

## Frequently Asked Questions Regarding Banking Services Maintained During Severe Weather Conditions

### For Securities Services

#### 1. What is "severe weather"?

"Severe weather" refers to the scenario where the Hong Kong Observatory's Typhoon Signal No. 8 or above or a Black Rainstorm Warning, or the HKSAR Government's the "Extreme Conditions" warning as announced by the HKSAR Government is in force. Please visit HKEX's website: [www.hkex.com.hk](http://www.hkex.com.hk) for more detailed information.

Please [click here](#) for details on banking services maintained by Dah Sing Bank, Limited ("the Bank", "we", "our") during severe weather conditions.

#### 2. When will the banking service arrangements for severe weather conditions become effective?

Banking service arrangements for severe weather conditions will be effective from 23 September 2024.

#### 3. Which type of securities services will be maintained under severe weather conditions?

Operations of the following securities services will be maintained on severe weather trading ("SWT") days:

- 1) Securities Trading\*
- 2) Securities Clearing
- 3) Corporate Actions
- 4) Initial Public Offerings
- 5) Stocks Investment Savings Plans (depending on market supply)

*\*Services will be provided via the Bank's digital channels (applicable to Individual Customers), 24-hour Automated Securities Hotline (applicable to Individual Customers) and manned trading hotline. Digital channels refer to the Bank's Securities Trading App+ and i-Securities Internet Trading Services. The manned trading hotline will maintain limited services depending on the availability of manpower support by the Bank, telecommunication services and other unexpected factors.*

#### 4. Will securities trading services still be available via the manned trading hotline on SWT days?

Yes, our manned trading hotline will maintain limited services on SWT days depending on the availability of manpower support by the Bank, telecommunication services and other unexpected factors.

**5. What do I need to do in order to trade securities on SWT days?**

Securities trading services on SWT days will be provided via the Bank's digital channels (applicable to Individual Customers), 24-hour Automated Securities Hotline (applicable to Individual Customers) and manned trading hotline. Digital channels refer to the Bank's Securities Trading App+ and i-Securities Internet Trading Services. If you have not yet applied for these services, you are encouraged to make prior arrangements as soon as possible in order to facilitate your securities trading, fund transfers and other related services under severe weather conditions.

If necessary, please also make prior financial arrangement with other banks in order to facilitate your use of inter-bank banking services.

**6. If the purchase date of my Stock Investments Saving Plan falls on a SWT day, will the stock purchase be processed?**

For Stock Investments Saving Plans, "Purchase Date" refers the day on which the actual stock purchase is made under the Plan and which will occur on the second HKEX trading day after the Hold Fund Date. If the intended Purchase Date falls on a day other than an HKEX trading day, the Purchase Date shall fall on the immediate next HKEX trading day. If the stock purchase involves odd lots and the intended Purchase Date falls on a SWT day, the Purchase Date may be deferred to the immediate next HKEX trading day.

**7. How do I deposit or withdraw Hong Kong stock(s) on SWT days?**

*[Applicable to Corporate Banking's company customers only]* Hong Kong stock withdrawal and/or deposit instructions on a SWT day must be given by sending a completed Withdrawal of Securities Form or Deposit of Securities Form, duly executed by the authorised signatory(ies), via email to [IPSD\\_GROUP@dahsing.com](mailto:IPSD_GROUP@dahsing.com) before 2:45 pm. The above said forms can be downloaded from the Bank's official website on [www.dahsing.com](http://www.dahsing.com): Please go to Corporate Banking -> Tools -> Download Form -> Deposit & Withdrawal of Securities.

**8. For Private Banking Customers, other than the Bank's digital channels, are there any other channels for securities trading and corresponding supporting services on SWT days?**

Yes, please contact your Private Banking Relationship Manager for assistance on SWT days on securities services and the corresponding supporting services, such as fund transfers, deposit and loan services.

**For Cheque, Fund Transfer and Other Services**

9. I deposited my cheque at the branch teller counter yesterday. If the severe weather signal is removed by the Hong Kong Observatory or the HKSAR Government (whichever applicable) before 12:00 noon today<sup>(Note)</sup>, when will the related funds be available in my account?

For cheques deposited at branch teller counters <b>before</b> cheque collection cut-off time yesterday	Your cheque will be cleared yesterday and the related funds will be available in your account in the afternoon today <sup>(Note)</sup> .
For cheques deposited at branch teller counters <b>after</b> cheque collection cut-off time yesterday	Your cheque will be cleared in the evening today <sup>(Note)</sup> and the related funds will be available in your account on the next business day <sup>(Note)</sup> .

10. I deposited my cheque at the branch teller counter yesterday. If the severe weather signal is removed by Hong Kong Observatory or the HKSAR Government (whichever applicable) after 12:00 noon today<sup>(Note)</sup>, when will the related funds be available in my account?

For cheques deposited at branch teller counter <b>before</b> cheque collection cut-off time yesterday	Your cheque will be cleared yesterday and the related funds will be available in your account in the afternoon today <sup>(Note)</sup> .
For cheques deposited at branch teller counter <b>after</b> cheque collection cut-off time yesterday	Your cheque will be cleared on the next business day <sup>(Note)</sup> and the related funds will be available in your account on the second business day <sup>(Note)</sup> after today <sup>(Note)</sup> .

11. I deposited a cheque into the branch Drop-in Box / Cash & Cheque Deposit Machine (CCDM) yesterday, but the Hong Kong Observatory or the HKSAR Government (whichever applicable) issued a severe weather signal earlier today<sup>(Note)</sup>, will the related funds be available in my account today<sup>(Note)</sup>?

For cheques deposited into the branch Drop-in Box /CCDM <b>before</b> cheque collection cut-off time yesterday	Your cheque will be cleared yesterday and the related funds will be available in your account in the afternoon today <sup>(Note)</sup> .
For cheques deposited into the branch Drop-in Box / CCDM <b>after</b> cheque collection cut-off time yesterday	Your cheque will be cleared on the next business day <sup>(Note)</sup> and the related funds will be available in your account on the second business day <sup>(Note)</sup> after today <sup>(Note)</sup> .

12. I deposited a cheque into the branch Drop-in Box / CCDM before the cheque collection cut-off time yesterday and the severe weather signal was hoisted subsequently. Today<sup>(Note)</sup>, the Hong Kong Observatory or the HKSAR Government (whichever applicable) announced that the said severe weather signal will be removed after 12:00 noon and no banking services will be available for the entire day, will the related funds be available in my account today<sup>(Note)</sup>?

If cheque deposited for clearing service remains unchanged by Hong Kong Interbank Clearing Limited ("HKICL") yesterday, cheques deposited into the branch Drop-in Box / CCDM before cheque collection cut-off time yesterday will be cleared yesterday and the related funds will be available in your account in the afternoon today<sup>(Note)</sup>.

If cheque deposited for clearing service is not available by HKICL yesterday and no banking services is available today<sup>(Note)</sup>, cheque will be cleared on the next business day<sup>(Note)</sup> and the related funds will be available in your account on the second business day<sup>(Note)</sup> after today<sup>(Note)</sup>.

- 13. I deposited a cheque into the branch Drop-in Box / CCDM after the cheque collection cut-off time yesterday and the severe weather signal was hoisted subsequently. Today<sup>(Note)</sup>, the Hong Kong Observatory or the HKSAR Government (whichever applicable) announced that the said severe weather signal will be removed before 12:00 noon, will the related funds be available in my account today<sup>(Note)</sup>?**

Cheques deposited into the branch Drop-in Box / CCDM after cheque collection cut-off time yesterday will be cleared today<sup>(Note)</sup> and the related funds will be available in your account on the next business day<sup>(Note)</sup>.

- 14. If severe weather lasts more than one day, what will be the cheque clearing arrangement?**

Any cheque deposited at any branch before cheque collection cut-off time and before the hoisting of severe weather signal will be cleared on the same day, and the related funds will be available in the payee's account / withdrawn from the payer's account on the next business day<sup>(Note)</sup>.

- 15. If I want to stop payment to a cheque issued the day before severe weather conditions become in place, what can I do?**

Individual Customers	<ul style="list-style-type: none"> <li>• Stop cheque request may be performed via e-banking or mobile banking under Services -&gt; Other Requests -&gt; Stop Cheque Request.</li> <li>• If you have not yet registered for the use of the Bank's digital channels, please contact us via the cheque and/or fund transfer services hotline on 2828-7028 for assistance to transfer your request to the relevant department.</li> <li>• Please note that identification verification may have to be performed and our hotline staff may request for the following information from you to process the stop cheque request:             <ul style="list-style-type: none"> <li>a) Customer Name</li> <li>b) Account Number</li> <li>c) Cheque No.</li> <li>d) Cheque Amount</li> <li>e) Remarks (if any)</li> </ul> </li> </ul>
Private Banking Customers	You may contact your designated Relationship Manager for assistance.
Business Banking Customers	Same arrangements as mentioned above for Individual Customers will apply.
Corporate Banking Customers	You may contact your designated Corporate Banking Relationship Manager for assistance.

*Remarks: Cut off time for stop cheque request is 11:00 am (applicable to any cheque presented on the first business day prior to severe weather conditions).*

**16. Will my scheduled fund transfer(s) or payment instruction(s) made via Dah Sing Bank's digital channels<sup>^</sup> be executed under severe weather conditions?**

<sup>^</sup>Including Dah Sing e-Banking, Dah Sing Mobile Banking, 328 Business e-Banking & Mobile Banking and DS-Direct Corporate Internet Banking Service (Mobile Banking).

Scheduled payments	Arrangement
Severe weather signal is hoisted	Scheduled payments will be sent to EPS Company (Hong Kong) Limited as per normal.

Scheduled transfers	Arrangement
Severe weather signal is removed at or before 12:00 noon and branches are open in the afternoon	<p><b>For (1) 328 Business e-Banking &amp; Mobile Banking and (2) DS-Direct Corporate Internet Banking Service (Mobile Banking) -</b> Scheduled transfers will be executed as per normal.</p> <p><b>For Dah Sing e-Banking and Mobile Banking -</b> Scheduled transfers will be executed in the afternoon.</p>
Severe weather signal is removed after 12:00 noon and branches closed for the whole day	
a) For fund transfers to DSB account	<p><b>For (1) 328 Business e-Banking &amp; Mobile Banking and (2) DS-Direct Corporate Internet Banking Service (Mobile Banking) -</b> Scheduled transfers will be executed as per normal.</p> <p><b>For Dah Sing e-Banking and Mobile Banking -</b> Scheduled transfers will be executed on the next business day (including Saturdays).</p>
b) For fund transfers to other bank's account via CHATS	<p><b>For (1) 328 Business e-Banking &amp; Mobile Banking and (2) DS-Direct Corporate Internet Banking Service (Mobile Banking) -</b> Scheduled transfers will be executed as per normal.</p> <p><b>For Dah Sing e-Banking and Mobile Banking -</b> Scheduled transfers will be executed on the next business day<sup>(Note)</sup>.</p>

Scheduled transfers via FPS – HKD & CNY	Arrangement
Severe weather signal is hoisted	Scheduled transfers will be executed as per normal.

Real time transfers	Arrangement
Severe weather signal is hoisted	Real time transfers will be executed as per normal, including for Margin Securities Fund Transfers.

**17. Will my scheduled repayment instruction(s) from other banks or via PPS to my DSB Credit Card / Cash Card / OD account(s) be executed under severe weather conditions?**

For the scheduled repayment instructions from other banks to DSB Credit Card / Cash Card / OD account(s)	Please check with related banks on their severe weather arrangements.
For scheduled repayment instructions via PPS to DSB Credit Card / Cash Card / OD account(s)	Please check with PPS on their severe weather arrangements.

**18. If the severe weather signal is hoisted on the day when my fixed deposit matures, will the maturity instruction be processed?**

Severe weather signal is hoisted for the whole day	Maturity instruction of fixed deposit will be processed on the next business day <sup>(Note)</sup> .
Severe weather signal is removed at or before 12:00 noon and branches are open in the afternoon	Maturity instruction of fixed deposit will be processed in the afternoon.
Severe weather signal is hoisted in the afternoon	Maturity instruction of fixed deposit will be processed in the morning.

**Dah Sing Bank, Limited**

*Note: Today or Business Day refers to any business day, i.e. excluding public holiday, Saturday or Sunday.  
In case of any discrepancy between the English and Chinese versions of this notice, the English version shall prevail.*