

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

Interest Rates and Finance Charges

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.

General Terms and Conditions:

1. "Cash Rebate" Scheme:
 - i. "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.

- ii. "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".
 - iii. "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.
 - iv. "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.
 - v. 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.
 - vi. 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.

General Terms and Conditions of Welcome Offer
(Not Applicable to Existing Dah Sing Credit Cardholder):

10. Promotion period is valid from 1 Jan 2023 to 30 Jun 2023(both dates inclusive) ("**Promotion Period**").
11. Welcome Offer (as defined in clause 12 below) 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 the Bank in the past 12 months**) who successfully applies for Dah Sing ONE+ Credit Card ("**Eligible Card**") within the Promotion Period ("**Eligible Cardholder**"). Each Principal Card applicant can only apply for one Eligible Card and is entitled to the Welcome Offer once only. If an Eligible Cardholder applies for more than one Eligible Card, he / she can only enjoy the relevant welcome offer ONCE (according to the first approved Eligible Card) regardless of the number of Eligible Card(s) applied for.
12. Each Eligible Cardholder is entitled to select one of the following welcome offers ("**Welcome Offer**"):
 - a. Up to HKD800 Cash Rebate (please refer to clause 13 below for details); or
 - b. MONSTER Open Ear HP Bone Conduction Headphone (please refer to clause 14 below for details);

If an Eligible Cardholder does not specify his / her preference or has selected more than one Welcome Offer, the Bank will automatically deem the Eligible Cardholder to have selected the "Up to HKD800 Cash Rebate" as the Welcome Offer. The Welcome Offer, as selected or deemed to be selected by the Eligible Cardholder, cannot be changed or returned.

13. Up to HKD800 Cash Rebate

- a. An Eligible Cardholder will be entitled to a maximum of HKD800 cash rebate upon fulfilling the Corresponding Spending Requirement(s) with Eligible Card during the Designated Spending Period as specified below:

	Cash Rebate	Designated Spending Period	Corresponding Spending Requirement(s)
Offer 1	HKD600 Cash Rebate	<u>The first 2 months</u> from issuance of Eligible Card	Accumulating Eligible Spending (as define in clause 13b below) of HKD8,000 or above during the Designated Spending Period
Offer 2	HKD200 Cash Rebate	<u>The 3rd to 4th months</u> from issuance of Eligible Card	Accumulating Eligible Spending of HKD2,000 or above at Deliveroo, foodpanda and OpenRice (" Designated Food Delivery Platforms ") during the Designated Spending Period

	Cash Rebate	Designated Spending Period	Corresponding Spending Requirement(s)
	Maximum of HKD800 Cash Rebate		

- b. "Eligible Spending" includes retail purchases, cash advances, autopay, designated mobile payment transactions (including Google Pay™ and Samsung Pay and Apple Pay), Stocks Investment Savings Plans, interest-free monthly installments, gift redemption fee (if applicable), cheque payments (if applicable) but excluding (including not limited to) 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, recurring payment amounts (e.g. Octopus Automatic Add Value Service, Autotoll Automatic Top-up Service), mobile transfer and top-up transactions (including but not limited to PayMe, TNG etc.), WeChat Pay, "Happy Installment" payments, Cash-in Plan payments, branch cash-in payments, "Smart Choice" Balance Transfer Program, Cash Conversion Plan, bank handling fees (including annual fees, financial charges, late fees and cash advance handling fees, etc), "Payeasy" bill payment amounts, "JET Payment" amounts, casino transactions, unposted / cancelled / refunded / unauthorized / charge back transactions. The Eligible Spending of 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.
- c. Related transactions at the Designated Food Delivery Platforms should be conducted within Hong Kong SAR.
- d. The eligibility of Designated Food Delivery Platforms is determined by the Bank, card association (i.e. MasterCard Asia Pacific (Hong Kong) Limited) or the merchant code and spending category by merchant's acquiring bank as defined from time to time. Eligible transaction at the Designated Food Delivery Platforms shall be determined at the sole and absolute discretion of the Bank. The Bank shall not be liable to determine the eligibility of any transactions before they are conducted by the Eligible Cardholder.
- e. Offer 2 shall be terminated immediately upon cessation of the Designated Food Delivery Platforms' business.
- f. The Bank is not the service provider of the above-mentioned products and services of Designated Food Delivery Platforms. Any enquiry, comment or complaint about the quality of relevant products or services should be directed to the relevant Designated Food Delivery Platforms. The Bank shall not be responsible for any matter in relation to the relevant products or services.
- g. The cash rebate will be credited to the Eligible Card account of the Eligible Cardholder within 3 months after the end of the respective offer's Designated Spending Period and will be posted on relevant statement.

- h. The cash rebate is only applicable for settling new purchases conducted through the Eligible Card account; it is not transferable, cannot be redeemed for cash, withdrawn as cash advance or exchanged for any gift or any discount.
- i. Eligible Cardholder should hold the Eligible Card and maintain it as valid and in good credit standing during the entire Promotion Period and when the relevant cash rebate is to be credited by the Bank. The relevant transactions must be posted. Otherwise, the Bank reserves the right to forfeit Eligible Cardholders' entitlement to the cash rebate without prior notice.

14. MONSTER Open Ear HP Bone Conduction Headphone (the "Gift")

- a. Eligible Cardholder who accumulates Gift Eligible Spending (as defined in clause 14b below) of HKD10,000 or above with the Eligible Card during the first 4 months from the Eligible Card issuance date ("**Gift Spending Requirement**") will be entitled to the Gift.
- b. "**Gift Eligible Spending**" includes retail purchases, cash advances, autopay, designated mobile payment transactions (Including Google Pay™ and Samsung Pay and Apple Pay), Stocks Investment Savings Plans, interest-free monthly installments, gift redemption fee (if applicable), cheque payments (if applicable) but excluding (including not limited to) 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, recurring payment amounts (e.g. Octopus Automatic Add Value Service, Autotoll Automatic Top-up Service), mobile transfer and top-up transactions (including but not limited to PayMe, TNG etc.), WeChat Pay, "Happy Installment" payments, Cash-in Plan payments, branch cash-in payments, "Smart Choice" Balance Transfer Program, Cash Conversion Plan, bank handling fees (including annual fees, financial charges, late fees and cash advance handling fees, etc), "Payeasy" bill payment amounts, "JET Payment" amounts, casino transactions, unposted / cancelled / refunded / unauthorized / charge back transactions. Gift Eligible Spending of Supplementary Card will be combined to the Principal Card account and considered as the Gift Eligible Spending of the Eligible Cardholder. Gift Eligible Transaction 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 Gift Eligible Spending.
- c. A redemption letter will be mailed to the statement mailing address (according to the Bank's record) of the Eligible Cardholder within 3 months upon the Eligible Cardholder's fulfilling of the Gift Spending Requirement.
- d. The Eligible Cardholder is required to bring along the redemption letter to the designated redemption center to redeem the Gift. The Bank will not re-issue the redemption letter if it is damaged, lost, stolen or expires. For the details of Gift redemption, including the addresses and office hours of the redemption center(s), please refer to the redemption letter.
- e. The Bank is not the supplier of the Gift. All product specification, quality, availability, maintenance and warranty about the Gift are provided by the relevant merchant. The Bank will not make any representations or warranties regarding the Gift. Any enquiry, comment or complaint about the quality, availability and warranty of the Gift should be directed to Smart Concept (hotline 9889 0109 (Monday to Friday 10am-6pm, except public holiday) or email info@scgl-hk.com). The Bank shall not be responsible for any matter in relation to the Gift.

- f. The Gift is not transferable, or refundable and cannot be exchanged for cash or any discount. The Gift is offered on a first-come-first-served basis while stocks last. In case of disputes, the decision of the Bank and the redemption centre will be final and conclusive.
 - g. In the event that the Gift is out of stock or there is any other issue, the Bank reserves the right to substitute the Gift with an alternative gift without prior notice to relevant Eligible Cardholder. Quoted price and type of such alternative gift may not be the same as the Gift provided in this promotion.
15. If an Eligible Cardholder receives the Welcome Offer and cancels his / her Eligible Card within 13 months from the Eligible Card issuance date, **the Bank reserves the right to debit (for Eligible Cardholder receiving the cash rebate) a handling fee of HKD300 or (for Eligible Cardholder receiving the Gift) an amount equivalent to the Gift** from the relevant Eligible Card account without prior notice.
16. The Bank will determine the Eligible Cardholder's eligibility to the Welcome Offer based on the Eligible Cardholders' transaction records held with the Bank. The relevant Eligible Card should remain as valid and in good credit standing during the entire Promotion Period, relevant designated spending period and when the Welcome Offer is to be granted. The relevant transactions must be posted and would be counted according to the Bank's record. Otherwise, the Bank reserves the right to cancel Eligible Cardholders' entitlement to the Welcome Offer without prior notice.
17. Eligible 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.
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 for Extra HKD300 Cash Rebate Offer for Opening YOU Banking Account ("Cash Rebate Offer"):

19. The promotion period of Cash Rebate Offer is from 1 Jun 2023 to 30 Jun 2023 ("Promotion Period").
20. Customers who fulfill the following requirements ("Eligible Cardholders") will be entitled to HKD300 cash rebate:
- i. successfully apply for a principal card of Dah Sing ONE+ Credit Card, Dah Sing British Airways Platinum Card, Dah Sing ANA World Mastercard or Dah Sing MyAuto Credit Card via designated online application form or Dah Sing Mobile Banking App (not applicable to application submitted via the online application form or Dah Sing Mobile Banking App of branch staff or credit card promoter) ("Eligible Card") during the Promotion Period; and
 - ii. become a new-to-deposit YOU Banking customer of Dah Sing Bank, Limited ("the Bank") (i.e. customer who did not hold any account with the Bank (including YOU i-Account) (sole or joint-named) in the capacity as Primary Account Holder (as defined in clause 21 below) in the past 18 months) or existing deposit customer who successfully opens / upgrades to YOU i-Account (sole or joint-named) in the capacity as Primary Account Holder during the period from the Eligible Card application date to 3 months after the date of new card issuance; and

iii. achieve a Savings Deposit Growth (as defined in clause 22 below) of HKD50,000 or above (or its equivalent) in 3 consecutive months from the calendar month following the opening date of the YOU i-Account ("Reward Period").

21. "Primary Account Holder" refers to the "Applicant" mentioned in the New Account(s) / Service(s) Application Form signed by the customer.

22. Savings Deposit Growth = Average Daily Savings Deposit Balance (A) - Deposit Benchmark (B)

(A) = The sum of the daily Total Savings Deposit Balance (as defined in clause 23 of below) during the Reward Period (on public holidays (including Sundays), the Total Savings Deposit Balance will be calculated based on the Total Savings Deposit Balance of the previous business day.) ÷ The number of calendar days during the Reward Period

(B) = Deposit Benchmark (For new-to-deposit customer, it will be set as HKD0; For existing deposit customer, it will be set as the sum of the Eligible Savings and Current Accounts Balance (as defined in clause 25 below) as of the last working day of the month immediately preceding the month of successful account opening.)

23. "Total Savings Deposit Balance" includes all positive deposit balances of the Eligible Savings Account(s) (as defined in clause 24 below) held by each Eligible Cardholder with the Bank. If an Eligible Savings Account has any foreign currency deposits, such deposits will be calculated in HKD according to the daily exchange rate quoted by the Bank. If an Eligible Cardholder only holds a sole-named account, the Total Savings Deposits Balance will only include the positive deposit balance of the Eligible Savings Account under such name; if an Eligible Cardholder holds a sole-named account and is also the Primary Account Holder of joint-named account(s), the Total Savings Deposits Balance will include the positive deposit balances of the Eligible Savings Accounts under such sole-named and joint-named accounts.

24. "Eligible Savings Account" includes the sole-named and joint-named i-Account Multi-Currency Savings Deposit Account, Hong Kong Dollar, Renminbi and Foreign Currency Savings Accounts and Hong Kong Dollar Flexi Deposit maintained with the Bank by the Eligible Cardholder, but excludes any Target Savings Deposit, Fixed Deposit and current account deposit.

25. "Eligible Savings and Current Accounts Balance" includes the positive deposit balances of Eligible Savings Account and the Current Accounts held by the Eligible Customer in the capacity as Primary Account Holder with the Bank in sole or joint name.

26. If the Eligible Cardholder applies for more than one Eligible Card during the Promotion Period, he/she can only enjoy the Cash Rebate Offer once through the first approved Eligible Card.

27. The relevant cash rebate will be credited to the Eligible Card account of the Eligible Cardholder on or before 30 Apr 2024 upon fulfilment of the requirements as specified in clause 20 above and will be posted on relevant statement. All cash rebate will be used for payment of new transaction items. All cash rebate cannot be exchanged. The relevant Eligible Card and YOU Banking Account must be valid and in good standing status at the time of the cash rebate, otherwise the Eligible Cardholder will not be entitled to the relevant cash rebate.

Issuance Date of the Eligible Card of Cash Rebate Offer	Cash Rebate Date
1 Jun 2023 to 15 Sep 2023	On or before 30 Apr 2024

28. If an Eligible Cardholder who enjoys the Cash Rebate Offer terminates the Eligible Card and/or closes the relevant YOU Banking Account within 18 months of card issuance, the Bank reserves the right to charge a handling fee of HKD300 without prior notice.
29. The Bank reserves the right to amend these Terms and Conditions and / or amend or terminate the Cash Rebate Offer at any time without prior notice. All matters and disputes will be subject to the final decision of the Bank.
30. In case of any fraud / abuse / reversal or cancellation of transactions in respect of which the Cash Rebate Offer is awarded, the Bank reserves the right to debit an amount equivalent to the Cash Rebate Offer from the account of the Eligible Cardholder maintained with the Bank without prior notice.
31. 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.
32. 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).
33. In case of any discrepancy between the Chinese and English versions of these Terms and Conditions, the English version shall prevail.

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

34. 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).
35. 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 41 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.
36. 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.
37. 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.
38. 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.

39. A confirmation letter recording the details of the Loan granted shall be issued to the Eligible Cardholder after the Loan disbursement by the Bank.
40. 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.
41. 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:**

42. 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).
43. 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 condition 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 48 below). Card issuance date refers to the one shown in the Bank's record.
44. 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.
45. The Handling Fee Offer is only eligible for Loan application applied under the Eligible Credit Card.
46. 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).
47. 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.

48. 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 services / products mentioned herein are not targeted at customers in the European Union.

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