

Terms and Conditions of "Payment Connect" Flash Foreign Exchange Offer (Flash FX Offer)

1. The promotion period is from 10 August 2025 to 30 September 2025 (both dates inclusive) ("Promotion Period").
2. The Flash FX Offer is only applicable to YOU Banking customers of Dah Sing Bank, Limited ("Bank") ("Eligible Customers").
3. Eligible Customers who successfully enter / provide the designated promotion code through Dah Sing e-Banking or Mobile Banking of the Bank and conduct a spot foreign exchange in the designated currencies during the Promotion Period can enjoy the Flash FX offer in the form of pips discount. The details of the designated currencies, pips discount and designated promotion code of the Flash FX Offer shall be determined by the Bank from time to time at its sole discretion and published on the Bank's website:
(https://www.dahsing.com/html/en/digital/ebanking/faster_payment_system.html).
4. Eligible Customers can only use one promotion code for each transaction.
5. The Flash FX Offer is not applicable to note exchange and instructions set up via the Scheduled FX Service and the FX Order Watch Service of the Bank.
6. Unless otherwise specified, the Flash FX Offer cannot be used in conjunction with other offers in relation to foreign exchange services provided by the Bank. If an Eligible Customer is entitled to the Flash FX Offer in conjunction with other promotion offer(s), the Bank reserves the right to grant the customer the entire or only part of the entitled offers.
7. The Bank reserves the right to amend, suspend and/or terminate this promotion and 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.
8. These Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong Special Administrative Region. Any dispute arising under these Terms and Conditions shall be subject to the non-exclusive jurisdiction of the courts of Hong Kong.
9. 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).
10. In case of any discrepancies between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

Risk Disclosure

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 dollar or other foreign currencies. Before making investment decision, investors should read and understand the offering documents of such products, including but not limited 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.

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

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

This service / product mentioned in this document are not targeted at customers in the European Union.