

Unsecured Loan Services

1. Personal Instalment Loan

- Late Charge HK\$500 per month
- Default Interest Calculate on daily basis at 3.5% per month on overdue instalment payments until repayment record resume to normal and charge on monthly basis (default interest for 1 day = overdue instalment payment amount x 3.5% x 12 / 365)
- Early Settlement Handling Fee (Except Credit Mastermind Instalment Loan) *For Loan Drawdown on or before 31 December 2013* : 2.5% of the outstanding principal loan amount (minimum HK\$500) and the interest payable for the month or part thereof from the last monthly repayment date to the date when the total outstanding amount is settled
For Loan Drawdown on 1 January 2014 and afterwards : 2.5% of the original loan amount (minimum HK\$500) and the interest payable for the month or part thereof from the last monthly repayment date to the date when the total outstanding amount is settled
- Early Settlement Handling Fee (For Credit Mastermind Instalment Loan) *For Loan Drawdown on or before 31 December 2013* : 3.5% of the outstanding principal loan amount (minimum HK\$500) and the interest payable for the month or part thereof from the last monthly repayment date to the date when the total outstanding amount is settled
For Loan Drawdown on 1 January 2014 and afterwards: 3.5% of the original loan amount (minimum HK\$500) and the interest payable for the month or part thereof from the last monthly repayment date to the date when the total outstanding amount is settled
- Re-issue of Loan Confirmation Letter HK\$100 per copy
- Replacement of Express Money Card HK\$100
- Credit Mastermind Instalment Loan additional service charge for applying unsecured personal loan or credit card If the customer applies for unsecured personal loan or credit card within 12 months from loan drawdown, there will be a monthly surcharge equal to 0.2% of the original loan amount or HK\$300 per month, whichever is higher, until the twelfth (12th) repayment.
- Extension Fee (For change of repayment date before loan disbursement)[^] Extension fee, calculated based on the amount of the loan drawn at monthly flat rate on daily basis from the date which is one month after the drawdown date to the first repayment date.
- Extension Fee (For change of repayment date after loan disbursement)[#] HK\$100 and extension fee, the latter of which shall be calculated based on the outstanding principal loan amount at monthly flat rate on daily basis from the date which is one month after the original repayment date to the amended repayment date.

2. Unsecured Overdraft Facilities*

- Annual Fee 1% of credit limit (minimum HK\$300, maximum HK\$1,000)
- Monthly Minimum Repayment Amount 3.5% of outstanding statement balance (minimum HK\$50)
- Late Charge / Late Repayment Fee HK\$200 per month
- Interest Rate on Late Payment Account If there are 2 or more delinquent records in the past 12 consecutive months, the interest rate will be assessed at 36% p.a., and will resume to normal after 12 consecutive months of good repayment records.
- Unauthorized Overdraft (balance exceeded available credit limit) HKD Prime + 10% p.a. plus HK\$150 handling charge per occurrence

3. Cash Card/Revolving Loan

- Annual Fee 1% of credit limit (minimum HK\$300, maximum HK\$1,000)
- Late Charge / Late Repayment Fee HK\$200 per month
- Finance Charge on Late Payment Account - e-Cash/YouBuy Cash
 - If there is a delinquent record in repaying the minimum payment, the finance charge will be assessed at 0.0821% per day (annualized rate 30%)^Δ. Original interest rate will be restored on the first day of next statement cycle after repayment record resumes to normal.
 - If there are 2 or more delinquent records in repaying the minimum payment in the past 12 consecutive months, the finance charge will be assessed at 0.0986% per day (annualized rate 36%)^Δ. Original interest rate will be restored on the first day of next statement cycle after repayment record resumes to normal.
 - If there is a delinquent record in repaying the minimum payment, the finance charge will be assessed at 0.0657% per day (annualized rate 24%)^Δ. Original interest rate will be restored on the first day of next statement cycle after repayment record resumes to normal.
 - If there are 2 or more delinquent records in repaying the minimum payment in the past 12 consecutive months, the finance charge will be assessed at 0.0986% per day (annualized rate 36%)^Δ. Original interest rate will be restored on the first day of next statement cycle after repayment record resumes to normal.
- In-Money Revolving Loan/Virtual Cash
- Cash Withdrawal Fee 3% of cash withdrawal amount (minimum HK\$55)
- Card Replacement Fee
 - Cash Card HK\$100 per card
 - Dah Sing Octopus App Card HK\$150 per card
- Statement Retrieval Fee HK\$50 per copy
- Credit Balance Withdrawal by Cashier's Order HK\$75 per cashier's order
- Monthly Minimum Repayment Amount 3.5% of outstanding statement balance (minimum HK\$50)

* Other fees and charges will be subject to the prevailing fees and charges of Current Account.

[^] Only applicable to Credit Mastermind Instalment Loan and Instalment Loans with credit limit.

[#] Only applicable to customers whose amended repayment date is more than one month away from the original repayment date.

^Δ The finance charge to be imposed will be the above-stated finance charge on late payment account or the original finance charge of the loan account, whichever is higher. According to the Guideline of Code of Banking Practice, the Annualized Percentage Rates of annualized rates 24%, 30% and 36% are 26.82%, 34.49% and 42.58% respectively, excluding the annual fee, and are rounded to the nearest 2 decimal places.

General Bank Customer refers to both personal and non-personal customers of the Bank, unless otherwise specified.

For the definition and details of 328 Business Banking Customer (Premium Status), please refer to the Bank's website at www.dahsing.com/biz/reward/en.

In the event of any discrepancy or dispute as to the meaning of any provision, the English text shall prevail.

For the service charges in HKD equivalent, the Bank will levy the fee according to an exchange rate set by the Bank. All out-of-pocket expenses are for account of clients. For charges not listed above, please contact our branches/department or visit www.dahsing.com for details. The Bank reserves the right to revise any charges, special offers or introduce charges not included in this booklet. If you have any queries about any of the charges mentioned in this booklet, please call our Customer Service Hotline:

2828 8000 (Personal Banking Customers)

2507 8122 (Commerical Banking Customers)

2828 8008 (328 Business Banking Customers)

2507 8403 (Private Banking Customers)

2828 5488 (Credit Card Customers)

2828 7028 (Securities Customers)

2828 8009 (Cash Card Customers)

8108 6382 (Corporate Card/Purchasing Card Customers)

2507 6000 (Vehicle/Equipment Finance Customers)