

**List of Service Charges for Dah Sing Credit Card/Debit Card/Private Label Card**

(Effective from December 27, 2013)

Item	Service Charge	
<b>1. Annual Fee</b>	Principal Card	Supplementary Card
Classic Card/UnionPay Dual Currency Classic Card	HK\$250	HK\$125
Gold Card/Titanium Card		
- Mileage Plus	HK\$680	HK\$340
- Other	HK\$550	HK\$275
Platinum Card		
- ANA	HK\$800	HK\$400
- Mileage Plus	HK\$1,800	HK\$900
- UnionPay Dual Currency Card/ Other	HK\$1,500	HK\$750
Visa Infinite Card	HK\$3,000	HK\$1,500
Go Smart Account/Debit Card	HK\$50	N/A
Private Label Card	Free	Free

**2. Financial Charge**

Card Types	Retail Purchase (APR)*	Cash Advance (APR)*
<ul style="list-style-type: none"> <li>• Classic</li> <li>• Gold</li> <li>• Platinum</li> <li>• Visa Infinite</li> <li>• Titanium</li> </ul>		
<ul style="list-style-type: none"> <li>• UnionPay Dual Currency Card</li> <li>• Other Program / Co-branded / Affinity Credit Card not listed below and all credit cards transferred to Dah Sing Bank from Mevas Bank</li> </ul>	30% (33.22%)	30% (36.43%)
<ul style="list-style-type: none"> <li>• ACCA</li> <li>• Ex-Afro Ken</li> <li>• Astro Boy</li> <li>• Autotoll</li> <li>• Bonjour</li> <li>• Chickeeduck</li> <li>• Hello Kitty</li> <li>• Miffy</li> <li>• Precious Moment</li> <li>• Sesame Street</li> <li>• Wai Yuen Tong</li> </ul>		
<ul style="list-style-type: none"> <li>• M28 Credit Card</li> </ul>	30% (33.22%)	36% (44.90%)
<ul style="list-style-type: none"> <li>• Smart Choice Credit Card</li> </ul>	9.8%-19.8%# (10.06% - 21.11%)	24% (28.40%)

Card Types	Retail Purchase (APR)*	Cash Advance (APR)*
<ul style="list-style-type: none"> <li>• <b>UFO Credit Card</b></li> </ul>		
Super Low Interest Rate for the first 3 months from Account Opening	8% (8.16%)	8% (9.08%)
Interest Rate afterwards:		
- Monthly Statement Balance of HK\$60,000 or below▲	16.8% (17.71%)	16.8% (19.35%)
- Monthly Statement Balance above HK\$60,000▲	15.8% (16.59%)	15.8% (18.14%)
<ul style="list-style-type: none"> <li>• <b>Private Label Card</b></li> </ul>	24% (25.99%)	N/A

\* The Annualized Percentage Rate (APR) calculated based on the Net Present Value (NPV) method for calculation of financial charge in accordance with the guideline of the Code of Banking Practice.

# The Bank will offer a basic retail interest rate according to customer's financial standing. For details, please call 2828 8168.

▲ Interest rate of each month will be based on the outstanding balance of the previous month.

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<b>3. Cash Advance Handling Fee<sup>1,2</sup></b>	(Applicable to Cash Advance transactions including "JET Payment" or credit card payment of other JETCO member banks via JETCO ATM/JETCO ATM Interbank Transfer Service.)	
<ul style="list-style-type: none"> <li>• Classic Visa/Regular MasterCard</li> <li>• UnionPay Dual Currency Card<sup>6</sup></li> </ul>	3.5% of transaction amount or minimum HK\$100 (whichever is higher)	3.5% of transaction amount or minimum HK\$/RMB100 plus HK\$/RMB10 (whichever is higher)
<b>4. Minimum Payment<sup>1,6</sup></b>	<ul style="list-style-type: none"> <li>• Credit Card/Debit Card</li> </ul> Total amount of bank service fees and financial charges plus 1% of total outstanding balance of transactions or minimum HK\$/RMB50 (whichever is higher)	
<ul style="list-style-type: none"> <li>• Private Label Card</li> </ul>	Total outstanding balance	
<b>5. Late Fee<sup>1,6</sup></b>	HK\$/RMB250 or an amount equivalent to the minimum payment stated on the monthly statement (whichever is lower)	
<b>6. New Card Replacement Fee</b>	HK\$/RMB120 per card/account (or New Balance Transfer Account, if applicable)	
<b>7. Overlimit Handling Charge<sup>1,6</sup></b>	<ul style="list-style-type: none"> <li>• Balance exceeded available credit limit</li> </ul> HK\$/RMB180 each time (Each card account will be charged maximum once per statement cycle)	
<b>8. Temporary Overdraft Penalty Interest Rate and Handling Charge<sup>3</sup></b>	Dah Sing Savings Interest Rate plus HK\$120 handling charge per occurrence (The adjustment of respective Interest Rate will be effective from the issuance date of monthly statement)	

Item	Service Charge	
<b>9. Returned Items</b>	FREE	
(Cheque or Direct Debit Authorization)		
<b>10. Sales Draft Retrieval Fee</b>	HK\$/RMB70 per copy	
<b>11. Statement Retrieval Fee</b>	HK\$/RMB50 per month	
<b>12. Credit Balance Withdrawal<sup>6</sup></b>	<ul style="list-style-type: none"> <li>• By cashier order</li> </ul> HK\$/RMB75 per cashier order	
<b>13. Handling Fee On Over-the-counter Payment at branch<sup>1,2,6</sup></b>	HK\$/RMB30 per item	
<b>14. Handling Fee on Bulk Notes Deposit<sup>1,2,5</sup> (HK\$/RMB)</b>	<ul style="list-style-type: none"> <li>• Up to 300 pcs per day per customer</li> <li>• Over 300 pcs per day per customer</li> </ul> Free 0.5% of total amount (min. HK\$150 or equivalent)	
<b>15. PayEasy Bill Payment Service<sup>2,5</sup></b>	<ul style="list-style-type: none"> <li>• To general merchants</li> <li>• To pre-registered merchants</li> </ul> Free 1% of payment amount	
<b>16. Platinum Card Platinum Advantage Service Annual Service Fee<sup>1,2,4</sup></b>	<ul style="list-style-type: none"> <li>• Principal Card</li> <li>• Supplementary Card</li> </ul> HK\$800 HK\$400	
<b>17. Instalment Plan Cancellation Fee<sup>1,2</sup></b>	HK\$300 (per product/service)	
<b>18. Cash Withdrawal Fee through non-JETCO ATM network<sup>3</sup></b>	HK\$25 each time	
<b>19. Cheque Facilities</b>	(Applicable to designated Credit Card/Balance Transfer Account only) <sup>1,2</sup>	
<ul style="list-style-type: none"> <li>• Cheque Handling Fee</li> <li>- Program Card/Smart Choice Balance Transfer Account/Ex-Snoopy Card transferred from Mevas Bank/Other</li> <li>- M28/Other Credit Cards transferred from Mevas Bank</li> <li>- Ex-Arsenal Football Club/Ex-Liverpool Football Club/Program or Co-branded Cards transferred from Mevas Bank</li> </ul>	3% of cheque amount or minimum HK\$55 (whichever is higher)	2% of cheque amount or minimum HK\$30 (whichever is higher)
<ul style="list-style-type: none"> <li>• Cheque Book Ordering Fee</li> <li>• Return of Inward Clearing Cheque</li> <li>- Lack of funds</li> <li>- Other reasons (except post-dated cheque)</li> </ul>	HK\$20 per cheque book	HK\$120 per item HK\$50 per item
<ul style="list-style-type: none"> <li>• Stop Cheque Payment</li> </ul>	HK\$100 per cheque or a consecutive range of cheques	
<ul style="list-style-type: none"> <li>• Cancel Stop Cheque Payment</li> </ul>	HK\$100 per cheque	

Item	Service Charge	
<b>20. Transaction Fee for Foreign Currency Transaction and Cross-border Transactions in Hong Kong Currency</b>	(Including transactions in Hong Kong Dollar 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)	
<ul style="list-style-type: none"> <li>• Visa/MasterCard</li> </ul>	a) Foreign Currency Transaction – Transaction 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>7</sup> determined by Visa/MasterCard plus a fee of 1.95% on the transaction amount (transaction fee(s) charged by Visa/MasterCard to the Bank included, if applicable).	b) Cross-border Transactions in Hong Kong Currency – Transactions in HK currency made outside of HK (which are simultaneously converted into HK dollars by the merchant at an exchange rate <sup>7</sup> determined at the time of transaction) or transactions at any merchant not registered in HK (e.g. internet transaction), a transaction fee of 0.8% on the transaction amount will be charged by Visa/MasterCard and debited to your credit card account.
<ul style="list-style-type: none"> <li>• UnionPay Dual Currency Card</li> </ul>	Card transactions in any currencies other than HKD and RMB which are debited to your credit card account after conversion into HKD on the date the item is processed at a rate <sup>7</sup> determined by ChinaUnionPay Company Limited.	
<b>21. Alipay<sup>®</sup> Express Payment<sup>™</sup> Service Bank Service Charge<sup>2,4,5</sup></b>	0.5% of each transaction carried out via Alipay <sup>®</sup> Express Payment <sup>™</sup> Service	

1. Not applicable to Go Smart Account/Debit Card.
2. Not applicable to Private Label Card.
3. Applicable to Go Smart Account/Debit Card only.
4. Not applicable to UnionPay Dual Currency Card.
5. Not applicable to UnionPay Dual Currency Card (RMB account).
6. The Renminbi Account and Hong Kong currency Account of UnionPay Dual Currency Credit Card will be counted separately.
7. Such exchange rate may differ from that on the transaction date due to market fluctuation.

**Remarks :**

- For Platinum Cardholder with Platinum Advantage Service, the interest rate is floating interest rate and will change according to fluctuation of the prime rate in the market. Please visit www.dahsing.com for the prevailing prime rate and annualized percentage rate.
- If "Minimum Payment" of the statement is not settled on or before the "Payment Due Date", the "Instant Cash Reward"/"Cash Rebate"/"Bonus Point" and "Mileage Reward" will be suspended until the related minimum payment amount is settled.
- If there are 2 or more delinquent records in the past 12 consecutive months, the financial charge will be assessed at Annual Rate 36% (APR: Retail Purchase 40.77%/Cash Advance 44.90%). Meanwhile, 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.
- CNY Currency applies to UnionPay Dual Currency Card (RMB account) only.
- A handling fee would be incurred for any overseas ATM cash advance transactions conducted at any of overseas (including China and Macau) ATM terminal with Visa Credit Card. The handling fee will be subject to the bank's decision of respective ATM terminals. For details of this fee item, customers should contact with the relevant foreign bank or financial institution.

Dah Sing Bank reserves the right to change the above charges or introduce charges not included in this leaflet.  
 If applicable, the Dah Sing Bank's "Bank Service Charges" booklet is also applicable to Dah Sing Credit Card/Debit Card Accounts.