

**List of Service Charges for  
Dah Sing MasterCard Corporate Card / Corporate Purchasing Card  
(Effective from 3<sup>rd</sup> January 2011)**

Item	Service Charge
1. <b>Annual Fee</b>	HK\$250 each card (if applicable)
2. <b>Finance Charge</b>	
▪ Retail Purchase	▪ 24% (25.84%)*
▪ Cash Advance (if applicable)	▪ 24% (28.35%)*
3. <b>Cash Advance Handling Fee</b> (if applicable) (Including "JET Payment" or credit card payment of other JETCO member banks via JETCO ATM / JETCO ATM Interbank Transfer Service)	3% of cash advance transaction amount or minimum HK\$55 (whichever is higher)
4. <b>Minimum Payment</b> (if applicable)	5% of outstanding balance or minimum HK\$50 (whichever is higher)
5. <b>Late Fee</b>	5% of "Minimum Payment" (minimum HK\$180, maximum HK\$250)
6. <b>Card Replacement Fee</b>	HK\$120 per card
7. <b>Overlimit Handling Charge</b> (Balance exceeded available credit limit)	HK\$180 each time
8. <b>Returned Items</b> (Cheque or Direct Debit Authorization)	HK\$120 per item
9. <b>Sales Draft Retrieval Fee</b>	HK\$70 per copy
10. <b>Statement Retrieval Fee</b>	HK\$50 per month
11. <b>Credit Balance Withdrawal Fee</b> (By cashier order)	HK\$75 per cashier order
12. <b>Handling Fee on Over-The-Counter Payment at branch</b>	HK\$30 per item
13. <b>Transaction Fee for Foreign Currency Transaction and Cross-border Transaction in Hong Kong Currency</b> (Including transactions in Hong Kong Currency or Foreign Currency made outside of Hong Kong; transactions in Foreign Currency made in Hong Kong and transactions at any merchant not registered in Hong Kong)	a) Foreign Currency Transaction – Transactions in foreign currency made outside of Hong Kong or in Hong Kong which are debited to your credit card account after conversion into Hong Kong dollars on the date the item is processed at a rate <sup>#</sup> determined by MasterCard plus a fee of 1.95% on the transaction amount (transaction fee(s) charged by MasterCard to the Bank included, if applicable).  b) Cross-border Transaction in Hong Kong Currency – Transactions in Hong Kong currency made outside of Hong Kong (which are simultaneously converted into Hong Kong dollars by the merchant at an exchange rate determined at the time of transaction) or transactions at any merchant not registered in Hong Kong (e.g. internet transaction), a transaction fee of 0.8% on the transaction amount will be charged by MasterCard and debited to your credit card account.
<p><sup>#</sup> Such exchange rate may differ from that on the transaction date due to market fluctuation.</p>	

**Remarks:**

- 1) If "Minimum Payment" of the statement is not settled on or before the "Payment Due Date", "Cash Rebate" (if applicable) will be suspended until the repayment records resume to normal.
  - 2) If there are 2 or more delinquent records in the past 12 consecutive months, the finance charge will be assessed at Annual Rate 36% (APR: Retail Purchase 40.95%\* / Cash Advance 44.27%\*). Meanwhile, the "Cash Rebate" (if applicable) will be suspended until the repayment records resume to normal.
- \* The Annualized Percentage Rate (APR) calculated based on the Net Present Value (NPV) method for calculation of finance charge in accordance with the guideline of the Code of Banking Practice.

All out-of pocket expenses are for account of clients. For charges not listed above, please contact Dah Sing MasterCard Corporate Card / Corporate Purchasing Card Customer Service Hotline at 8108 6382 for details. Dah Sing Bank reserves the right to change the above charges or introduce charges not included in the above list.

If applicable, the Dah Sing Bank's "Bank Services Charges" booklet is also applicable to Dah Sing MasterCard Corporate Card / Corporate Purchasing Card Accounts.