

## List of Service Charges for Dah Sing Credit Card/ Private Label Card

(Effective from 1 September, 2018)

Item	Service Charge	
<b>1. Annual Fee</b>	<u>Principal Card</u>	<u>Supplementary Card</u>
Classic Card/UnionPay Dual Currency Classic Card	HK\$300	HK\$150
Gold Card/Titanium Card		
- MileagePlus Titanium Mastercard	HK\$680	HK\$340
- Other	HK\$600	HK\$300
Platinum Card/UnionPay Dual Currency Platinum Card/ UnionPay Dual Currency Diamond Card	HK\$1,800	HK\$900
ANA World Mastercard	HK\$1,200	HK\$600
Visa Infinite Card	HK\$3,000	HK\$1,500
Private Label Card	Free	Free

### 2. Financial Charge

Card Types	Retail Purchase (APR)*	Cash Advance (APR)*
<b>Private Label Card</b>	32% (35.70%)	N/A
<b>All Credit Card Types</b>	32% (35.70%)	32% (39.22%)

\* The Annualized Percentage Rate (APR) is calculated according to the guidelines issued in respect of the Code of Banking Practice and is rounded to the nearest two decimal places. An APR is a reference rate which includes the basic interest rate and other fees and charges of a product expressed as an annualized rate.

### 3. Cash Advance Handling Fee<sup>1</sup>

(Applicable to Cash Advance transactions including "JET Payment" or credit card payment of other JETCO member banks via JETCO ATM/JETCO ATM Interbank Transfer Service)

- Visa/Mastercard 3.5% of transaction amount or minimum HK\$100 (whichever is higher)
- UnionPay Dual Currency Card<sup>2</sup> 3.5% of transaction amount or minimum HK\$/RMB100 plus HK\$/RMB10 (whichever is higher)

Item	Service Charge	
<b>4. Minimum Payment<sup>2</sup></b>		
• Credit Card	- If the Monthly Statement Balance is HK\$/RMB200 or above, the minimum payment will be the total amount of bank service fees and financial charges plus 1% of total outstanding balance of transactions or HK\$/RMB200 (whichever is higher)	
	- If the Monthly Statement Balance is less than HK\$/RMB200, the minimum payment will be the Monthly Statement Balance	
• Private Label Card	Total outstanding balance	
<b>5. Late Fee<sup>2</sup></b>	HK\$/RMB280 or an amount equivalent to the minimum payment stated on the monthly statement (whichever is lower)	
<b>6. New Card Replacement Fee</b>	HK\$/RMB120 per card/account	
	(or New Balance Transfer Account, if applicable)	
<b>7. Overlimit Handling Charge<sup>2</sup></b>		
• Balance exceeded available credit limit	HK\$/RMB200 each time	(Each card account will be charged maximum once per statement cycle)
<b>8. Temporary Overdraft Penalty Interest Rate and Handling Charge</b>	Dah Sing Savings Interest Rate plus HK\$120 handling charge per occurrence	
	(The adjustment of respective Interest Rate will be effective from the issuance date of monthly statement)	
<b>9. Returned Items</b>	Not Applicable	
	(Cheque or Direct Debit Authorization)	
<b>10. Sales Draft Retrieval Fee</b>	HK\$/RMB70 per copy	
<b>11. Statement Retrieval Fee</b>	HK\$/RMB50 per month	
<b>12. Credit Balance Withdrawal<sup>2</sup></b>	HK\$/RMB75 per transaction	
<b>13. Handling Fee On Over-the-counter Payment at branch<sup>1,2</sup></b>	HK\$/RMB30 per item	
<b>14. Handling Fee on Bulk Notes Deposit<sup>1,3</sup></b>		
• Up to 300 pcs per day per customer	Free	
• Over 300 pcs per day per customer	0.5% of total amount (min. HK\$150 or equivalent)	
<b>15. PayEasy Bill Payment Service<sup>1,3</sup></b>		
• To general merchants	Free	
• To pre-registered merchants	1% of payment amount	
<b>16. Instalment Plan Cancellation Fee<sup>1</sup></b>	HK\$300 (per product/service)	

Item	Service Charge	
<b>17. Cheque Facilities</b>		
	(Applicable to designated Credit Card/Balance Transfer Account only) <sup>1</sup>	
• Cheque Handling Fee		
- Program Card/Smart Choice Balance Transfer Account/ Ex-Snoopy Card transferred from Mevas Bank/Other	3% of cheque amount or minimum HK\$55 (whichever is higher)	
- M28/Other Credit Cards transferred from Mevas Bank	2% of cheque amount or minimum HK\$30 (whichever is higher)	
- Ex-Arsenal Football Club/ Ex-Liverpool Football Club/ Program or Co-branded Cards transferred from Mevas Bank	1% of cheque amount or minimum HK\$30 (whichever is higher)	
• Cheque Book Ordering Fee	HK\$20 per cheque book	
• Return of Inward Clearing Cheque		
- Lack of funds	HK\$120 per item	
- Other reasons (except post-dated cheque)	HK\$50 per item	
• Stop Cheque Payment	HK\$100 per cheque or a consecutive range of cheques	
• Cancel Stop Cheque Payment	HK\$100 per cheque	

### 18. Transaction Fee for Foreign Currency Transaction and Cross-border Transactions in Hong Kong Currency

(Including transactions in Hong Kong Dollar or Foreign Currency made outside of Hong Kong; transactions in Foreign Currency made in Hong Kong and transactions at any merchant not registered in Hong Kong)

- Visa/Mastercard
  - Foreign Currency Transaction – Transaction in foreign currency made outside of Hong Kong or in Hong Kong which are debited to your credit card account after conversion into Hong Kong Dollars on the date the item is processed at a rate<sup>4</sup> determined by Visa/Mastercard plus a fee of 1.95% on the transaction amount (transaction fee(s) charged by Visa/Mastercard to the Bank included, if applicable).
  - Cross-border Transactions in Hong Kong Currency (Applicable to Settling Foreign Currency Transaction in Hong Kong Dollars) – Transactions in Hong Kong Currency made outside of Hong Kong (which are simultaneously converted into Hong Kong Dollars by the merchant at an exchange rate<sup>4</sup> determined at the time of transaction) or transactions at any merchant not registered in Hong Kong (e.g. internet transaction), a transaction fee of 1% on the transaction amount will be charged by Visa/Mastercard and debited to your credit card account.
- UnionPay Dual Currency Card
 

Card transactions in any currencies other than Hong Kong Dollars and Renminbi which are debited to your credit card account after conversion into Hong Kong Dollars on the date the item is processed at a rate<sup>4</sup> determined by UnionPay International.

Item	Service Charge	
<b>19. Fee related to Settling Foreign Currency Transaction in Hong Kong Dollars</b>	Customers may sometimes be offered the option to settle foreign currency transactions in Hong Kong Dollars at the point of sale overseas. Such option is a direct arrangement offered by the overseas merchants and not the card issuer. Customers are reminded to ask the merchants for the foreign currency exchange rates and the percentage of handling fees (a transaction fee for cross-border transaction of 1% on the transaction amount will be charged by Visa/Mastercard and debited to your credit card account) to be applied before the transactions are entered into since settling foreign currency transactions in Hong Kong Dollars may involve a cost higher than the foreign currency transaction handling fee.	
<b>20. Alipay<sup>®</sup> Express Payment<sup>™</sup> Service Bank Service Charge<sup>1,5</sup></b>	1.5% of each transaction carried out via Alipay <sup>®</sup> Express Payment <sup>™</sup> Service	
<b>21. Paper Statement Fee</b>	If customers receive one or more paper statements in the period of January to June or July to December every year, the Bank will charge HK\$20 for the paper statements posted during the period and the charge will be levied in July or January next year respectively. The first fee imposing date will be July 2019.	
	The following customers will be exempted:	
	(1) Seniors (aged 65 or above), or	
	(2) Customers who receive welfare allowances or allowances from Social Welfare Department (supporting documents required), or	
	(3) Recipients of the Government's Disability Allowance (supporting documents required), or	
	(4) Low-income group customers, with individual income below HK\$7,300 or household monthly income below HK\$11,500 (supporting documents required)	
	Eligible customers can apply for fee waiver with the Bank upon the effective date.	

1. Not applicable to Private Label Card.

2. The Renminbi Account and Hong Kong Currency Account of UnionPay Dual Currency Credit Card will be counted separately. Reference to fees and charges in RMB in this list of service charges applies to UnionPay Dual Currency Card (RMB account) only.

3. Not applicable to UnionPay Dual Currency Card (RMB account).

4. Such exchange rate may differ from that on the transaction date due to market fluctuation.

5. Not applicable to Visa Card and UnionPay Dual Currency Card.

Remarks :

• If "Minimum Payment" of the statement is not settled on or before the "Payment Due Date", the "Instant Cash Reward"/"Cash Rebate"/"Bonus Point" and "Mileage Reward" will be suspended until the related minimum payment amount is settled.

• If there are 2 or more delinquent records in the past 12 consecutive months, the financial charge will be assessed at Annual Rate 36% (APR: Retail Purchase 40.77%/Cash Advance 44.90%). Meanwhile, the "Instant Cash Reward"/"Cash Rebate"/"Bonus Point" and "Mileage Reward" will be suspended until the repayment records resume to normal, which means there is only 1 or no delinquent record in the past 12 consecutive months.

• A handling fee would be incurred for any overseas ATM cash advance transactions conducted at any of overseas (including China and Macau) ATM terminals with Visa Credit Card. The handling fee will be subject to the bank's decision of respective ATM terminals. For details of this fee item, customers should contact the relevant foreign bank or financial institution.

Dah Sing Bank reserves the right to change the above charges or introduce charges not included in this leaflet.

If applicable, the Dah Sing Bank's "Bank Service Charges" booklet is also applicable to Dah Sing Credit Card Accounts.