

Terms and Conditions for FX + Remittance Business Banking Lucky Draw Promotion

General Terms & Conditions

- i. Dah Sing Bank, Limited ("Bank") reserves the right to suspend, revise, terminate or withdraw any of the offers and interest rates mentioned herein at any time and amend the terms and conditions thereof and these Terms and Conditions from time to time, without prior notice. In case of disputes, the decision of the Bank shall be final and conclusive.
- ii. For fees, charges, terms and conditions related to the accounts and services of 328 Business Banking, 328 Business e-Banking and Dah Sing Business Card, please refer to the "Master Terms and Conditions", "328 Business e-Banking Service Agreement", "328 Business e-Banking Website User Agreement", "Important Notice for Using 328 Business e-Banking Service", "Terms and Conditions for Payroll / Autopay-Out Service", "Dah Sing Business Card Cardholder Agreement", "Bank Service Charges" and "List of Service Charges for Dah Sing Business Card" of the Bank. For details, please visit www.dahsing.com/biz/en or contact the Bank's staff for details.
- iii. These Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong. Any dispute arising under these Terms and Conditions shall be subject to the non-exclusive jurisdiction of the courts of Hong Kong.
- iv. 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).
- v. In case of discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

FX + Remittance Business Banking Lucky Draw Promotion ("Promotion")

- 1. The promotion period is from 11 June 2024 to 31 August 2024 (both dates inclusive) ("Promotion Period").
- 2. This Promotion is applicable to any 328 Business Banking customer who meets all of the following requirements ("Eligible Customer"):
 - a. is holding a valid 328 Business Account at the Bank ("328 Account"); and
 - b. successfully registers for this Promotion with its valid Business Registration Number or Certificate of Incorporation No. / Chapter No. of the HK Ordinance pursuant to which the Statutory Body is formed via Dah Sing Bank WhatsApp Business Official Account 2808 5533 after clicking onto / accessing the registration link / QR code shown on the Bank's marketing communication of this Promotion within the Promotion Period ("Successful Registration"). Successful Registration cannot be changed or cancelled once confirmed by the Bank. The Bank will not issue any notification if a 328 Business Banking customer fails to register successfully due to provision of incorrect or incomplete information during the registration (if applicable) (Note: each Eligible Customer can only be registered for this Promotion once; repeated registrations will be counted once).
- 3. For the avoidance of doubt, this Promotion is not applicable to the Corporate Banking customers.
- 4. Each Eligible Customer who successfully completes any of the designated transactions listed below for which a 328 Account held in the same name with the Bank is used as the settlement account within the Promotion Period ("Designated Transactions") can earn the lucky draw chances ("Lucky Draw Chances") as shown below:

Designated Transactions	Number of Lucky Draw Chance(s) (per Designated Transaction)
Outward Remittance transaction of any currency made	Via 328 Business e-Banking or

through telegraphic transfers or CHATS	Mobile Banking : 2
Foreign Exchange* transaction of any currency	At any Dah Sing branch : 1
Inward Remittance transaction of any currency made through telegraphic transfers or CHATS via any channels	1

*Foreign exchange is not applicable to note exchange. The above transaction records will be counted according to the posting dates recorded by the Bank.

- For the avoidance of doubt, each Eligible Customer can be entitled to MORE THAN ONE Lucky Draw Chance. There is no maximum number of the Lucky Draw Chances for each Eligible Customer. The entitlement of the Lucky Draw Chance(s) for each Eligible Customer based on the Bank's records at its sole discretion. In case of any disputes, the decision of the Bank shall be final and conclusive. For example, if an Eligible Customer has successfully completed 5 Foreign Exchange transactions via Mobile Banking, 6 Outward Remittance transactions via 328 Business e-Banking and 2 Foreign Exchange transactions at Dah Sing branch(es), he / she will be entitled to 24 entries for the Lucky Draw.
- A total of 13 winners (each a "Winner") will be drawn randomly by the Bank on or before 31 Oct 2024 ("Lucky Draw Date"). Each Winner will be entitled to one of the prizes listed in the table below ("Lucky Draw Prize").

Lucky Draw Prizes		Number of Winners
1 st Prize	HK\$32,888 of cash rebate	1
2 nd Prize	HK\$3,288 of cash rebate	2
3 rd Prize	HK\$328 of cash rebate	10

- An Eligible Customer can only win the lucky draw once and win a Lucky Draw Prize ONCE in this Promotion.
- Winners will be notified through their contact numbers within 7 calendar days from the Lucky Draw Date. Upon registering for this Promotion and participating in the lucky draw, the Winners and their representatives who attend the relevant interview and award ceremony conducted by the Bank (if any) shall be deemed to have consented to disclosing and / or publishing their names and pictures for publicity purpose. Otherwise, the Bank shall have the right to disqualify any Winner from the Lucky Draw Prize and replace such Winner by a back-up Winner.
- The lucky draw result will be announced in the latest news section of the Bank's website (dahsing.com). The Lucky Draw Prize will be credited to the 328 Account of each Winner on or before 30 Nov 2024. The relevant 328 Account must remain valid when the Lucky Draw Prize is to be credited. Otherwise, the relevant Winners shall be disqualified without further notice and the relevant Lucky Draw Prize(s) will be forfeited.
- The Bank will determine the eligibility of customers to participate in the lucky draw based on the Bank's records. In case of any disputes, the decision of the Bank shall be final and conclusive.

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. 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 investment decision, investors should read and understand the offering documents of such products, including but not restricted to the risk disclosure statement and health warning.

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.

The services / products mentioned herein are not targeted at customers in the EU.