

Dear Customer,

NOTICE OF AMENDMENTS TO THE BANK SERVICE CHARGES OF 328 BUSINESS ACCOUNT

With effect from 1 September 2026 (the "**Effective Date**"), the following bank service fee of Dah Sing Bank, Limited (the "**Bank**") will be amended and / or adjusted as follows:

Products / Items before revision	Fee or description before revision	Products / Items after revision	Fee or description after revision
<u>General Services – All Accounts</u> 42. Paper Statement Fee [^] New item	N/A (New item)	<u>General Services – All Accounts</u> 42. Paper Statement Fee [^] 328 Business Banking Customer	HKD20 or equivalent for each account per month, the Bank will directly debit the Paper Statement Fee on the following month for each set of paper statement consumed in the previous month from relevant account(s). Customers who are charities registered under Section 88 of the Inland Revenue Ordinance will be exempted.
[^] The Paper Statement Fee will only be applicable to personal deposit accounts: Current Account, Savings Account and Integrated Account (Excluding Kids Savings Account, FlexiMoney Overdraft Facility and Mortgage 1+1 Account).		[^] The Paper Statement Fee will only be applicable to (i) personal deposit accounts: Current Account, Savings Account and Integrated Account (Excluding Kids Savings Account, FlexiMoney Overdraft Facility and Mortgage 1+1 Account); and (ii) 328 Business Banking deposit accounts: <u>Current Account, Savings Account and Integrated Account.</u>	

You may cancel the mailing of paper statement service ("Service") by using either of the following methods:

Method 1: 328 Business e-Banking (Available from 17 August 2026)

- Log in to 328 Business e-Banking as an administrator
- Go to "Management", select "Statement Preferences" and choose your company under the drop-down menu
- Select "Electronic Statement", then click "Submit" to confirm your instruction

Method 2: In Person (Available from 1 September 2026)

The authorized signatory(ies) of your 328 Business Account may visit any branch of the Bank in person during business hours to cancel the Service.

To avoid the above Paper Statement Fee ("**Fee**"), please ensure that you cancel the Service on or after the applicable date for each method above and before your September 2026 statement cycle date. If the Service is not cancelled within this timeline, the Fee will apply to your 328 Business Account with effect from the Effective Date and will be reflected in your next statement. You may still update your statement preference at any time after the aforesaid period by logging in to 328 Business e-Banking or visiting any branch of the Bank in person during business hours (please refer to the methods outlined above for details).

Please note that you may refuse to accept the above amendments by giving notice to the Bank to terminate the relevant account and / or services. Otherwise, the above amendments shall be binding on you if you continue to maintain the relevant account and / or use the relevant services on or after the Effective Date. Please also note that the Bank may not be able to continue to provide relevant services to you if you do not accept the above amendments.

You may visit any of the Bank's branches to obtain a copy of the Bank Service Charges or download it from the Bank's official website starting from 13 July 2026.

www.dahsing.com/html/en/business_banking/business_banking_service_charges.html

For enquiries, please feel free to call our Customer Service Hotline at
2828 8008 (328 Business Banking Customers) 2598 6111 (Vehicle Finance Customers).

Yours faithfully,

Dah Sing Bank, Limited

July 2026

In the event of any inconsistency between the English and Chinese versions of this document, the English version shall prevail.