

Key Facts Statement (KFS) for Instalment Loan

Dah Sing Bank, Limited ("the Bank")

Dah Sing Credit Card Cash-In Plan
July 2018

<p>This product is an instalment loan.</p> <p>This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our offer letter for the final terms of your instalment loan.</p>													
Interest Rates and Interest Charges													
Annualised Percentage Rate (APR)	Please refer to below "Additional Information"												
Annualised Overdue / Default Interest Rate	Please refer to below "Additional Information"												
Fees and Charges													
Handling Fee	<p>For a loan amount of HK\$100,000:</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-bottom: 10px;"> <tr> <td style="text-align: left;">Loan Tenor</td> <td style="text-align: center;">6 month</td> <td style="text-align: center;">12 month</td> <td style="text-align: center;">18 month</td> <td style="text-align: center;">24 month</td> <td style="text-align: center;">36 month</td> </tr> <tr> <td style="text-align: left;">APR of monthly handling fee</td> <td style="text-align: center;">4.40%</td> <td style="text-align: center;">4.73%</td> <td style="text-align: center;">4.84%</td> <td style="text-align: center;">4.88%</td> <td style="text-align: center;">4.90%</td> </tr> </table> <p>APR may vary for individual customers, please refer to the latest promotional materials of the Bank, the Bank's website or contact our staff at 2828 8002.</p> <p>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 monthly handling fee and other fees and charges of a product expressed as an annualised rate.</p>	Loan Tenor	6 month	12 month	18 month	24 month	36 month	APR of monthly handling fee	4.40%	4.73%	4.84%	4.88%	4.90%
Loan Tenor	6 month	12 month	18 month	24 month	36 month								
APR of monthly handling fee	4.40%	4.73%	4.84%	4.88%	4.90%								
Late Payment Fee and Charge	Please refer to below "Additional Information"												
Prepayment / Early Settlement / Redemption Fee	All the remaining but not yet posted monthly handling fee plus an instalment plan cancellation fee of HK\$300 will be charged if you make early repayment in full.												
Returned Cheque Charge / Rejected Autopay Charge	Please refer to below "Additional Information"												
Additional Information													
<p>The monthly instalment of Dah Sing Credit Card Cash-in Plan will be posted as credit card transactions in relevant credit card account and subject to the interest rates and other fees and charges applicable to retail purchase transactions in the relevant credit card account. For details, please refer to the Dah Sing Credit Card Cardholder Agreement, Key Facts Statement and the List of Service Charges of the relevant credit card products.</p>													