

Terms and Conditions of e-Cash

General Terms and Conditions of e-Cash:

1. A loan amount of HKD300,000 above is only applicable to customers who apply for **e-Cash instalment loan / e-Cash Plus Instalment Loan** and the existing mortgage loan customers of Dah Sing Bank, Limited (the "Bank"). The loan amount for **e-Cash instalment loan / e-Cash Plus Instalment Loan** is up to HKD1,000,000 or 10 times monthly income (whichever is lower). The maximum credit limit for **e-Cash revolving loan** is HKD300,000 or 8 times monthly income (whichever is lower).
2. The instantly approved loan amount service ("**Service**") is only applicable to customers who submit their loan applications at the Bank's branches, through the Bank's telephone hotline, the Bank's website or Dah Sing Bank Mobile App within the following service hours and provide the Bank with the required documents and / or information when submitting their applications:

	Service Hours of Instantly Approved Loan Amount Service			
Branch	Monday – Friday	9:00am	–	4:30pm; and
	Saturday	9:00am	–	12:00pm
Telephone Hotline	Monday – Friday	9:00am	–	10:00pm; and
	Saturday	9:00am	–	5:30pm
Website / Mobile App	Monday – Saturday	9:00am	–	9:00pm; and
	Sunday and Public Holiday	12:00pm	–	9:00pm

No prior notice will be given if there is any change to the above service hours. The Bank may not offer the Service if customers do not provide the required documents and/or information, or if their loan applications do not fulfill all of the approval requirements of the Service. Please note that the instantly approved loan amount offered by the Bank, if any, is for reference only and is subject to the Bank's assessment and confirmation.

3. Customers who have successfully applied for and drawdown an **e-Cash Instalment Loan** can apply for re-borrowing of the loan after fully settling not less than 3 instalments of the original loan. For details of loan re-borrowing, please visit our branches or call 2828 8111 for enquiry.
4. For the details of Service Charges for **e-Cash Instalment Loan / e-Cash Plus Instalment Loan / e-Cash revolving loan**, please [click here](#).
5. Borrowers of **e-Cash Instalment Loan / e-Cash Plus Instalment Loan / e-Cash revolving loan** will be bound by Dah Sing Bank Instalment Loan Terms & Conditions / Dah Sing Bank Revolving Loan Terms & Conditions. For the related Terms & Conditions, please [click here](#) for details.
6. The Bank reserves the right to request for any documents or information deemed necessary for assessment of any loan application, reject any loan application, decide the approval result, terminate or amend the relevant offers or to amend these Terms and Conditions at any time without prior notice. In case of dispute, the decision of the Bank shall be final and conclusive.
7. In case of any fraud, abuse, reversal or cancellation of transactions in respect of which the relevant offers under this Promotion are awarded, the Bank reserves the right to debit the equivalent amount from the relevant customer's account without prior notice.
8. These Terms and Conditions are governed by 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.
9. A person who is not a party to these Terms and Conditions may not enforce any of their terms under the Contracts (Rights of Third Parties) Ordinance (Cap 623 of the Laws of Hong Kong).
10. In the event of discrepancies between the Chinese version and English version of these Terms and Conditions, the English version shall prevail.

Promotional Terms & Conditions of e-Cash:

- i. The promotion period is valid from now until **31 December 2023** (both dates inclusive) (the "Promotion Period").
- ii. Customers who successfully apply for **e-Cash Instalment Loan** during the Promotion Period and with loan drawdown on or before 31 January 2024 are entitled to offers of up to HKD10,000 Cash Rebate ("Cash Rebate") subject to the terms and conditions herein. The above offer is not applicable to existing **e-Cash / e-Cash Plus Instalment Loan** customers.
- iii. Customers who successfully apply for **e-Cash Revolving Loan** during the Promotion Period and with loan drawdown on or before 31 January 2024 are entitled to as low as 9.80% p.a. introductory rate for the first 3 months and the first year's annual fee waiver, subject to the terms and conditions herein. The above offers are not applicable to existing **e-Cash Revolving Loan** customers.
- iv. The Cash Rebate is only applicable to **e-Cash Instalment Loan** customers according to the amount of the loan approved and loan tenor. Details of the Cash Rebate are as follows:

Approved Loan Amount (HKD)	Loan Tenor	Cash Rebate
300,000 or above	60 months or above	The actual Cash Rebate amount equals to two months repayment amount (including the interest), minimum HKD100, maximum HKD10,000
	48-59 months	The actual Cash Rebate amount equals to two months repayment amount (including the interest), minimum HKD100, maximum HKD3,000
100,000 - 299,999	48-60 months	
100,000 or above	6-47 months	HKD200 Cash Rebate
99,999 or below	6-60 months	

To enjoy the Cash Rebate, e-Cash Instalment Loan customers' loan account and its repayment accounts must be valid and with good repayment records from the date when customers drawdown the e-Cash Instalment Loan to the date when the Cash Rebate is to be credited by the Bank. The Cash Rebate will be credited into e-Cash Instalment Loan customers' repayment accounts within 9 months after loan drawdown.

- v. Other cash reward ("Extra Offer") (if applicable) will be issued in the form of cash coupons. Cash coupons or its redemption letter will be mailed to the relevant customers' correspondence address last known to the Bank within 3 months after drawdown date. To enjoy the Extra Offer, customers' **Loan** account and its repayment accounts must be valid and with good repayment records from the Loan drawdown date to the delivery date of coupons or its redemption letter.
- vi. e-Cash Instalment Loan customers who make an early settlement during the repayment period will be subject to an early settlement handling fee, accrued interest for the month, loan handling fee, and will have to refund the Cash Rebate amount in full and total face value of Extra Offer) (if applicable) without prior notice. The Bank reserves the right to debit the equivalent amount from the relevant customer's account without prior notice. For details of early settlement handling fee, please [click here](#).
- vii. Cash coupons cannot be redeemed for cash or exchanged for other gifts, and no change will be given. The Bank is not the supplier of the cash coupons, and is not liable for any products or services provided by the respective suppliers. Should there be any enquires or complaints regarding the quality of the products or services, customers should contact the respective suppliers directly. The Bank reserves the right to offer any alternative gift as replacement of cash coupons without prior notice if the relevant coupon(s) is not available or there is any other issue. The alternative gift may not be of the same value or same category as the cash coupons.

- viii. Assuming an **e-Cash Instalment Loan** amount of HKD10,000 is approved and calculated with a monthly flat rate of 0.90% on a 30 days per month basis, the daily interest is HKD3. Below is an example based on the assumption of HKD10,000 loan amount:

Loan Tenor	12-month	24-month	36-month	48-month
Loan Amount (HKD)	10,000			
Monthly Flat Rate	0.90%			
Loan Handling Fee	1% p.a.			
APR (including HKD200 Cash Rebate)*	19.30%	21.58%	22.03%	22.16%
APR (without Cash Rebate)	23.61%	23.92%	23.67%	23.45%

*Assume the Bank credits the Cash Rebate in the 4th month after customers drawdown the e-Cash Instalment Loan.

The Annualized Percentage Rate (APR) is calculated as according to the guidelines issued pursuant to the Code of Banking Practice and is rounded to the nearest two decimal places and may vary for individual customers. Customers should refer to the loan confirmation letter for the relevant information. 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. The Bank will examine and approve the customer's application on the basis of his or her credit status and determine the interest rate of the Loan.

- ix. The Bank will examine and approve the customer's **e-Cash Revolving Loan** application and determine the first 3 months introductory rate (if applicable) and interest rate thereafter to which he or she is entitled, on the basis of his or her credit status. For customers who meet the requirements specified by the Bank, the first 3 months introductory rate of the Loan will be 9.80% p.a.(APR 10.25%) and the interest rate from the 4th month onwards will be 22% p.a. (APR 24.36%), the average annualized percentage rate for full tenor will be 22.91%. First 3 months' introductory rate period refers to the period from the date of loan disbursement to the respective account to the date of the third monthly statement date of the respective account (both dates inclusive). If customers do not meet the requirements specified by the Bank, the first 3 months introductory rate will not be applicable and the interest rate will be 30% p.a. (APR 34.49%).

Approved Credit Limit (HKD)	Customers meet the requirements specified by the Bank			Customers do not meet the requirements specified by the Bank
	Introductory rate for the first 3 months (p.a.) (APR)	Interest rate from the 4th month onwards (p.a.) (APR)	Average Annualized Percentage Rate	Interest Rate (p.a.)
5,000 - 300,000	9.80% (10.25%)	22% (24.36%)	22.91%	30% (34.49%)

The Average Annualized Percentage Rate is calculated based on the credit limit of HKD50,000 (including the first 3 months' introductory rate) with the assumption that the customer pays the monthly minimum repayment amount shown on the respective account monthly statement every month. To enjoy the above interest rate offers, customers should pay the monthly minimum repayment amount on or before payment due date.

- x. The annual fee of **e-Cash Revolving Loan** is 1% of the credit limit (minimum HKD300, maximum HKD1,000) but the annual fee for the first year will be waived for successful applications during the Promotion Period.

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.