

2 May 2024

Dear Valued Customer

Important Notice Regarding your Dah Sing Octopus App Card

Thank you for your continued support for Dah Sing Bank, Limited ("Bank" or "we"). We would like to notify you of important changes to the functionality on the services related to your current Dah Sing Octopus App Card ("Octopus App Card"). Please refer to the below details.

Discontinuation of the Octopus Functions and Cessation of Card Replacement

1. Subject to paragraph 3 below, the Octopus functionality on all the Octopus App Cards will be discontinued upon **1 July 2025** ("Termination Date").
2. In connection with the abovementioned discontinuation of the Octopus functionality, no replacement of any new Octopus App Card will be provided for all the existing Octopus App Cards with effect from **22 July 2024**. The Bank will only provide Dah Sing ATM Card upon the replacement request from any Octopus App Card cardholder.
3. Notwithstanding paragraph 1 above, for any Octopus App Card with **card expiry date within the period from 22 September 2024 to 31 August 2025 (both dates inclusive)**, the Octopus functionality on such Octopus App Card will be discontinued earlier than the Termination Date, that is, upon **2 calendar months prior to the relevant card expiry date** of such Octopus App Card. However, please do not worry as the **ATM functions on all the Octopus App Cards will remain unchanged until their relevant card expiry date**. You will continue to be bound by the terms and conditions applicable to Dah Sing ATM Card and related services (including without limitation and in particular, the "Specific Terms for ATM Card Service" of the Bank).
4. If you hold an Octopus App Card that will expire on or after 22 September 2024, a renewal Dah Sing ATM Card will be sent to you before the relevant expiry date of your Octopus App Card so that you will be able to continue using and enjoying the ATM and related services of the Bank.
5. The abovementioned arrangement will be applicable to all categories of the Octopus App Cards including:
 - Dah Sing Octopus VIP App Card
 - Dah Sing Octopus YOU Banking App Card
 - Dah Sing Octopus i-Account App Card

Arrangements of the Remaining / Negative Balance on your Octopus App Card

6. Any remaining Octopus balance / negative balance on your Octopus App Card will be refunded to / debited from the Current Account of your VIP i-Account / YOU i-Account / i-Account within 3 weeks from the relevant date of discontinuation of the Octopus functionality of your Octopus App Card.

Arrangements of Automatic Add Value Service ("AAVS") on your Octopus App Card

7. **If you are currently using your Octopus App Card for the following purposes, please make appropriate arrangements at least 3 months before the relevant date of discontinuation of the Octopus functionality of your Octopus App Card:**
 - If your Octopus App Card is linked to any **MTR, KMB and Sun Ferry Monthly Passes**, please contact the relevant service provider for inquiries regarding application or transfer service details.

- If you have uncollected subsidy of your Octopus App Card related to the **Public Transport Fare Subsidy Scheme** in your Octopus App Card, you need to submit the application for the transfer to a new Octopus through the following channels 1) www.ptfss.gov.hk 2) Octopus App or 3) the Public Transport Fare Subsidy Scheme hotline on 2969 5500 for enquiries.
- If you have registered **other Octopus services / promotions** with your Octopus App Card, such as access control for residential and commercial building or other reward points programmes, please contact the relevant service providers to update your information.

8. If you have any enquiry on AAVS arrangement, you could call our customer service hotline on 2828 8040 or visit any of our branches during business hours.

Arrangements for "YOU Points" for Qualified YOU Banking Customers

9. YOU Points earned from any past Octopus AAVS transaction on the "Dah Sing Octopus YOU Banking App Card" will continue to be valid until the expiry date of such YOU Points earned.

Please read the attachments (1) Notice of Amendments to Terms and Conditions of Related Banking Services; and (2) Notice of Amendments to Bank Service Charges.

We apologise for any inconvenience caused by this service adjustment. If you have any questions about the above arrangements, please visit the Bank website (Latest News) or call our customer service hotline on 2828 8040 or visit any of our branches during business hours. Thank you for your understanding and support.

Yours sincerely,

Dah Sing Bank, Limited

This letter is computer-generated and does not require a signature.

In case of any discrepancy between the Chinese and English versions of this Notice, the English version shall prevail.

To ensure that you do not miss out on further updates from the Bank, you may wish to update your Communications Preferences in your e-Banking and/or Mobile Banking ("Settings" -> "User and Security Settings" -> "Personal Information Update" -> "Communication Preferences").

Notice of Amendments to Terms and Conditions of Related Banking Services

With effect from 1 July 2025 (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 (additions and amendments are underlined and deleted contents are marked with strikethrough lines). The major amendments are summarised as follows:

1. To update the terms and conditions of YOU Banking related to Octopus App Card; and
2. To update the terms and conditions of i-Account related to Octopus App Card

Amendments to Terms and Conditions of YOU Banking

Existing Terms and Conditions of YOU Banking:	Revised Terms and Conditions of YOU Banking:
<p>Terms and Conditions for Dah Sing Octopus App Card</p> <p>14. The Dah Sing Octopus App Card's AAVS transaction records of the Bank shall be final and conclusive. The transaction date and posting date of an AAVS transaction may differ, and the eligibility of a transaction shall be based on the posting date recorded by the Bank.</p> <p>15. For the details of Dah Sing Octopus App Card, please visit dahsing.com/appcard/en</p>	<p>Terms and Conditions for Dah Sing Octopus App Card</p> <p>14. <u>This clause is intentionally left blank.</u> The Dah Sing Octopus App Card's AAVS transaction records of the Bank shall be final and conclusive. The transaction date and posting date of an AAVS transaction may differ, and the eligibility of a transaction shall be based on the posting date recorded by the Bank.</p> <p>15. <u>This clause is intentionally left blank.</u> For the details of Dah Sing Octopus App Card, please visit dahsing.com/appcard/en</p>

Amendments to Terms and Conditions of i-Account

Existing Terms and Conditions of i-Account:	Revised Terms and Conditions of i-Account
<p>D. Terms and Conditions for other banking services:</p> <p>24. For the terms and conditions of other services such as Dah Sing Octopus App Card, e-Receipt, Mobile Banking services, i-Securities Services / Mobile Securities Trading App+ / US Securities Trading App, please refer to the Bank's webpage or contact our Customer Service Officers for details.</p>	<p>D. Terms and Conditions for other banking services:</p> <p>24. For the terms and conditions of other services such as Dah Sing Octopus App Card, e-Receipt, Mobile Banking services, i-Securities Services / Mobile Securities Trading App+ / US Securities Trading App, please refer to the Bank's webpage or contact our Customer Service Officers for details.</p>

The below other terms and conditions related to Octopus App Card will not be applicable with effect from the Effective Date:

- Conditions of Issue for Octopus
- Octopus Automatic Add Value Agreement
- Terms and Conditions for holders of the Dah Sing Octopus App Card

Notice of Amendments to Bank Service Charges

With effect from the respective effective dates as mentioned below, the Bank Service Charges of the Bank shall be revised. Please refer to the revised version below (the additions and amendments are underlined and deleted contents are marked with strikethrough lines). The major amendments are summarised as follows:

1. To update the Bank Service Charges related to Card Replacement Fee; and
2. To update the Bank Service Charges related to Annual Fee of ATM Card

Amendments to the Bank Service Charges

Effective from 22 July 2024

Existing Bank Service Charges	Revised Bank Service Charges								
Integrated Account - VIP Banking / Hello Kitty VIP Banking / YOU Banking / i-Account / Character i-Account	Integrated Account - VIP Banking / Hello Kitty VIP Banking / YOU Banking / i-Account / Character i-Account								
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Effective from 1 Jul 2025

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Please note that you may refuse to accept the above amendments to the relevant terms and conditions and the Bank Service Charges by giving notice to the Bank to terminate your Octopus App Card / ATM Card and / or relevant services. Otherwise, the above amendments shall be binding on you if you continue to use the Octopus App Card / ATM Card and / or relevant services on or after the respective effective dates 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.

Should you have any queries, please call our Customer Service Hotline on 2828 8040 or please visit any branch of the Bank for assistance during business hours.

Dah Sing Bank, Limited
May 2024

In case of any discrepancy between the English and Chinese versions of these Notices, the English version shall prevail.

FAQ

Q1: Can I continue to use my Octopus App Card to withdraw cash at ATM after this service adjustment?

A1: Please do not worry, as the ATM functions on your Octopus App Card will remain unchanged until the card expiry date shown on your Octopus App Card.

Q2: When will I receive a new Dah Sing ATM Card to replace my existing Octopus App Card?

A2: If you are holding an Octopus App Card that will expire on or after 22 September 2024, a renewal Dah Sing ATM Card will be sent to you before the relevant expiry date of your Octopus App Card.

Q3: What time will you discontinue the Octopus functions on my Octopus App Card?

A3: The Octopus functions on your Octopus App Card will be ceased entirely upon 2 calendar months prior to the relevant card expiry date shown on your Octopus App Card or by 1 Jul 2025 (whichever is earlier).

Expiry Date of the Octopus App Card	Discontinuation of the Octopus Functionality
Within the period from 22 September 2024 to 31 August 2025 (both dates inclusive)	Upon 2 calendar months prior to the relevant card expiry date
On or after 1 September 2025	On 1 July 2025

We suggest you to make appropriate arrangements at least 3 months before the relevant date of discontinuation of the Octopus functionality of your Octopus App Card.