

**Terms and Conditions for
"Dah Sing Credit Card Cash-In Plan Promotion Offer"**

1. The promotion period for Dah Sing Credit Card Cash-In Plan ("**Loan**") Promotion Offer starts from **1 May 2025** to **31 Oct 2025** (both dates inclusive) ("**Promotion Period**").
2. Customers who successfully applies for the Loan by submitting the [Dah Sing Credit Card Cash-In Plan Application Form](#) online ("Online Application Form"), via Dah Sing e-Banking Service or Dah Sing Mobile Banking Service (collectively, "Digital Banking") of Dah Sing Bank, Limited ("**Bank**") during the Promotion Period, and thereafter draws down the Loan on or before **5 Nov 2025** can enjoy the Monthly Handling Fee as low as 0.13% Offer ("**Eligible Customer**"). Assuming the approved loan amount is HKD1,000,000, with a 6-month repayment period and monthly handling fee of 0.13%, the annualised percentage rate ("APR") is 2.70%. The monthly handling fee and its relevant APR for individual customer may differ and subject to customer's credit card account status. For details of the personalised monthly handling fee and its relevant annualised percentage rate, please refer to the Online Application Form, Digital Banking, or call the Enquiry Hotline 2828 8002. 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.
3. The Bank reserves the right to terminate, suspend or modify this promotion or modify these Terms and Conditions at any time without prior notice. In case of any dispute, the Bank reserves the right of final decision.
4. Dah Sing Credit Card Cash-In Plan is subject to the relevant terms and conditions. Please [click here](#) for details.
5. These Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong. Any dispute arising under these Terms and Conditions shall be subject to the non-exclusive jurisdiction of the courts of Hong Kong.
6. A person who is not a party to these Terms and Conditions may not enforce any of the provisions by virtue of the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong).
7. In case of any discrepancy between the Chinese and the 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.