

Immediate release

Dah Sing Bank Launches Dah Sing Multi-Currency Mastercard® Debit Card

Introducing a Holistic and Hassle Free Financial Management Solution to Address All Aspects of Customers' Every Day Needs

(Hong Kong, 27 June 2024) Dah Sing Bank, Limited ("Bank") today announced that it will launch its first multi-currency debit card – the Dah Sing Multi-Currency Mastercard® Debit Card ("Debit Card") – on 1 July 2024. The new Debit Card is designed to cater to the modern and diverse lifestyles of its customers, empowering them to easily seize financial management opportunities.

According to the latest report from the Mastercard Economics Institute (MEI), foreign exchange rates and spending power are the key factors that consumers consider when planning their travel. Designed specifically for Dah Sing VIP Banking and YOU Banking customers, the new Debit Card offers a choice of up to 11 currencies*. Designed to let customers "earn more and save more", the new Debit Card allows customers to earn rebates on domestic and international purchases. Customers can pre-set their target exchange rates via FX Order Watch Service with automatic conversion once the target rate is reached#. Additionally, customers can conveniently manage personalised settings like spending limits and card blocking through the Debit Card Hub within the Bank's mobile banking app#, ensuring the highest level of security.

Mr. Mickey Tang, General Manager and Deputy Head of Retail Banking of Dah Sing Bank, said: "Putting customers first, the Dah Sing Multi-Currency Mastercard® Debit Card empowers customers to harness the diverse advantages of multiple foreign currencies, aligning with the travel needs of Hong Kong citizens and deepening the Bank's relationship with its customers. As part of our commitment to deliver a seamless card usage experience, we actively encourage customers to utilise our robust digital services. By accessing the Debit Card Hub within our mobile banking app, customers can conveniently manage all aspects of their debit cards in a streamlined, one-stop manner. Additionally, customers can conduct foreign currency exchange to optimise their financial goals. By using the Dah Sing Multi-Currency Mastercard® Debit Card, customers can effortlessly manage their finances, whether traveling, withdrawing funds overseas, or shopping online and offline, without geographic or time constraints with just a tap on their mobile phones."

Dah Sing Multi-Currency Mastercard® Debit Card – Earn as you go with full control and security#

- Earn with Ease: Enjoy cash rebates and other exclusive Dah Sing Bank rewards for online and offline purchases.
- Save Effortlessly: "One card, three fee waivers" – No annual fee, no handling fee on foreign currency spending transaction* and no foreign cash withdrawal *fee.
- Hassle-free Management: The Debit Card Hub allows you to update personal settings and adjust spending limits anytime, anywhere, with an intuitive and at-a-glance interface.
- Reassuring Rate Control: Pre-set your target exchange rate with FX Order Watch Service, automatically convert the target currency and deposit into your account once the target rate is reached.
- Convenient Currency Conversion: Enhanced financial flexibility through the automatic conversion function of Auto FX~. When your foreign currency balance is insufficient for ATM withdrawal or spending, the function will automatically convert your Hong Kong dollars to the required foreign currency.

VIP Banking or YOU Banking customers who successfully apply for the Dah Sing Multi-Currency Mastercard® Debit Card during the period between 1 July 2024 and 30 September 2024 (inclusive of the start and end dates) can enjoy up to 1.3% cash rebate upon making eligible retail or online transactions in the designated qualifying spending months. New foreign exchange customers who fulfilled the relevant requirements can also enjoy Foreign Exchange 0 Trading Spread Offer.^ Terms and conditions apply.

** Includes Hong Kong dollars, US dollars, British pounds, Japanese yen, Renminbi, Euros, Australian dollars, New Zealand dollars, Singapore dollars, Canadian dollars, and Swiss francs.*

Subject to relevant terms and conditions.

~ Auto FX must be activated in order to carry out automatic conversion of US dollars, British pounds, Japanese yen, Renminbi, Euros, Australian dollars, New Zealand dollars, Singapore dollars, Canadian dollars, and Swiss francs.

^ The trading spread will be charged upfront and then rebated to the customers subsequently.

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

Terms and conditions apply to the above-mentioned Debit Card and promotion offers.

The service(s) / product(s) mentioned in this document are not targeted at customers in the European Union.

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Photo: Dah Sing Bank will be launching its new Dah Sing Multi-Currency Mastercard® Debit Card on 1 Jul 2024. At the launch event, Mr. Mickey Tang (left), General Manager, Deputy Head of Retail Banking, Dah Sing Bank, and Ms. Helena Chen (right), Managing Director, Hong Kong and Macau, Mastercard, shared the features and promotional details of the new Debit Card.

About Dah Sing Bank

Dah Sing Bank, Limited ("Dah Sing Bank") is a wholly-owned subsidiary of Dah Sing Banking Group (HKG:2356). Founded in Hong Kong over 75 years ago, Dah Sing Bank has been providing quality banking products and services to its customers with a vision to be "The Local Bank with a Personal Touch". Over the years, the Bank has been rigorous in delivering on its brand tagline to grow with its customers in Hong Kong, the Greater Bay Area and beyond – "Together We Progress and Prosper". Building on our experience and solid foundation in the industry, our scope of professional services now spans retail banking, private banking, business and commercial banking. Meanwhile, the Bank is also making significant investments in its digital banking capabilities to stay abreast with smart banking developments in Hong Kong and to support financial inclusion at large.

In addition to its Hong Kong banking operations, Dah Sing Bank has wholly-owned subsidiaries including Dah Sing Bank (China) Limited, Banco Comercial de Macau, and OK Finance Limited. It is also a strategic shareholder of Bank of Chongqing with a shareholding of about 13%. Dah Sing Bank and its subsidiaries now have around 64 operating locations in Hong Kong, Macau and Mainland China.