

NOTICE OF AMENDMENTS TO BANK SERVICE CHARGES

With effect from 1 January 2021 ("Effective Date"), the "List of Service Charges for Dah Sing Business Card" of Dah Sing Bank, Limited (the "Bank") will be revised as follows:

Existing Items	Existing Fees	Items after revision	Fees after revision
2. Financial Charge <ul style="list-style-type: none"> Retail Purchase (APR)* Cash Advance (APR)* <p>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%*).</p> <p>Meanwhile, the "Cash Rebate" and "Bonus Point" 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.</p>	32% (35.70%) 32% (39.22%)	2. Financial Charge <ul style="list-style-type: none"> Retail Purchase (APR)* Cash Advance (APR)* <p>If there are 2 or more delinquent records in the past 12 consecutive months, the financial charge will be assessed at charged at the Annual Rate of 36% (APR: Retail Purchase 40.77%*/Cash Advance 44.90%*). Meanwhile, the "Cash Rebate" and "Bonus Point" 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.</p>	32% (35.70%) 32% (39.20%)
3. Cash Advance Handling Fee (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"> Visa/Mastercard UnionPay Dual Currency Card¹ 	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)	3. Cash Advance Handling Fee (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"> Visa/Mastercard UnionPay Dual Currency Card¹ 	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)

* The Annualized Percentage Rate (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 basic interest rate and other fees and charges of a product expressed as an annualized rate.

¹ The Renminbi Account and Hong Kong Currency Account of UnionPay Dual Currency Credit Card will be counted separately. Reference to fees and charges in RMB in this notice applies to UnionPay Dual Currency Card (RMB account) only.

Please note that you may refuse to accept the above amendments by giving notice to the Bank to terminate the relevant Dah Sing Business Card account(s). Otherwise, the above amendments shall be binding on you if you continue to maintain and/or use your Dah Sing Business Card(s) and/or use the relevant services of the Bank on or after the Effective Date. Please also note that the Bank may not be able to continue to provide you with the services in relation to the Dah Sing Business Card(s) if you do not accept the above amendments.

For enquiries, please call our Customer Service Hotline at 2828 8168.

Dah Sing Bank, Limited
 October 2020

In the event of any inconsistency between the English and Chinese versions of this document, the English version shall prevail.