

NOTICE OF CHANGE IN SERVICE CHARGES AND SERVICE AMENDMENTS RELATING TO DAH SING CREDIT CARD/PRIVATE LABEL CARD

With effect from 1 July 2017 (“Effective Date”), the credit card/private label card service charges of Dah Sing Bank, Limited (“Bank”) will be adjusted as follows:

Item	Fee or description after revision	
1. Annual Fee	<u>Principal Card</u>	<u>Supplementary Card</u>
Classic Card/ UnionPay Dual Currency Card	HK\$300	HK\$150
Gold Card/ Titanium Card		
- All Credit Card Types (except MileagePlus Mastercard)	HK\$600	HK\$300
Platinum Card		
- ANA Card HK Visa Platinum	HK\$1,200	HK\$600
- UnionPay Dual Currency Platinum Card/Other	HK\$1,800	HK\$900
2. Financial Charge¹	<u>Retail Purchase (APR)*</u>	<u>Cash Advance (APR)*</u>
Private Label Card	32% (35.70%)	N/A
All Credit Card Types	32% (35.70%)	32% (39.22%)
3. Late Fee²	HK\$/RMB280 or an amount equivalent to the minimum payment stated on the monthly statement (whichever is lower)	
4. Overlimit Handling Charge²	HK\$/RMB200 each time (each card account will be charged once at most per statement cycle)	

* 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.

Item	Fee or description after revision
5. Transaction Fee for Foreign Currency Transaction and Cross-border Transactions in Hong Kong Currency (covering 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)	
• Visa/ Mastercard	<p>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 rate³ 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).</p> <p>b) Cross-border Transactions in Hong Kong Currency (applicable to settling Foreign Currency Transaction in Hong Kong Dollars) – Transactions in Hong Kong Currency made outside of Hong Kong (which are simultaneously converted into Hong Kong Dollars by the merchant at an exchange rate³ determined at the time of transaction) or transactions at any merchant not registered in Hong Kong (e.g. internet transaction), a transaction fee of 1% on the transaction amount will be charged by Visa/Mastercard and debited to your credit card account.</p>

Item	Fee or description after revision
6. Fee related to Settling Foreign Currency Transaction in Hong Kong Dollars	Customers may sometimes be offered the option to settle foreign currency transactions in Hong Kong Dollars when spending overseas. Such option is an arrangement offered directly by the overseas merchants and not the card issuer. Customers are reminded to ask the relevant merchants for details of the foreign currency exchange rates and the handling fees (a transaction fee for cross-border transaction at 1% on the transaction amount will be charged by Visa/Mastercard and debited to your credit card account) to be applied before the transactions are entered into since settling foreign currency transactions in Hong Kong Dollars may involve a cost higher than the foreign currency transaction handling fee.
7. Alipay[®] Express Payment[™] Service Bank Service Charge⁴	1.5% of each transaction carried out via Alipay [®] Express Payment [™] Service

Remarks :

- The new financial charge will be effective on the day immediately following the relevant card statement date in July 2017.
- 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.
- Such exchange rate may differ from that on the transaction date due to market fluctuation.
- Not applicable to Private Label Card, Visa Card and UnionPay Dual Currency Card.

And, with effect from 1 July 2017 (“Effective Date”), the credit card services below will also be amended as follows:

- Platinum Card Platinum Advantage Service will be terminated and therefore the relevant Annual Service Fee will no longer apply after the Effective Date. For the avoidance of doubt, the new financial charge for all credit card types as stated above in this notice will still apply to Platinum Card and be effective on the day immediately following the relevant card statement date in July 2017.
- The free Travel Insurance Protection and free Global Purchase Protection provided by Dah Sing ANA Card HK Visa Platinum will be terminated.
- The free Travel Insurance Protection provided by Dah Sing MileagePlus Mastercard will be terminated.
- The bonus points required for redeeming HK\$100 APITA UNY PIAGO Gift Certificate for Dah Sing APITA UNY PIAGO Card will be revised to 25,000 bonus points.

Please note that the above revision shall be binding on you if you continue to use our Services specified above after the Effective Date. Please also note that the Bank may not be able to continue providing related services to you if you do not accept the above revision.

For enquiries, please call our Customer Service Hotline:
 2828 5488 (Credit Card Customers)
 2828 8009 (Cash Card Customers)

Dah Sing Bank, Limited
 March 2017