

Notice of Amendments to Terms and Conditions of Related Banking Services

With effect from 27 May 2024 (the "Effective Date"), certain terms and conditions of the banking services of Dah Sing Bank, Limited (the "Bank") shall be revised. Please refer to the revised version of the relevant terms and conditions below (deleted contents are marked with strikethrough lines). The major amendments are summarised as follows:

1. To delete the Terms and Conditions of VIP Banking related to debit card;
2. To delete the Terms and Conditions of Hello Kitty VIP Banking related to debit card; and
3. To delete the terms and conditions of i-Account related to Debit Card

Amendments to Terms and Conditions of VIP Banking

Existing Terms and Conditions of VIP Banking:		Revised Terms and Conditions of VIP Banking:	
5. Terms and Conditions for Bonus Savings Interest Rate Offer <ul style="list-style-type: none"> • Savings interest rate of HKD Current Account is calculated based on the Savings Interest Rate (Please refer to the Bank's website for details) of VIP i-Account set by the Bank. The Bonus Savings Interest Rate is calculated based on the designated banking services / products category the customer is using or holding (if any). 		5. Terms and Conditions for Bonus Savings Interest Rate Offer <ul style="list-style-type: none"> • Savings interest rate of HKD Current Account is calculated based on the Savings Interest Rate (Please refer to the Bank's website for details) of VIP i-Account set by the Bank. The Bonus Savings Interest Rate is calculated based on the designated banking services / products category the customer is using or holding (if any). 	
Designated Banking Services / Products	Bonus Savings Interest Rate	Designated Banking Services / Products	Bonus Savings Interest Rate
Category 1 <ul style="list-style-type: none"> • Personal Finance Services (such as Tax Loan, Instalment Loan, etc.) • Credit Card / Debit Card (with valid transactions* records) • Mortgage Loan 	Using / holding any Category 1 services / products: +0.125% p.a.**	Category 1 <ul style="list-style-type: none"> • Personal Finance Services (such as Tax Loan, Instalment Loan, etc.) • Credit Card / Debit Card (with valid transactions* records) • Mortgage Loan 	Using / holding any Category 1 services / products: +0.125% p.a.**
Category 2 <ul style="list-style-type: none"> • Securities Services (with stocks holding) • Investment Services (including Investment Funds, Currency Linked Premium Deposit, etc.) 	Using / holding any Category 2 services / products: +0.125% p.a.**	Category 2 <ul style="list-style-type: none"> • Securities Services (with stocks holding) • Investment Services (including Investment Funds, Currency Linked Premium Deposit, etc.) 	Using / holding any Category 2 services / products: +0.125% p.a.**

<p>* Valid transactions refer to those local and overseas retail purchase and cash advance made by the principle cardholders of credit card or debit card, but this is not applicable to other transactions including but not limited to balance transfer amount, bank handling fee (include but not limited to annual fee, financial charges, late charge, service fee for cash advance, etc.). Any unposted, cancelled, reversal or unauthorized transactions would not be counted as well. Transactions made by the supplementary cardholders would be counted towards the principle card holders. The Bank reserves the right to make the final decision on the eligibility of transactions. The Bank's transaction records of the relevant credit card or debit card shall be final and conclusive.</p>	<p>* Valid transactions refer to those local and overseas retail purchase and cash advance made by the principle cardholders of credit card or debit card, but this is not applicable to other transactions including but not limited to balance transfer amount, bank handling fee (include but not limited to annual fee, financial charges, late charge, service fee for cash advance, etc.). Any unposted, cancelled, reversal or unauthorized transactions would not be counted as well. Transactions made by the supplementary cardholders would be counted towards the principle card holders. The Bank reserves the right to make the final decision on the eligibility of transactions. The Bank's transaction records of the relevant credit card or debit card shall be final and conclusive.</p>
--	--

Amendments to Terms and Conditions of Hello Kitty VIP Banking

Existing Terms and Conditions of Hello Kitty VIP Banking:	Revised Terms and Conditions of Hello Kitty VIP Banking:								
<p>6. Terms and Conditions for Bonus Savings Interest Rate Offer</p> <ul style="list-style-type: none"> Savings interest rate of HKD Current Account is calculated based on the Savings Interest Rate (Please refer to the Bank's website for details) of Hello Kitty VIP i-Account set by the Bank. The Bonus Savings Interest Rate is calculated based on the designated banking services / products category the customer is using or holding (if any). 	<p>6. Terms and Conditions for Bonus Savings Interest Rate Offer</p> <ul style="list-style-type: none"> Savings interest rate of HKD Current Account is calculated based on the Savings Interest Rate (Please refer to the Bank's website for details) of Hello Kitty VIP i-Account set by the Bank. The Bonus Savings Interest Rate is calculated based on the designated banking services / products category the customer is using or holding (if any). 								
<table border="1" style="width: 100%;"> <thead> <tr> <th style="width: 33%;">Designated Banking Services / Products</th> <th style="width: 33%;">Bonus Savings Interest Rate</th> </tr> </thead> <tbody> <tr> <td> Category 1 <ul style="list-style-type: none"> Personal Finance Services (such as Tax Loan, Instalment Loan, etc.) Credit Card / Debit Card (with valid transactions* records) Mortgage Loan </td> <td style="vertical-align: top;"> Using / holding any Category 1 services / products: +0.125% p.a.** </td> </tr> </tbody> </table>	Designated Banking Services / Products	Bonus Savings Interest Rate	Category 1 <ul style="list-style-type: none"> Personal Finance Services (such as Tax Loan, Instalment Loan, etc.) Credit Card / Debit Card (with valid transactions* records) Mortgage Loan 	Using / holding any Category 1 services / products: +0.125% p.a.**	<table border="1" style="width: 100%;"> <thead> <tr> <th style="width: 33%;">Designated Banking Services / Products</th> <th style="width: 33%;">Bonus Savings Interest Rate</th> </tr> </thead> <tbody> <tr> <td> Category 1 <ul style="list-style-type: none"> Personal Finance Services (such as Tax Loan, Instalment Loan, etc.) Credit Card / Debit Card(with valid transactions* records) Mortgage Loan </td> <td style="vertical-align: top;"> Using / holding any Category 1 services / products: +0.125% p.a.** </td> </tr> </tbody> </table>	Designated Banking Services / Products	Bonus Savings Interest Rate	Category 1 <ul style="list-style-type: none"> Personal Finance Services (such as Tax Loan, Instalment Loan, etc.) Credit Card / Debit Card(with valid transactions* records) Mortgage Loan 	Using / holding any Category 1 services / products: +0.125% p.a.**
Designated Banking Services / Products	Bonus Savings Interest Rate								
Category 1 <ul style="list-style-type: none"> Personal Finance Services (such as Tax Loan, Instalment Loan, etc.) Credit Card / Debit Card (with valid transactions* records) Mortgage Loan 	Using / holding any Category 1 services / products: +0.125% p.a.**								
Designated Banking Services / Products	Bonus Savings Interest Rate								
Category 1 <ul style="list-style-type: none"> Personal Finance Services (such as Tax Loan, Instalment Loan, etc.) Credit Card / Debit Card(with valid transactions* records) Mortgage Loan 	Using / holding any Category 1 services / products: +0.125% p.a.**								

<p>Category 2</p> <ul style="list-style-type: none"> Securities Services (with stocks holding) Investment Services (including Investment Funds, Currency Linked Premium Deposit, etc.) 	<p>Using / holding any Category 2 services / products: +0.125% p.a.**</p>	<p>Category 2</p> <ul style="list-style-type: none"> Securities Services (with stocks holding) Investment Services (including Investment Funds, Currency Linked Premium Deposit, etc.) 	<p>Using / holding any Category 2 services / products: +0.125% p.a.**</p>
<p>* Valid transactions refer to those local and overseas retail purchase and cash advance made by the principle cardholders of credit card or debit card, but this is not applicable to other transactions including but not limited to balance transfer amount, bank handling fee (include but not limited to annual fee, financial charges, late charge, service fee for cash advance, etc.). Any unposted, cancelled, reversal or unauthorized transactions would not be counted as well. Transactions made by the supplementary cardholders would be counted towards the principle card holders. The Bank reserves the right to make the final decision on the eligibility of transactions. The Bank's transaction records of the relevant credit card or debit card shall be final and conclusive.</p>		<p>* Valid transactions refer to those local and overseas retail purchase and cash advance made by the principle cardholders of credit card or debit card, but this is not applicable to other transactions including but not limited to balance transfer amount, bank handling fee (include but not limited to annual fee, financial charges, late charge, service fee for cash advance, etc.). Any unposted, cancelled, reversal or unauthorized transactions would not be counted as well. Transactions made by the supplementary cardholders would be counted towards the principle card holders. The Bank reserves the right to make the final decision on the eligibility of transactions. The Bank's transaction records of the relevant credit card or debit card shall be final and conclusive.</p>	

Amendments to Terms and Conditions of i-Account

Existing Terms and Conditions of i-Account:	Revised Terms and Conditions of i-Account
<p>A. Terms and Conditions for Bonus Savings Interest Rate Offer:</p> <p>12. Definition of using or holding any one of the designated Dah Sing Bank services / products:</p> <p>ii. Holding valid Principal card and Supplementary Credit Card of Dah Sing Debit Card, Credit Card and Co-brand Card except Cash Card, Corporate Card, Purchasing Card, Gift Card, Spending Card, Business Card, Balance Transfer Account and Private Label Card, and with valid transactions record. Valid transactions refer to those local and overseas retail purchase and cash advance made by the principle cardholders of credit card or debit card, but this is not applicable to other transactions including but not limited to balance transfer amount, bank handling fee (include but not limited to annual fee, financial charges, late charge, service fee for cash advance, etc.) during the month. Any unposted, cancelled, reversal or unauthorized transactions would not be counted as well. Transactions made by the supplementary cardholders would be counted towards the principle card holders. The Bank reserves the right to make the final</p>	<p>A. Terms and Conditions for Bonus Savings Interest Rate Offer:</p> <p>12. Definition of using or holding any one of the designated Dah Sing Bank services / products:</p> <p>ii. Holding valid Principal card and Supplementary Credit Card of Dah Sing Debit Card, Credit Card and Co-brand Card except Cash Card, Corporate Card, Purchasing Card, Gift Card, Spending Card, Business Card, Balance Transfer Account and Private Label Card, and with valid transactions record. Valid transactions refer to those local and overseas retail purchase and cash advance made by the principle cardholders of credit card or debit card, but this is not applicable to other transactions including but not limited to balance transfer amount, bank handling fee (include but not limited to annual fee, financial charges, late charge, service fee for cash advance, etc.) during the month. Any unposted, cancelled, reversal or unauthorized transactions would not be counted as well. Transactions made by the supplementary cardholders would be counted towards the principle card holders. The Bank reserves the right to make the</p>

<p>decision on the eligibility of transactions. The Bank's transaction records of the credit card or debit card shall be final and conclusive. Any unposted transaction will not be counted;</p> <p>C. Terms and Conditions for e-Banking services:</p> <p>21. A handling fee is imposed for settling bills with credit card / debit card to pre-registered merchants by means of Dah Sing e-Banking / Mobile Banking Bill Payment Services. Please refer to the "e-Banking / Mobile Banking Services" of the Bank Services Charges for details.</p>	<p>final decision on the eligibility of transactions. The Bank's transaction records of the credit card or debit card shall be final and conclusive. Any unposted transaction will not be counted;</p> <p>C. Terms and Conditions for e-Banking services:</p> <p>21. A handling fee is imposed for settling bills with credit card /debit card to pre-registered merchants by means of Dah Sing e-Banking / Mobile Banking Bill Payment Services. Please refer to the "e-Banking / Mobile Banking Services" of the Bank Services Charges for details.</p>
---	--

Please note that you may refuse to accept the above amendments to the relevant terms and conditions by giving notice to the Bank to terminate your VIP Banking / Hello Kitty VIP Banking / i-Account and / or relevant services. Otherwise, the above amendments shall be binding on you if you continue to use the relevant services on or after the respective Effective Date of amendments as stated in the above Notices. Please also note that the Bank may not be able to continue to provide you with the relevant services if you do not accept the above amendments.

Dah Sing Bank, Limited
May 2024

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