

Notice of Amendment of the (1) Master Terms and Conditions / Master Terms and Conditions for VIP Banking Services and (2) Notice to Customers relating to Customers' Data of Dah Sing Bank, Limited

With effect from 30 September 2025 (the "Effective Date"), the terms and conditions of the Master Terms and Conditions / Master Terms and Conditions for VIP Banking Services of Dah Sing Bank, Limited (the "Bank") (the "Master Terms and Conditions") and the Notice to Customers relating to Customers' Data of the Bank (the "Notice") will be respectively amended as follows:

1. Amendment to the Master Terms and Conditions (if applicable)

The following new Clause 15.8 shall be added to the General Terms:-

15.8 Without prejudice and in addition to clause 15.1 of these General Terms, the Customer acknowledges and agrees that: (a) the Bank may disclose any information it has concerning the Customer (including but not limited to the Personal Information and transactions of the Customer and the services provided by the Bank to the Customer) and if necessary, those of any Consenting Person, to the Financial Intelligence Evaluation Sharing Tool and/or other crime information-sharing initiatives (collectively, "Anti-Crime Initiatives") for the purposes of detecting, identifying, monitoring, investigating, preventing and/or reporting crime whether known or suspected (and whether within or outside Hong Kong); and (b) the information referred to in (a) above may be accessed and used by the Bank, any local or foreign governmental or regulatory authorities, selfregulatory organizations, law enforcement bodies, court and/or financial institutions (all of which may be within or outside Hong Kong) that have access to such Anti-Crime Initiatives (alone or with other information and documents) for the purposes of detecting, identifying, monitoring, investigating, preventing and/or reporting crime whether known or suspected (and whether within or outside Hong Kong), deciding whether or not to provide services to the Customer and/or other lawful purposes. The Customer agrees that for information concerning any Consenting Person, the Customer has obtained all necessary consent from the relevant Consenting Person to share the information and the Customer provides the consent on behalf of the relevant Consenting Person. If necessary, the Bank may directly require any Consenting Person to, in which case, the Customer shall procure such Consenting Person to, agree to the disclosure and use described in this clause and/or waive any otherwise applicable restrictions on such disclosure and use if the Bank reasonably considers it to be appropriate for the purposes referred to herein.

2. Amendment to the Notice

The following paragraph (d)(xxi) shall be added to the Notice and the original paragraph (d)(xxi) of the Notice shall be renumbered as paragraph (d)(xxii) accordingly:-

(d)(xxi) detecting, identifying, monitoring, investigating, preventing and/or reporting crime whether known or suspected (and whether within or outside Hong Kong); and



The main purposes of the above amendments are to incorporate relevant terms into the Master Terms and Conditions and the Notice respectively to allow the Bank to disclose customer information to relevant anti-crime initiatives for the purposes of detecting, identifying, monitoring, investigating, preventing and/or reporting crime whether known or suspected (and whether within or outside Hong Kong).

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

Should you have any enquiries, please feel free to contact the branch staff of the Bank during office hours or call our Customer Service Hotline:

2828 8168 (for Personal Banking Customers) 2828 7028 (for Securities Customers)

For Corporate Banking Customers, please contact your designated Corporate Banking Relationship Manager.

For Private Banking Customers, please contact your designated Private Banking Relationship Manager. For Vehicle Finance Customers, please contact your designated account officer.

May 2025 Dah Sing Bank, Limited

Note:

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