into a Financial Dispute Resolution Scheme process with the customer.

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

**Don't be tempted by quick money. Don't lend your bank account to anyone to launder money. To borrow or not to borrow? Borrow only if you can repay!**