

Terms and Conditions for DSB x HKSMEA ESG Charter

A. General Terms and Conditions

- a. The offers mentioned herein cannot be used in conjunction with other promotional offers of Dah Sing Bank, Limited ("Bank").
- b. For fees, charges, terms and conditions related to the accounts and services of 328 Business Banking and 328 Business e-Banking, 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" and "Bank Service Charges" of the Bank. For details of the 328 Business Banking and 328 SME Loan, please visit dahsing.com/biz/en or please contact the Bank's staff for details.
- c. The Bank reserves the right to suspend, revise, terminate or withdraw any of the services and / or offers mentioned herein at any time and to amend these Terms and Conditions from time to time without prior notice.
- d. In case of any fraud, abuse, reversal or cancellation of transaction(s) in respect of which the relevant promotional offer(s) hereunder is / are rewarded, the Bank reserves the right to disqualify the relevant customer from the relevant promotional offer(s) or debit the equivalent amount of the relevant promotional offer(s) from its account(s) at the Bank without prior notice.
- e. 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.
- f. A person who is not a party to these Terms and Conditions may not enforce any of their provisions by virtue of the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong).
- g. In case of any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

B. 328 Business Banking Account Opening Fee Offer

1. The promotion is from 18 Apr 2024 to 30 Apr 2025 (both dates inclusive) ("**Account Opening Fee Promotion Period**").
2. Only selected customer who fulfills the following criteria ("**Eligible Customer**") is eligible for up to HKD1,400 of this 328 Business Banking Account Opening Fee Offer ("**Account Opening Fee Rebate**"):
 - I. Being one of the ESG Chartered SMEs selected by the Bank;
 - II. Successfully submits the 328 Business Banking Online Application Form with promotion code "ESG2024" entered during 328 Business Banking Account opening application within the Account Opening Fee Promotion Period; and
 - III. With the 328 Business Banking Account successfully opened and approved by the Bank within the Account Opening Date as referred to in Clause 4 of this Section B.
3. The list of the ESG Chartered SMEs as referred to in Clause 2(I) of this Section B shall be determined by the Bank at its sole discretion.
4. Customer is required to pay the account opening fee upfront during the 328 Business Banking Account opening application and the relevant 328 Account Opening Fee Rebate will be given in the form of cash rebate and be credited into the Eligible Customer's 328 Business Banking Account according to the corresponding Cash Rebate Credit Date set forth below.

Account Opening Date	Cash Rebate Credit Date
On or before 31 Jul 2024	On or before 30 Sep 2024
On or before 31 Dec 2024	On or before 28 Feb 2025
On or before 31 May 2025	On or before 31 Jul 2025

The Eligible Customer's 328 Business Banking Account must be valid when the cash rebate is to be credited, otherwise the customer will not be entitled to the Account Opening Fee Rebate.

5. Each Eligible Customer is entitled to the Account Opening Fee Rebate once only during the Account Opening Fee Promotion Period.

C. Corporate Account Opening Fee Offer

1. The Account Opening Fee Promotion Period applies to this Corporate Account Opening Fee Offer.
2. Only selected customer who fulfills the following criteria ("Eligible Corporate Customer") is eligible for up to HKD 1,400 of this Corporate Banking Account Opening Fee Offer ("**Corporate Account Opening Fee Rebate**"):
 - I. Being one of the ESG Chartered SMEs selected by the Bank;
 - II. Successfully opens the corporate accounts (must open both Current Account and Savings Account) with the Corporate Banking Division of the Bank during the Account Opening Fee Promotion Period and has not maintained or closed any corporate account with the Corporate Banking Division of the Bank within the 12 months preceding the date of the relevant account opening application (as per the Bank's record);
 - III. The Corporate Account Opening Fee Rebate will be applied immediately once the corporate account was opened; and
 - IV. Each relevant corporate account must also remain valid for at least 6 months after the relevant account opening date (as per the Bank's record), otherwise the relevant Eligible Corporate Customer may be requested to pay back the relevant account opening fee.
3. The list of the ESG Chartered SMEs as referred to in Clause 2(I) of this Section C shall be determined by the Bank at its sole discretion.
4. Each Eligible Corporate Customer is entitled to the Corporate Account Opening Fee Rebate once only during the Account Opening Fee Promotion Period.

To borrow or not to borrow? Borrow only if you can repay!

These services / products are not targeted at customers in the EU.