

Terms and Conditions of International Teacher Identity MasterCard

Appointment of Chip Card / Magnetic Strip Card Services Provider:

Goldpac Datacard Solutions Company Limited ("Goldpac") which located in the Mainland China is our chip card / magnetic strip card embossing and credit card personalization services provider. It is always the policy of Dah Sing Bank, Limited ("Bank") to fully comply with the data protection principles and relevant provisions of the Personal Data (Privacy) Ordinance (Cap. 486) during the disclosure or transfer of any personal data. Goldpac will also apply stringent controls to safeguard the confidentiality and security of your data during the chip card / magnetic strip card embossing and personalization process. Your personal data may also be disclosed or provided to any person to whom the Bank or Goldpac is under an obligation to make disclosure under any applicable laws or regulations, or under and for the purposes of any guidelines issued by competent regulator(s) or other authorities (including but not limited to government departments, judiciary or tax authority(ies)).

Key Facts Statement of Credit Card:

Aug 2023

Interest Rates and Finance Charges
APR* for Retail Purchase: 34.46% when you open your account and it will be reviewed from time to time. The Bank will not charge you finance charges if you pay your balance in full by the due date each month. Otherwise, finance charges will be charged on (i) the unpaid balance from the date of the previous statement on a daily basis; and (ii) the amount of all new transactions from the respective transaction dates, until payment in full.
APR* for Cash Advance: 35.81% when you open your account and it will be reviewed from time to time. Finance charges will be charged on the amount of cash advance from the date of the transaction on a daily basis until payment in full.
Delinquent APR*: 34.46% (Retail Purchase) & 35.81% (Cash Advance / "Smart Choice" Balance Transfer Program and / or Cash Conversion Plan) if there are 2 or more delinquent records in your account in the past 12 consecutive months, the above finance charges rate will be assessed.
Interest Free Repayment Period: Up to 60 days
Minimum payment: (i) If the Monthly Statement Balance is HKD / RMB 200 or above, the minimum payment will be the total amount of bank service fees and financial charges plus 1% of total outstanding balance of transactions or HKD / RMB 200 (whichever is higher); or (ii) if the Monthly Statement Balance is less than HKD / RMB200, the minimum payment will be the Monthly Statement Balance .
Fees

<p>Annual Fee:</p> <p>HKD300 for Classic Card / UnionPay Dual Currency Classic Card (HKD150 for each supplementary Card)</p> <p>HKD600 for Gold Card / Titanium Card (HKD300 for each supplementary Card)</p> <p>HKD1,800 for Platinum Card / UnionPay Dual Currency Platinum Card / UnionPay Dual Currency Diamond Card (HKD900 for each supplementary Card)</p> <p>HKD2,000 for World Mastercard (HKD1,000 for each supplementary Card)</p>
<p>Cash Advance Handling Fee: Not Applicable</p>
<p><u>Fees relating to Foreign Currency Transaction</u></p> <p>Transaction Fee for Foreign Currency Transaction: 1.95% on the transaction amount in foreign currency made outside of Hong Kong or in Hong Kong</p> <p>Transaction Fee for Cross-border Transaction: (Applicable to Settling Foreign Currency Transaction in Hong Kong Dollars) 1% on the transaction amount in Hong Kong currency made outside of Hong Kong or at any merchants not registered in Hong Kong</p>
<p>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 at the point of sale overseas. Such option is a direct arrangement offered by the overseas merchants and not the card issuer. Customers are reminded to ask the merchants for the foreign currency exchange rates and the percentage of handling fees (a transaction fee for cross-border transaction of 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.</p>
<p>Late Payment Fee: HKD / RMB 300 or an amount equivalent to the minimum payment stated on the monthly statement (whichever is lower)</p>
<p>Overlimit Handling Charge: HKD / RMB 200 each time (Each card account will be charged maximum once per statement cycle)</p>
<p>Returned Items (Cheque or Direct Debit Authorization): Not Applicable</p>
<p>Paper Statement Fee: If customers receive one or more paper statements in the period of January to June or July to December every year, the Bank will charge HKD30 for the paper statements posted during the period and the charge will be levied in July or January next year respectively. The following customers will be exempted:</p> <ol style="list-style-type: none"> (1) Seniors (aged 65 or above), or (2) Customers who receive welfare allowances or allowances from Social Welfare Department (supporting documents required), or (3) Recipients of the Government's Disability Allowance (supporting documents required), or (4) Low-income group customers, with individual monthly income below HKD7,300 or household monthly income below HKD11,500 (supporting documents required) <p>Eligible customers (1) will be exempted automatically. Eligible customers (2) - (4) have to apply for fee waiver with the Bank.</p>
<p>If there are 2 or more delinquent records in the past 12 consecutive months, 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.</p>

*Note: APR = Annualised Percentage Rate. According to the guideline of the Code of Banking Practice, APR is calculated based on the Net Present Value method.

Illustrative example

Assumptions:

- Outstanding Balance = HKD20,000
- Interest Rate = 30% p.a.
- No new transaction
- No annual fee and other fees
- Repayments are due on the 26th day after the statement date, and it is assumed that repayments are made on or before the due date

If you make no additional charges using this card and each month you pay...	You will pay off the outstanding balance of HKD20,000 in about...	and you will end up paying an estimated total of...
Only the minimum payment	26 years	HKD67,537
HKD849	3 years	HKD30,565 (Savings = HKD36,972)

To calculate the above information applicable to your specific case, please use our online calculator accessible from our website at www.dahsing.com/pws/ccard-payment-calculator/?lang=en-US.

Terms and Conditions of the Welcome Offer (Not Applicable to Existing Dah Sing Credit Cardholders):

1. The promotion period is valid from 29 Dec 2023 to 31 Dec 2024 ("Promotion Period").
2. Welcome offer of Hong Kong Student Travel cash coupon (worth HKD200) is only applicable to the International Teacher Identity MasterCard ("ITIC MasterCard") cardholder who successfully applies for ITIC MasterCard in the Promotion Period. The relevant cash coupon shall be delivered along with the new credit card. The cash coupon cannot be redeemed into cash, and its usage is subject to the relevant terms and conditions, which are set out in the back of the cash coupon. The supplier of the coupon is solely responsible for the quality of the coupon supplied, and the Bank has no liability for the quality of the same. Any enquiries, dispute or complaint in respect of the products, services and / or

information should be directed to the relevant supplier. All matters and disputes will be subject to the final decision of the Bank and the relevant supplier.

General Terms and Conditions:

1. "Cash Reward Scheme":
 - a. "Cash Reward" is calculated per each single transaction. You can earn HKD1 cash reward for every transaction of HKD250, and no cash reward will be awarded for transaction less than HKD250. An extra HKD1 cash reward will be awarded (i.e. HKD2 cash reward for every transaction of HKD250) for spending on cardholders' birthday or overseas. The extra Cash Rebate would be awarded for transactions made on the respective cardholder's birthday. Both principal and supplementary cardholders can enjoy extra cash rebate upon spending on their own respective birthdays but not on each other's birthdays. "Cash Reward Scheme" is only applicable to retail purchase amounts, but excludes the following transactions, including but not limited to cash advances, autopay, "Happy Installment" payments, "Cash-in Plan" amounts, branch cash-in payments, "Smart Choice" Balance Transfer Program payments, Cash Conversion Plan payments, Stocks Investment Savings Plans, "PayEasy" Bill Payment, "JET Payment" amounts, tax payments, interest-free monthly installments, cheque payments (if applicable), bank handling fees (including but not limited to annual fees, financial charges, late fees and cash advance handling fees, etc.), casino transactions and unposted / cancelled / refunded / unauthorized / chargeback transactions. The Bank reserves the right of final decision on the applicability of the "Cash Rebate".
 - b. The Cash Reward earned by a cardholder will be credited into his / her principal credit card account. If the cardholder cancels or charges off relevant transactions after the Cash Reward is credited, the Bank reserves the right to debit an amount equivalent to the value of the Cash Reward given to the cardholder from his / her credit card account without prior notice.
 - c. The Cash Reward will be used for payment of new transaction items; it is not transferable, refundable or cannot be exchanged for cash.
 - d. The Bank will determine the cardholder's eligibility for the Cash Reward based on the cardholder's transaction record held with the Bank.
 - e. Cardholders are required to keep all relevant original sales slips. In case of any disputes, the Bank reserves the right to request Cardholders to submit the relevant original sales slips for inspection. All sales slips submitted to the Bank will not be returned.
2. Overseas transaction is only applicable to transactions in Hong Kong currencies or foreign currencies made outside of Hong Kong; and transactions in foreign currencies made in Hong Kong and transactions at any merchant not registered in Hong Kong.
3. To enjoy the ITIC MasterCard Member privileged offer, a cardholder has to present his / her ITIC MasterCard upon payment. For the merchant list and its offer details, please refer to the website of International Student Identity Card Association www.isic.org. The offer is subject to relevant terms and conditions, and the merchants reserve the rights to amend or terminate the offer and / or amend these terms and conditions at any time without prior notice. The relevant merchant is solely responsible for the quality and the supply of the offer and the Bank has no liability for the quality and supply of the same. Any enquiries, dispute or complaint in respect of the offer should be directed to the relevant

merchants. All matters and disputes will be subject to the final decision of the Bank and the relevant merchants.

4. For payment through e-banking service, a service fee of 1% of the payment amount will be charged (applicable to the pre-registered merchants only and cardholder is required to pre-register again for the bill payment in person at Dah Sing Bank branch for every renewal of the new credit card). No Cash Reward will be awarded for payment through e-banking service. For information of the merchant list, please visit www.dahsing.com.
5. The Bank reserves the rights to amend these terms and conditions and / or amend or terminate this offer at any time without prior notice. All matters and disputes will be subject to the final decision of the Bank.
6. In case of any discrepancy between the Chinese and English versions of these terms and conditions, the English version shall prevail.

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.

Don't be tempted by quick money. Don't lend your bank account to anyone to launder money.