

Please read and understand the information in this Key Facts Statement before applying for this product.

Key Facts Statement (KFS) for Instalment Loan

Dah Sing Bank, Limited ("the Bank")

Dah Sing Credit Card Cash-In Plan

Nov 2025

<p style="text-align: center;">This product is an instalment loan.</p> <p style="text-align: center;">This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our offer letter for the final terms of your instalment loan.</p> <p style="text-align: center;">Please read and understand the information in this KFS before you apply for this product. You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.</p>						
Interest Rates and Interest Charges						
Interest Rate	Please refer to the "Additional Information" section below.					
Annualised Percentage Rate (APR)	Please refer to the "Additional Information" section below.					
Annualised Overdue / Default Interest Rate	Please refer to the "Additional Information" section below.					
Repayment						
Repayment Frequency	This loan requires monthly repayment.					
Periodic Repayment Amount	For a loan amount of HKD100,000 with monthly repayment:					
	Loan Tenor	6-month	12-month	18-month	24-month	36-month
	Periodic repayment amount for the interest rate (or range of interest rate) specified above ¹	HKD16,947	HKD8,614	HKD5,836	HKD4,447	HKD3,058
Total Repayment Amount	For a loan amount of HKD100,000 with monthly repayment:					
	Loan Tenor	6-month	12-month	18-month	24-month	36-month
	Total repayment amount for the interest rate (or range of interest rate) specified above ¹	HKD101,682	HKD103,368	HKD105,048	HKD106,728	HKD110,088
<p>Remark: To calculate the above information applicable to your specific case, please use our online calculator accessible from our website / principal Internet platform which provides instalment loans at www.dahsing.com/card/calculator/instal.</p>						

Fees and Charges						
Handling Fee	For a loan amount of HKD100,000:					
	Loan Tenor	6-month	12-month	18-month	24-month	36-month
	APR for the Monthly Handling Fee	5.90%	6.34%	6.47%	6.52%	6.54%
	The APR for calculating the monthly handling fee may vary for individual customers. Please refer to the latest promotional materials of the Bank, the Bank's website and / or contact our staff at 2828 8002 for details.					
	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 annualised rate.					
Late Payment Fee and Charge	Please refer to the "Additional Information" section below.					
Prepayment / Early Settlement / Redemption Fee	Installment Plan Cancellation Fee of HKD300 will be charged if you early settle the outstanding balance of the Dah Sing Credit Card Cash-In Plan (including remaining loan amount and total handling fee) at any time.					
Returned Cheque / Rejected Autopay Charge	Please refer to the "Additional Information" section below.					
Additional Information						
The monthly instalment of the Dah Sing Credit Card Cash-In Plan will be posted as credit card transactions in the relevant credit card account, and be subject to the applicable interest rate(s), APR(s), default / overdue / delinquent interest rate(s) / APR(s), and other fees and charges applicable to retail purchase transactions in the relevant credit card account. For details, please refer to the "Dah Sing Credit / Debit Card Cardholder Agreement (including RMB Cards)", the other KFS for Credit Card and the List of Service Charges for Dah Sing Credit Card / Private Label Card of the relevant credit card products.						

Note:

¹ The interest rate of the Dah Sing Credit Card Cash-In Plan refers to the monthly handling fee stated in the "Fees and Charges" section above.

Subject to the final terms of your instalment loan.

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.

The Chinese version of this KFS is for reference only. The English version will prevail if there is any inconsistency between the English and Chinese versions.