

Notice of Amendment to the Dah Sing Credit / Debit Card Cardholder Agreement (including RMB Cards)

With effect from May 4, 2011 (“Effective Date”), the Dah Sing Credit / Debit Card Cardholder Agreement (including RMB Cards) shall be amended as follows:

1. Clause 8(h)(i) shall be amended to:

the Principal Cardholder shall be liable for all sums payable by the Principal Cardholder and any Supplementary Cardholder under this Agreement or otherwise due to the Bank in respect of the Card Accounts (including increase in credit limit)

2. Clause 11(a) shall be amended to :

The Bank hereby reserves the right to amend the terms and conditions hereof including without limitation the rates of interest charges or currency conversion or other fees and method of payment or deposit or to provide additional terms at any time and from time to time to take effect on the date stipulated by the Bank (where any such amendments involving an increase of annualized percentage rate or a significant change in the terms and conditions of this Agreement, the Bank shall give notice to the Cardholder, which shall be not less than 60 days before the change takes effect). For other amendments relating to an increase in the Bank's fee or charges and/or affecting the liabilities and obligations of the Cardholder, the Bank shall give at least 30 days' prior notice to the Cardholder unless it is not practicable for the Bank to do so. In such other cases, reasonable notice shall be given.

3. Clause 11(d) shall be amended to :

The Bank may give notice of amendment or addition in a Statement, which shall be served by ordinary post to the address last notified to the Bank by the Cardholder and deemed served on the day after posting, or by display at its branches, press advertisement or otherwise, stipulating a date on which such amendment or addition shall take effect.

Notice of Amendment to Interest-free Repayment Period

Starting from the credit card statement issued in May 2011, the Interest-free Repayment Period* will be extended from existing “maximum 50 days” to “maximum 60 days”.

Please note that the above changes shall be binding on you if you continue using our Credit Card and/or Debit Card after the Effective Date. Please also note that the Bank may not be able to continue providing services to you if you do not accept the above changes.

Should you have any enquiry, please contact Dah Sing Credit Card Customer Service Hotline at 2828 8168.

Dah Sing Bank Credit Card Centre
March 31, 2011

* The interest-free repayment period is only applicable for certain customers. Customers who are not applicable include but not limited to customers who conduct partial payment or late payment.

If there is any discrepancy between the English and Chinese version of this notice, the English version shall prevail.