

GENERAL PROMOTIONAL TERMS AND CONDITIONS

1. Unless otherwise specified, the promotion period of this promotion is from 1 January 2025 to 30 June 2025 (both dates inclusive) (**Promotion Period**).
2. Unless otherwise specified, the offers under this promotion only apply to the customers of Dah Sing Bank, Limited ("**Bank**") who maintain or successfully open a Cross-boundary Wealth Management Connect – Southbound Scheme remittance account with Dah Sing Bank (China) Limited / Bank of Dongguan Co., Ltd / Bank of Guangzhou Co., Ltd and a Cross-boundary Wealth Management Connect – Southbound Scheme investment account with the Bank ("**WMC Investment Account**") during the Promotion Period ("**WMC SB customers**").
3. Unless otherwise specified, if the investment fund transaction amount(s) is / are in currency(ies) other than RMB, such amount(s) will be exchanged into RMB based on the corresponding foreign exchange rate(s) determined by the Bank at the time of calculating the transaction amount(s) of the relevant offer(s) under this promotion.
4. Each WMC SB customer and his / her single-name WMC Investment Account is entitled simultaneously to each offer under this promotion once only during the entire Promotion Period.
5. The offers under this promotion are not for sale or resale and non-exchangeable for cash, other products, services, discounts or offers. Unless otherwise specified, the offers under this promotion cannot be used in conjunction with other offers of the relevant services provided by the Bank. If a WMC SB customer is entitled to the offers in conjunction with other promotion offer(s), the Bank reserves the right to grant such customer the entire or part of the entitled offers only.
6. The offers under this promotion are not applicable to the staff of Dah Sing Financial Group and its affiliates.
7. In case of any fraud, abuse, reversal or cancellation of transaction(s) in respect of which the relevant offer(s) under this promotion is / are rewarded, the Bank reserves the right to disqualify the relevant customer from being entitled to the relevant offer(s) or debit an amount equivalent to the relevant offer(s) from his / her account without prior notice.
8. The Bank reserves the right to terminate, suspend or amend any of the offers under this promotion and amend these Terms and Conditions without prior notice. If there is any dispute, the decision of the Bank shall be final and conclusive.
9. 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.
10. A person who is not a party to these Terms and Conditions may not enforce any of the provisions under the Contracts (Rights of Third Parties) Ordinance (Cap 623 of the Laws of Hong Kong).
11. In case of any discrepancies between the English and Chinese versions of this document / these Terms and Conditions, the English version shall prevail.

Terms and Conditions for Account Balance Offer

1. This Account Balance Offer is only applicable to the customers of the Bank who successfully open a Cross-boundary Wealth Management Connect – Southbound Scheme remittance account with Dah Sing Bank (China) Limited / Bank of Dongguan Co., Ltd / Bank of Guangzhou Co., Ltd and a WMC Investment Account during the Promotion Period ("**New WMC SB customers**").
2. New WMC SB customers who successfully deposit funds in RMB of the accumulated amount as specified in Table 1 below into his / her WMC Investment Account ("**Accumulated Amount**") during the Promotion Period and maintain such amount in that account (either in the form of deposit and / or investment products) until at least 15 September 2025 ("**Account Balance Offer Eligible Customers**") can enjoy the corresponding cash rebate according to Table 1 below.
3. FX Bonus Cash Reward: Account Balance Offer Eligible Customers who successfully complete Eligible Foreign Exchange Transaction with the accumulated amount of RMB 100,000 (or its equivalent) or above via his / her WMC Investment Account during the Promotion Period can enjoy the corresponding FX bonus cash reward according to Table 1 below. "Eligible Foreign Exchange Transaction" means conversion of RMB to HKD or foreign currencies, conversion of HKD or foreign currencies to RMB, conversion between HKD and a foreign currency or conversion between two foreign currencies (excluding note exchanges). For the avoidance of doubt, if a New WMC SB customer fails to fulfill the account balance requirements under clause 2 above, he / she will not be entitled to both the cash rebate and FX bonus cash reward under this Account Balance Offer even if he / she fulfills the aforesaid requirements for FX bonus cash reward.

Table 1

Accumulated Amount in WMC Investment Account (RMB)	Cash Rebate Amount (RMB)	FX Bonus Cash Reward (RMB)
100,000 - below 500,000	100	50
500,000 – below 1,000,000	600	300
1,000,000 – below 3,000,000	1,500	900
3,000,000 or above	4,000	3,500

4. Any amount remitted out of the Bank on or before 15 September 2025 will not be included in the calculation of the Accumulated Amount.
5. Any foreign exchange or investment product transaction which is not denominated in RMB will be converted to RMB equivalent based on the exchange rate as set out in the RMB foreign exchange rate table below.

RMB foreign exchange rate table

USD / RMB	AUD / RMB	NZD / RMB	CAD / RMB	EUR / RMB
7.3427	4.6384	4.2098	5.126	7.7107
GBP / RMB	CHF / RMB	JPY / RMB	SGD / RMB	RMB / HKD
9.3334	8.2179	0.047872	5.4382	1.0729

6. The cash rebate and FX bonus cash reward (if any) under this Account Balance Offer will be credited into the Cross-boundary Wealth Management Connect (Southbound) Multicurrency Statement Savings Account of the Account Balance Offer Eligible Customer maintained at the Bank on or before 30 September 2025. The relevant Account Balance Offer Eligible Customer must be the same as the account holder of the Cross-boundary Wealth Management Connect (Southbound) Multicurrency Statement Savings Account of which the cash rebate and FX bonus cash reward (if any) is / are to be credited. To be entitled to the cash rebate and FX bonus cash reward (if any), the relevant Account Balance Offer Eligible Customer must maintain a valid Cross-boundary Wealth Management Connect (Southbound) Multicurrency Statement Savings Account at the Bank at the time when the cash rebate and FX bonus cash reward (if any) is / are to be credited by the Bank.

Terms and Conditions for Remittance Fee Waiver Offer

1. WMC SB customers and WMC Northbound customers (i.e. who are holding a Cross-boundary Wealth Management Connect – Northbound Scheme investment account with Dah Sing Bank (China) Limited / Bank of Dongguan Co., Ltd / Bank of Guangzhou Co., Ltd and a Cross-boundary Wealth Management Connect – Northbound Scheme remittance account with the Bank during the Promotion Period) who successfully remit funds between the relevant Cross-boundary Wealth Management Connect account maintained with Dah Sing Bank (China) Limited / Bank of Dongguan Co., Ltd / Bank of Guangzhou Co., Ltd and the relevant Cross-boundary Wealth Management Connect account maintained with the Bank during the Promotion Period can enjoy the Bank's Remittance Fee Waiver Offer. The Bank's relevant remittance fee will be waived directly during the Promotion Period.

Terms and Conditions for Investment Fund Services Offer

1. This Investment Fund Services Offer is only applicable to lump sum subscriptions of Investment Funds under Wealth Management Connect - Southbound Scheme successfully performed by New WMC SB customers at the Bank ("**Eligible Investment Fund Transaction**") and is not applicable to Investment Fund switching or subscription of Investment Fund Savings Plan.
2. New WMC SB customer who has not subscribed to any Investment Fund through the Bank during the period from 1 April 2024 to 31 December 2024 (both dates inclusive) and successfully conducts Eligible Investment Fund Transaction(s) through his / her WMC Investment Account during the Promotion Period ("**Investment Fund Services Offer Eligible Customer**") can enjoy 0% subscription fee.
3. This Investment Fund Services Offer is only applicable to the first RMB3,000,000 or its equivalent amount of Eligible Investment Fund Transaction(s) conducted by Investment Fund Services Offer Eligible Customers during the Promotion Period.
4. For the Eligible Investment Fund Transaction placed through any branch or Wealth Service Manager of the Bank, the Investment Fund Services Offer Eligible Customers can enjoy 0% subscription fee immediately. For Eligible Investment Fund Transaction placed through Dah Sing e-Banking / Mobile Banking, the Investment Fund Services Offer Eligible Customers are required to pay the full amount of the subscription fee of the relevant Eligible Investment Fund Transaction(s) levied to them first at the time of execution of the Eligible Investment Fund Transaction(s). The Bank will then credit the amount

of the relevant subscription fee waived under this Investment Fund Services Offer in the form of cash rebate into the Cross-boundary Wealth Management Connect (Southbound) Multicurrency Statement Savings Account of the relevant Investment Fund Services Offer Eligible Customer maintained at the Bank on or before 31 August 2025. To be entitled to this Investment Fund Services Offer, the Investment Fund Services Offer Eligible Customer must maintain a valid Cross-boundary Wealth Management Connect (Southbound) Multicurrency Statement Savings Account at the Bank at the time when the cash rebate is to be credited.

RISK DISCLOSURE:

Investment Fund Services

Investment involves risks. The price of funds fluctuates, sometimes dramatically. The price of funds may move up or down and may become valueless. Losses may be incurred rather than profits made as a result of buying and selling funds. Past performance is no guide to future performance. Before making any investment decision, investors should consider their investment experience, objectives and risk tolerance level and read carefully the terms and conditions and the risk factors contained in the relevant offering documents. If investors are in doubt about the nature of or the risks associated with this investment product, investors should obtain any necessary and appropriate professional advice before investing.

Foreign Currency Trading

Foreign currency trading involves risks. Foreign currency investments are subject to exchange rate fluctuation which may provide both opportunities and risks. The fluctuation in the exchange rate of foreign currency may result in losses in the event that the customer converts the foreign currency into Hong Kong dollars or other foreign currencies. Foreign currency rates of exchange may adversely affect the value, price or income of any security or related investment mentioned in this document. This document does not purport to identify all the risks that may be involved in the product or investments referred to in this document. Before making any investment decision, investors should read and understand the offering documents of such product, including but not restricted to the risk disclosure statement and health warning.

Currency Risk (RMB)

Exchange of renminbi (RMB) to HKD or other currencies is subject to currency exchange rate fluctuation. Customers should bear the risk of RMB exchange rate fluctuations which may cause profit or loss if customer chooses to convert RMB to HKD or other currencies. RMB is currently subject to exchange controls imposed by the PRC government, the exchange rate may be easily affected by change in government policies.

Risks involved with the Southbound Scheme of Cross-boundary Wealth Management Connect

Exchange rate risks

Mainland investors who hold RMB will be exposed to currency risks when they invest in a product denominated in Hong Kong dollars or foreign currencies due to the need for the conversion of RMB into any of such currency. During the conversion, investors will also incur currency conversion costs. Even if the price of the asset denominated in a non-RMB currency remains the same when investors purchase it

and when investors redeem / sell it, they will still incur a loss when they convert the redemption / sale proceeds into RMB if such non-RMB currency has depreciated. Exchange rates of RMB are quoted in different markets; the onshore rate is being referred as "CNY" and the offshore rate (i.e. when traded in Hong Kong) is being referred as "CNH". When calculating the value of the RMB class fund or the RMB denominated assets or conducting RMB foreign exchange, CNH will be used. Although CNY and CNH represent the same currency, they do not necessarily have the same exchange rate and may not move in the same direction.

Changes in the exchange rate of non-RMB currencies will affect the profits and debts, etc. of businesses. Such effects will be more significant to companies engaging in exports and having debts denominated in such non-RMB currencies.

Risks under quota management

Under the aggregate and individual investor quota arrangement, once the aggregate quota or individual investor quota is used up, instructions for funds remittances from the Mainland to Hong Kong under the Southbound Scheme may be put on hold.

Regulatory risks

Investor assets received or held on the Mainland are subject to the applicable laws and regulations of the People's Republic of China ("PRC") which may be different from the Securities and Futures Ordinance (Cap. 571 of the Laws of Hong Kong) and the rules made thereunder. Investors should familiarize themselves with and observe the applicable laws, rules and regulations of the PRC concerning the Southbound Scheme.

Risks involved with the Northbound Scheme of Cross-boundary Wealth Management Connect

Investment products offered by Mainland banks have not been authorized by the Securities and Futures Commission ("SFC") and the relevant offering documents have not been examined by the SFC, and that investors should exercise caution in relation to such offer.

Apart from the risks associated with the wealth management products in which investors invest in with Mainland banks, the Northbound Scheme also involves the following risks:

Exchange rate risks

Hong Kong investors who hold a currency other than RMB will be exposed to currency risks when they invest in a RMB product due to the need for the conversion of the currency into RMB. During the conversion, investors will also incur currency conversion costs. Even if the price of the RMB asset remains the same when investors purchase it and when investors redeem / sell it, they will still incur a loss when they convert the redemption / sale proceeds into another currency if RMB has depreciated. Exchange rates of RMB are quoted in different markets; the onshore rate is being referred as "CNY" and

the offshore rate (i.e. when traded in Hong Kong) is being referred as "CNH". When conducting RMB foreign exchange in Hong Kong, CNH will be used. Although CNY and CNH represent the same currency, they do not necessarily have the same exchange rate and may not move in the same direction.

Changes in the exchange rate of RMB will affect the profits and debts, etc. of businesses. Such effects will be more significant to companies engaging in exports and having debts denominated in RMB.

Risks under quota management

Under the aggregate and individual investor quota arrangement, once the aggregate quota or individual investor quota is used up, instructions for funds remittances from Hong Kong to the Mainland under the Northbound Scheme may be put on hold.

Regulatory risks

Investor assets received or held on the Mainland are subject to the applicable laws and regulations of the People's Republic of China ("PRC") which may be different from the Securities and Futures Ordinance (Cap. 571 of the Laws of Hong Kong) and the rules made thereunder. Investors should familiarize themselves with and observe the applicable laws, rules and regulations of the PRC concerning the Northbound Scheme. Investors shall also understand the rules and procedures relevant to transactions in the Mainland wealth management product market, and consider their own circumstances before making investment decisions.

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

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

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