

**Appointment of Chip Card / Magnetic Strip Card Services Provider:**

Goldpac Datacard Solutions Company Limited ("Goldpac") which located in the Mainland China is our chip card / magnetic strip card embossing and credit card personalization services provider. It is always the policy of Dah Sing Bank, Limited ("Bank") to fully comply with the data protection principles and relevant provisions of the Personal Data (Privacy) Ordinance (Cap. 486) during the disclosure or transfer of any personal data. Goldpac will also apply stringent controls to safeguard the confidentiality and security of your data during the chip card / magnetic strip card embossing and personalization process. Your personal data may also be disclosed or provided to any person to whom the Bank or Goldpac is under an obligation to make disclosure under any applicable laws or regulations, or under and for the purposes of any guidelines issued by competent regulator(s) or other authorities (including but not limited to government departments, judiciary or tax authority(ies)).

**Key Facts Statement of Credit Card:**

Aug 2023

<b>Interest Rates and Finance Charges</b>
<b>APR* for Retail Purchase: 34.46%</b> when you open your account and it will be reviewed from time to time. The Bank will not charge you finance charges if you pay your balance in full by the due date each month. Otherwise, finance charges will be charged on (i) the unpaid balance from the date of the previous statement on a daily basis; and (ii) the amount of all new transactions from the respective transaction dates, until payment in full.
<b>APR* for Cash Advance: 35.81%</b> when you open your account and it will be reviewed from time to time. Finance charges will be charged on the amount of cash advance from the date of the transaction on a daily basis until payment in full.
<b>Delinquent APR*: 34.46%</b> (Retail Purchase) & <b>35.81%</b> (Cash Advance / "Smart Choice" Balance Transfer Program and / or Cash Conversion Plan) if there are 2 or more delinquent records in your account in the past 12 consecutive months, the above finance charges rate will be assessed.
<b>Interest Free Repayment Period:</b> Up to 60 days
<b>Minimum payment:</b> (i) If the Monthly Statement Balance is HKD / RMB 200 or above, the minimum payment will be the total amount of bank service fees and financial charges plus <b>1%</b> of total outstanding balance of transactions or <b>HKD / RMB 200</b> (whichever is higher); or (ii) if the Monthly Statement Balance is less than HKD / RMB200, the minimum payment will be the <b>Monthly Statement Balance</b> .
<b>Fees</b>
<b>Annual Fee:</b>  <b>HKD300</b> for Classic Card / UnionPay Dual Currency Classic Card ( <b>HKD150</b> for each supplementary Card) <b>HKD600</b> for Gold Card / Titanium Card ( <b>HKD300</b> for each supplementary Card) <b>HKD1,800</b> for Platinum Card / UnionPay Dual Currency Platinum Card / UnionPay Dual Currency Diamond Card ( <b>HKD900</b> for each supplementary Card) <b>HKD2,000</b> for World Mastercard ( <b>HKD1,000</b> for each supplementary Card)
<b>Cash Advance Handling Fee:</b> Not Applicable

**Fees relating to Foreign Currency Transaction**

**Transaction Fee for Foreign Currency Transaction: 1.95%** on the transaction amount in foreign currency made outside of Hong Kong or in Hong Kong

**Transaction Fee for Cross-border Transaction:** (Applicable to Settling Foreign Currency Transaction in Hong Kong Dollars) **1%** on the transaction amount in Hong Kong currency made outside of Hong Kong or at any merchants not registered in Hong Kong

**Fee related to Settling Foreign Currency Transaction in Hong Kong Dollars:** 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.

**Late Payment Fee: HKD / RMB 300** or an amount equivalent to the minimum payment stated on the monthly statement (whichever is lower)

**Overlimit Handling Charge: HKD / RMB 200** each time (Each card account will be charged maximum once per statement cycle)

**Returned Items (Cheque or Direct Debit Authorization):** Not Applicable

**Paper Statement Fee:** 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 **HKD30** for the paper statements posted during the period and the charge will be levied in July or January next year respectively.

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 monthly income below HKD7,300 or household monthly income below HKD11,500 (supporting documents required)

Eligible customers (1) will be exempted automatically. Eligible customers (2) - (4) have to apply for fee waiver with the Bank.

If there are 2 or more delinquent records in the past 12 consecutive months, 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.

\*Note: APR = Annualised Percentage Rate. According to the guideline of the Code of Banking Practice, APR is calculated based on the Net Present Value method.

**Illustrative example**

Assumptions:

- Outstanding Balance = HKD20,000
- Interest Rate = 30% p.a.
- No new transaction
- No annual fee and other fees
- Repayments are due on the 26th day after the statement date, and it is assumed that repayments are made on or before the due date

If you make no additional charges using this card and each month you pay...	You will pay off the outstanding balance of HKD20,000 in about...	and you will end up paying an estimated total of...
Only the minimum payment	26 years	HKD67,537
HKD849	3 years	HKD30,565 (Savings = HKD36,972)

To calculate the above information applicable to your specific case, please use our online calculator accessible from our website at [www.dahsing.com/pws/ccard-payment-calculator/?lang=en-US](http://www.dahsing.com/pws/ccard-payment-calculator/?lang=en-US).

## Dah Sing Business Card "Cash Rebate" Scheme Terms and Conditions

1. "Cash Rebate" is applicable to Cardholders of Dah Sing Business Card issued by Dah Sing Bank, Limited (the "Bank"). "Cash Rebate" earned will be calculated and credited to the relevant credit card account.
2. For every HKD250 spent using Dah Sing Business Card, a Cardholder can earn HKD1 Cash Rebate. "Cash Rebate" is only applicable to the transaction amount of **retail purchases and Octopus AAVS amount; but excluding the following transactions, including but not limited to cash advances, autopay, "Happy Installment" payments, Cash-in Plan payments, branch cash-in payments, balance transfers, Stocks Investment Savings Plans, "Payeasy" bill payment amounts, "JET Payment" amounts, tax payments, interest-free monthly installments, cheque payments (if applicable), bank handling fees (including but not limited to annual fees, financial charges, late fees and cash advance handling fees, etc.), casino transactions, unposted / cancelled / refunded transactions and all unauthorized transactions.** The "Cash Rebate" offer shall be subject to the terms and conditions of the Dah Sing Business Card Cardholder Agreement ("Cardholder Agreement"). The Bank reserves the right to make final decisions on the applicability of the "Cash Rebate".
3. "Cash Rebate" earned by Cardholders will be credited into Cardholders' relevant credit card account. If Cardholders cancel or rescind relevant transactions after "Cash Rebate" has been posted, the Bank reserves the right to debit the amount equivalent to the value of "Cash Rebate" already credited to Cardholders from the relevant credit card account without prior notice.
4. "Cash Rebate" earned in each statement cycle will be credited to the credit card accounts in the next statement cycle. "Cash Rebate" posted into credit card account can only be applied to set off transaction amounts, and cannot be transferred or redeemed for cash.
5. The Bank will determine the eligibility of Cardholder's entitlement to "Cash Rebate" based on the Cardholders' transaction records held with the Bank.
6. Cardholders must keep all relevant original sales slips. In case of any disputes, the Bank reserves the right to request Cardholders to submit the relevant original sales slips or other documents for inspection. All sales slips submitted to the Bank will not be returned.
7. The Bank reserves the right to amend these Terms and Conditions or cancel / amend / terminate the offer(s) at any time without prior notice. All matters and disputes will be subject to the final decision of the Bank.
8. The Terms and Conditions contained herein shall form part of the Agreement governing the use of the Dah Sing Credit Card and shall be construed accordingly. In case of any conflict between these Terms and Conditions and the Agreement, these Terms and Conditions shall prevail.
9. These Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong. Each party hereto submits to the non-exclusive jurisdiction of the courts of Hong Kong.
10. A person who is not a party to these Terms and Conditions may not enforce any of their provisions under the Contracts (Rights of Third Parties) Ordinance (Cap 623 of the Laws of Hong Kong).
11. In case of any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

**Terms and Conditions for Welcome Offer:**

12. Promotion Period is valid from 29 December 2023 to 31 December 2024 (both dates inclusive) ("Promotion Period").
13. Welcome offer is only applicable to customer who fulfilled the following requirements ("Eligible Cardholders"):
  - i. Successfully opens a 328 Business Account during the Promotion Period (including current account and deposit account); and
  - ii. Did not hold / cancel any 328 Business Account in the past 12 months
  - iii. Successfully applied for Dah Sing Business Card during the Promotion Period and the cardholders of the aforesaid Dah Sing Business Cards must not hold / cancel any Dah Sing Business Card issued by the Bank in the past 12 months.
14. Each Eligible Cardholder will be entitled to HKD300 cash rebate ("Welcome Offer") upon accumulating Eligible Spending of HKD4,000 or above within the first 2 months from card-issuance date ("Spending period").
15. "Eligible Spending" includes retail purchase, cash advance, autopay, Stocks Investment Savings Plan contribution, gift redemption amount (if applicable), cheque payment amount (if applicable); but excludes the following transactions, including but not limited to recurring payment amount (e.g. Octopus Automatic Add Value Service, Autotoll Automatic Top-up Services, etc.), Mobile Payment Transactions through mobile application(s) that is / are made available by the Bank from time to time (e.g. Apple Pay, Google PayTM, Samsung Pay, etc.), Mobile Transfer and Top Up Transactions (e.g. PayMe, WeChat Pay, TNG, Tap & Go, etc.), "Happy Installment" installment amount, interest-free monthly installment amount (if applicable), Cash-in Plan amount, Branch Cash-in amount, balance transfer amount, bank handling fee (including annual fee, financial charge, late fee and cash advance handling fee, etc.), "Payeasy" bill payment amount, "Jet Payment" payment amount, casino transactions, unposted / cancelled / refunded and all unauthorised transactions. The Bank reserves the right of final decision for determining if the transaction fulfills the definition of "Eligible Spending".
16. Welcome Offer will be credited to the Credit Card account of Eligible Cardholder within 2 months after the Spending Period and posted on statement. The Welcome Offer i.e. the rebate amount is only applicable for settling new purchases; it is not transferable, cannot redeem for cash, withdraw as cash advance nor transfer to any gift or any discount.
17. The Bank will determine the cardholder's eligibility for entitlement of the Welcome Offer based on the cardholders' transaction records held with the Bank. The relevant credit card should maintain as valid and in good credit standing during the entire Promotion Period, Spending Period and when the Welcome Offer is granted. The relevant transactions must be posted and would be counted according to the Bank's record and the posting date. Otherwise, the Bank reserves the right to forfeit Eligible Cardholders' Welcome Offer without prior notice.
18. Cardholders are required to keep all relevant original sales slips. In case of any disputes, the Bank reserves the right to request cardholders to submit the relevant original sales slips and other supporting documents for inspection. All sales slips and other supporting documents submitted to the Bank will not be returned. The Bank reserves the final right to determine the eligibility of the transaction.

- 19. If a cardholder who has received the Welcome Offer cancels his / her Dah Sing Business Card within 13 months from card issuance date, the Bank reserves the right to debit a handling fee of HKD300 from the relevant Principal Card account without prior notice.**
20. The Bank reserves the right to amend these Terms and Conditions or cancel / amend / terminate the offer(s) at any time without prior notice. All matters and disputes will be subject to the final decision of the Bank.
21. The Terms and Conditions contained herein shall form part of the Cardholder Agreement governing the use of the Dah Sing Credit Card and shall be construed accordingly. In case of any conflict between these Terms and Conditions and the Agreement, these Terms and Conditions shall prevail.
22. These Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong. Each party hereto submits to the non-exclusive jurisdiction of the courts of Hong Kong.
23. A person who is not a party to these Terms and Conditions may not enforce any of their provisions under the Contracts (Rights of Third Parties) Ordinance (Cap 623 of the Laws of Hong Kong).
24. In case of any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

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

The service(s) / product(s) mentioned herein is / are not targeted at customers in the EU.