

Dah Sing ONE+ Credit Card – Terms and Conditions

Appointment of Chip Card / Magnetic Strip Card Services Provider:

Goldpac Datacard Solutions Company Limited ("**Goldpac**") which is 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 (the "**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:

Interest Rates and Finance Charges
APR* for Retail Purchase: 34.46% 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.
APR* for Cash Advance: 35.81% 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.
Delinquent APR*: 34.46% (Retail Purchase) & 35.81% (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.
Interest Free Repayment Period: Up to 60 days
Minimum payment: (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 1% of total outstanding balance of transactions or HKD / RMB 200 (whichever is higher); or (ii) if the Monthly Statement Balance is less than HKD / RMB200, the minimum payment will be the Monthly Statement Balance.
Fees
Annual Fee: HKD300 for Classic Card / UnionPay Dual Currency Classic Card (HKD150 for each supplementary Card) HKD600 for Gold Card / Titanium Card (HKD300 for each supplementary Card) HKD1,800 for Platinum Card / UnionPay Dual Currency Platinum Card / UnionPay Dual Currency Diamond Card (HKD900 for each supplementary Card) HKD2,000 for World Mastercard (HKD1,000 for each supplementary Card)
Cash Advance Handling Fee: 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

Interest Rates and Finance Charges

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.

Reference Summary of Repayment (for reference only)

The following summary and figures are for your reference only. They do not reflect the real situation of your account. To calculate the relevant information applicable to your account, please use our "Credit Card Repayment Calculator" on our website (www.dahsing.com > Tools).

Assumptions:

1. Outstanding balance = HKD20,000
2. Annual Rate is **31%** (APR for Retail Purchase is **34.46%**; APR for Cash Advance is **35.81%**)
3. No new transaction
4. No annual fee and other fees (other than the finance charges incurred as a result of not making one-off settlement of the outstanding balance)
5. Monthly repayment settled on or before the payment due date
6. The minimum payment amount of the 1st repayment

If you make no new transactions or additional charges using this card and each month you can 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: HKD200	180 months	HKD63,044.82 (a)
HKD860.02	36 months	HKD30,960.83 (b) (Repayment amount saved: HKD32,083.99, i.e. (a) – (b))

General Terms and Conditions:

1. "Cash Rebate" Scheme:
 - a. "Cash Rebate" Scheme ("**Cash Rebate**") is applicable to Principal Card Cardholders and Supplementary Card Cardholders of Dah Sing ONE+ Platinum Card and Dah Sing ONE+ Titanium Card ("**Dah Sing ONE+ Credit Card**") issued by Dah Sing Bank, Limited ("**the Bank**"). "Cash Rebate" earned for each Principal Card and Supplementary Card will be calculated and credited to the credit card accounts respectively.
 - b. "Cash Rebate" is calculated based on 1% of the sum of retail purchase amount and 0.5% of the sum of Octopus Automatic Add Value Service ("AAVS") amounts, top-up amounts to mobile wallets (including but not limited to top-up amounts to Octopus) via any mobile payment and payment amounts in relation to adding a new Octopus on any mobile payment in each statement cycle. If the rebate amount is with decimal place (only calculated to 2 decimal places), the total rebate amount will be rounded up to nearest dollar. "Cash Rebate" is only applicable to the transaction amount of retail purchases, Octopus AAVS, top-up to mobile wallets (including but not limited to top-up amounts to Octopus) via any mobile payment and adding a new Octopus on any mobile payment; but excluding transactions including but not limited to cash advances, autopay, "Happy Installment" payments, "Cash-in Plan" payments, branch cash-in payments, "Smart Choice" Balance Transfer Program, Cash Conversion Plan, Stocks Investment Savings Plans payments, 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 / unauthorized / chargeback transactions. The "Cash Rebate" offer shall be subject to the terms and conditions of the Dah Sing Credit / Debit Card Cardholder Agreement (including RMB Cards), please click here for details. The Bank reserves the final decision on the applicability of the "Cash Rebate".
 - c. "Cash Rebate" earned by Cardholders will be credited into cardholders' relevant Dah Sing ONE+ credit card account. If customers cancel or charge off relevant transactions after posting "Cash Rebate", the Bank reserves the right to debit the amount equivalent to the value of "Cash Rebate" given to customers from the credit card account without prior notice.
 - d. "Cash Rebate" earned in each statement cycle will be credited to credit card accounts in next statement cycle. "Cash Rebate" that posted into credit card account is only applicable for settling new purchases, and cannot be transferred or redeemed for cash.
 - e. The Bank will determine the eligibility of Cardholder for entitlement of "Cash Rebate" based on the Cardholders' transaction records held with the Bank. Please refer to the Dah Sing Credit / Debit Card Cardholder Agreement (including RMB Cards) for details.
 - f. 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.
2. Foreign currency transaction and cross-border transactions in Hong Kong currency include transactions in Hong Kong Dollar or Foreign Currencies made outside of Hong Kong, transactions in Foreign Currencies made in Hong Kong and transactions at any merchant not registered in Hong Kong. Please refer to "List of Service Charges for Dah Sing Credit Card / Private Label Card" for the relevant charges.
3. Cash advance is subject to relevant terms and conditions. Please check with the Bank's staff for details.
4. Octopus AAVS service is subject to relevant terms and conditions, please click here for details.

5. The Terms and Conditions contained herein shall form part of the Agreement governing the use of 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.
6. The Bank reserves the right to amend these Terms and Conditions or cancel the offer at any time without prior notice. All matters and disputes will be subject to the final decision of the Bank.
7. These Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong. Any dispute arising under these Terms and Conditions shall be subject to the non-exclusive jurisdiction of the courts of Hong Kong.
8. 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).
9. In case of any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

Dah Sing ONE+ Dual Card Offer Up to 10% Cash Rebate Terms & Conditions ("Dual Card Offer"):

10. Promotion period is valid from 1 Jan 2023 to 31 Dec 2023 (both dates inclusive) ("**Promotion Period**").
11. The Dual Card Offer is only applicable to new Principal Card applicant (**i.e. who did not hold any Principal Card or Supplementary Card of any card type issued by Dah Sing Bank, Limited ("Bank") in the past 12 months**) who successfully applies for i) Dah Sing ONE+ Platinum Card or Dah Sing ONE+ Titanium Card (each, "**ONE+ Credit Card**") and ii) Designated Dah Sing Credit Card (as defined in clause 12 below) at the same time during the Promotion Period ("**Eligible Cardholder**"). For the avoidance of doubt, application for ONE+ Credit Card and Designated Dah Sing Credit Card should be submitted together in the same application form.
12. "**Designated Dah Sing Credit Card**" refers to Dah Sing Hello Kitty Platinum Mastercard / Dah Sing MINNA NO TABO Platinum Card / Dah Sing Doraemon Platinum Card / Dah Sing Astro Boy Credit Card / Dah Sing GUNDAM Credit Card / Dah Sing BATMAN™ Platinum Card / Dah Sing Autotoll Credit Card / Dah Sing Autotoll E-Serve Credit Card / Dah Sing ANA World Mastercard / Dah Sing British Airways Platinum Card / Dah Sing United MileagePlus World Mastercard / Dah Sing APITA UNY Card / Dah Sing Altruist Credit Card / Dah Sing Okashi Land Visa payWave Credit Card / International Student Identity MasterCard / International Teacher Identity MasterCard / Dah Sing Distinction Platinum Card / Dah Sing Maryknoll Convent School Platinum VISA Card / Dah Sing ACCA Credit Card / DSOBA Centennial World Mastercard / Dah Sing MOOMIN Credit Card. Designated Dah Sing Credit Card is subject to relevant Terms and Conditions. For details, please click [here](#).
13. An Eligible Cardholder will be entitled to 10% cash rebate (including basic 1% cash rebate (as defined in clause 1 above) and extra 9% cash rebate ("**Extra Cash Rebate**")) upon Eligible Spending (as defined in clause 15 below) at the **Designated Merchant** (as listed in clause 14 below) with ONE+ Credit Card within the first 2 months from card issuance ("**Spending Period**").
14. List of Designated Merchants:

Food Delivery Platforms	Online Music / Movie Platforms	Others
Deliveroo	JOOX	759 Store
foodpanda	KKBOX	Circle K Store
OpenRice	MOOV	7-Eleven
	Amazon Prime Video	HKTaxi
	Disney+	Uber Taxi

Food Delivery Platforms	Online Music / Movie Platforms	Others
	Netflix	Apple.com
	Spotify	

15. "**Eligible Spending**" refers to a transaction conducted in any physical store, in-app and online purchases of a Designated Merchant. Eligible Spending does not include transactions which are conducted in non-Hong Kong Dollars, Mobile transfer and add-value transactions (including but not limited to PayMe, WeChat Pay HK, TNC, Tap & Go, Alipay HK), and any unposted / cancelled / refunded / unauthorized and charge back transactions. Supplementary Card will be combined to the Principal Card account and considered as the Eligible Spending of the Eligible Cardholder. Eligible Spending shall be counted and determined in accordance with the Bank's record. The Bank reserves the final decision on whether a transaction is eligible to be Eligible Spending.
16. The maximum Extra Cash Rebates of Dual Card Offer that an Eligible Cardholder is entitled to within the Promotion Period shall be HKD200. The Extra Cash Rebate will be credited to the ONE+ Credit Card account of the Eligible Cardholder within 3 months after the end of the Spending Period and will be posted on relevant statement.
17. If an Eligible Cardholder who receives the Dual Card Offer cancels his /her ONE+ Credit Card within 13 months from the new card issuance date, the Bank reserves the right to debit a handling fee of **HKD200** from any account the Eligible Cardholder maintains with the Bank without prior notice.
18. In case of fraud or abuse, the Bank reserves the right to debit an amount equivalent to the relevant Cash Rebate granted from the cardholder's account maintained with the Bank without prior notice.

**Terms and Conditions of 0.10% Monthly Handling Fee Offer (the "Offer")
for Credit Card Cash-In Plan (the "Plan")**

19. For this Offer, "**Eligible Cardholder**" means the Principal Card applicant of new Dah Sing ONE+ Credit Card (the "**Eligible Credit Card**") (i.e. who did not hold any Principal Card or Supplementary Card of any card type issued by Dah Sing Bank, Limited (the "**Bank**") in the past 12 months) who successfully applies for the Eligible Credit Card from 1 Apr 2023 to 30 Sep 2023 (both dates inclusive).
20. Eligible Cardholder who successfully applies for a loan under the Plan (the "**Loan**") via application hotline 2828 8002 within the first 2 months of the issuance date of the Eligible Credit Card and meets relevant terms and conditions (as specified in clause 26 below) can enjoy the Offer. Card issuance date refers to the one shown in the Bank's record. Each Eligible Cardholder is entitled to the Offer once only.
21. The approval of Loan application is subject to the information provided by the Eligible Cardholder, which must be true and accurate, and is contingent upon the credit record of the cardholder having met the credit requirements of the Bank. The Eligible Cardholder shall authorize the Bank to verify any source the Bank may choose.
22. The maximum Loan amount is HKD100,000 or the available credit limit of the Eligible Credit Card of the relevant Eligible Cardholder (whichever is lower); minimum Loan amount is HKD3,000; with tenor of 6 months or 12 months. Monthly handling fee is 0.10% (Annualized Percentage Rate (APR) is 2.08% for a Loan of HKD100,000 with repayment period of 6 months. 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 annualized rate.) The Loan application result, including the Loan amount to be granted is subject to the Bank's final approval.
23. All successfully submitted application is irrevocable and cannot be cancelled, revised or withdrawn by the cardholder. The Bank may reject any application for the Loan at its sole and absolute discretion.
 24. A confirmation letter recording the details of the Loan granted shall be issued to the Eligible Cardholder after the Loan disbursement by the Bank.
 25. In case of early settlement of the outstanding balance of the Loan by the Eligible Cardholder, he / she shall forthwith repay all the remaining but not yet paid outstanding balance and pay an installment plan cancellation fee of HKD300.
 26. The Plan is subject to:
 - i. The terms and conditions of the Bank's Credit Card Cash-In Plan. For details, please visit www.dahsing.com/pdf/credit_card/cc_cashin_tnc_en.pdf
 - ii. The Key Facts Statement of the Bank's Credit Card Cash-In Plan. For details, please visit www.dahsing.com/pdf/credit_card/cashin_kfs_en.pdf

Terms & Conditions of 0 Handling Fee Offer (the "Handling Fee Offer") for Dah Sing Credit Card "Happy Installment" Plan:

27. For this Handling Fee Offer, "Eligible Cardholder" means the Principal Card applicant of new Dah Sing ONE+ Credit Card (the "**Eligible Credit Card**") (i.e. who did not hold any Principal Card or Supplementary Card of any card type issued by Dah Sing Bank, Limited (the "**Bank**") in the past 12 months) who successfully applies for the Eligible Credit Card from 1 Apr 2023 to 30 Sep 2023 (both dates inclusive).
28. Eligible Cardholder who has successfully applied for a loan under the Dah Sing Credit Card "Happy Installment" Plan (the "**Installment Plan**") (the "**Loan**") via the online **Dah Sing Credit Card Happy Installment Plan Application Form** on the designated website of the Bank within the first 2 months of the issuance date of the new Eligible Credit Card, or on or before 31 Dec 2023 (whichever is earlier) (both dates inclusive) (the "**Promotion Period**") and meet this terms and conditions and all the corresponding terms and conditions (please [click here](#)) can enjoy the Handling Fee Offer (calculation of Handling Fee Offer as specified in clause 33 below). Card issuance date refers to the one shown in the Bank's record.
29. Each Eligible Cardholder can enjoy the Handling Fee Offer with respect to a maximum of 3 approved Loan applications within the Promotion Period. If an Eligible Cardholder has successfully applied for the Loan for more than 3 times within the Promotion Period, the Handling Fee Offer will be calculated based on his / her first 3 successful Loan applications only.
30. The Handling Fee Offer is only eligible for Loan application applied under the Eligible Credit Card.
31. Eligible Cardholder cannot enjoy the Installment Plan online application offer (please [click here](#) for details) concurrently with the Handling Fee Offer in respect of his / her first 3 successful Loan applications. If an Eligible Cardholder has successfully applied for the Loan for more than 3 times within the Promotion Period, he / she can enjoy the Installment Plan online application offer in respect of the fourth time or more successful Loan application(s).
32. After the Bank's approval of the Loan, Eligible Cardholder should first settle the related fees (including the monthly handling fee incurred) of the Loan according to the Terms and Conditions of the

Installment Plan. The Handling Fee Offer will be credited to the Eligible Cardholder's Eligible Credit Card account used to apply for the Loan (the "**Designated Eligible Credit Card Account**") in the form of credit card free spending credit on or before 31 Jan 2024. The credit card free spending credit can only be used for settlement of new transactions of the Designated Eligible Credit Card Account; and is not transferable or refundable and cannot be exchanged for cash. To enjoy the Handling Fee Offer, the Designated Eligible Credit Card Account must be valid on the date when the Bank is about to credit the rebate and the Eligible Cardholder must have good repayment records.

33. The Handling Fee Offer will be calculated based on the first HKD10,000 of the approved Loan amount and capped at 6 months of repayment tenor. If the approved Loan amount is less than HKD10,000, the Handling Fee Offer will be calculated based on the actual approved Loan amount granted to the relevant Eligible Cardholder.

Examples (for illustration purpose only):

	Eligible Cardholder A	Eligible Cardholder B	Eligible Cardholder C
Approved Loan Amount	HKD9,000	HKD9,000	HKD15,000
Loan Tenor	6 months	12 months	12 months
Personalized Monthly Handling Fee (%)	0.11%	0.13%	0.12%
Handling Fee Amount ⁺	(a) HKD9,000 x 0.11% = HKD10 (b) HKD10 x 6 months = <u>HKD60</u>	(a) HKD9,000 x 0.13% = HKD12 (b) HKD12 x 12 months = <u>HKD144</u>	(a) HKD15,000 x 0.12% = HKD18 (b) HKD18 x 12 months = <u>HKD216</u>
Handling Fee Offer ⁺	(a) HKD9,000 x 0.11% = HKD10 (b) HKD10 x 6 months = <u>HKD60</u> (Full rebate of the Handling Fee! (i.e. 0 Handling Fee))	(a) HKD9,000 x 0.13% = HKD12 (b) HKD12 x <u>6</u> months = <u>HKD72</u>	(a) <u>HKD10,000</u> x 0.12% = HKD12 (b) <u>HKD12</u> x <u>6</u> months = <u>HKD72</u>
Annualized Percentage Rate [^] if the Handling Fee Offer is not granted	2.31%	2.98%	2.68%
Annualized Percentage Rate [^] if the Handling Fee Offer is granted	0%	1.48%	1.78%

⁺Both the Handling Fee Amount and the Handling Fee Offer are calculated by (a) the Approved Loan Amount multiplied with the Personalized Monthly Handling Fee (%) and rounded up to the nearest integer first, and then (b) multiplied with the Loan tenor.

[^]The monthly handling fee and the relevant Annualized Percentage Rate (APR) of the Loan for individual customer may differ and are subject to customer's Designated Eligible Credit Card Account status. 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 annualized rate.

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

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

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