

大新信用卡「開心消費分期」計劃申請表 Dah Sing Credit Card "Happy Installment" Plan Application Form

優惠期至 Promotion till: 31/12/2012

PROGRAM CODE: **NHP000**

請將填妥之申請表(如屬非大新信用卡所作之簽賬交易請一併連同有關簽賬存根副本)寄回香港郵政信箱 333 號大新信用卡中心 / 傳真至 2828 4343, 如已傳真申請, 請勿重複郵寄。

Please send the completed application form (together with related sales slip for transaction made by credit cards issued by other Hong Kong credit card issuing institutions) to G.P.O. Box 333, Hong Kong or fax to 2828 4343. Please do not mail if you have already applied by fax to avoid duplication.

	大新信用卡 Dah Sing Credit Card
傳真 Fax	2828 4343
寄回 Mail to	香港郵政信箱 333 號大新信用卡中心 Dah Sing Credit Card Centre, GPO Box 333, Hong Kong

本人欲申請「開心消費分期」計劃, 並同意每月分期款項連同每月手續費誌賬於本人下列之信用卡賬戶內(請於適當方格內“√”)。

I would like to apply for "Happy Installment" Plan and agree that the monthly repayment amount plus handling fee will be debited from my Credit Card account stated below (Please put "√" in the appropriate box).

大新信用卡 Dah Sing Credit Card

簽賬交易資料 Transaction Details

購買日期 Tran. Date	商戶名稱 Name of Merchant	發卡機構 Card Issuer	信用卡號碼 Credit Card A/C No.	簽賬金額 Tran. Amt. (HK\$)
分期總金額 Total Installment Amt.				

「開心消費分期」計劃之手續費如下 Monthly handling fee for "Happy Installment" Plan as follows

還款期 Installment Tenor	6 個月 -month	12 個月 -month	18 個月 -month	24 個月 -month
每月手續費 Monthly Handling Fee	0.43%	0.43%	0.45%	0.48%

還款期 Installment Tenor: 6 12 18 24 個月-month

(若客戶無註明選擇, 本行將代為選擇 24 個月還款期 If not specified, your repayment period will be treated as 24 months)

信用卡賬戶號碼 Credit Card Account No.

有效日期 Expiry Date

(月 Month / 年 Year)

持卡人英文姓名 Cardholder Name in English

聯絡電話 Telephone No.

本人已詳閱並同意接受大新信用卡「開心消費分期」計劃之條款及細則所約束。本人確認於本申請表內本人所提供之資料全部皆為真確。本人同意「開心消費分期」計劃之最終批核由大新銀行決定。

I have read and agree to be bound by the terms and conditions of Dah Sing Credit Card "Happy Installment" Plan. I warrant that all information provided in this application form is true and correct. I agree to the approval of Dah Sing Credit Card "Happy Installment" Plan is subject to the decision made by Dah Sing Bank.

X

持卡人簽署 Cardholder Signature

申請日期 Application Date

簽署須與指定之大新信用卡上之簽署相符。閣下如為附屬卡客戶, 請由主卡客戶附加簽署。

Same specimen as that on the designated Dah Sing Credit Card. If you are a supplementary cardholder, please have your principal cardholder co-signed above.

此欄由銀行填寫 For Bank Use Only

A Room	Received on	Posted on			
Card Centre	Total Handling Fee	Instal Loan Amt	Mth Instal Amt	Input by	Checked by

「開心消費分期」計劃條款及細則

客戶申請參加大新信用卡「開心消費分期」計劃前，請先仔細閱讀本條款及細則，並確保充分明白其內容。客戶於首次申請本計劃時，即被視作已接受本條款及細則。

I) 定義

在本條款及細則中，下列詞語具有以下意思：

- 「客戶」指有效之大新信用卡持卡人
- 「本計劃」指大新信用卡「開心消費分期」計劃
- 「本銀行」指大新銀行
- 「該賬戶」指客戶用作分期付款安排之大新信用卡賬戶
- 「指定信用卡戶口」指其他香港信用卡發卡機構發出之非大新信用卡
- 「簽賬交易」指原有之購物簽賬交易
- 「分期付款交易金額」指以分期付款方式支付的原有購物簽賬交易款項
- 「每期手續費」及「手續費」具有第 4 條對該等詞語所說的涵義
- 「每期總供款」具有第 5 條對該等詞語所說的涵義

II) 大新信用卡「開心消費分期」計劃條款及細則

1. 本計劃申請適用於大新信用卡及其他香港信用卡發卡機構發出之非大新信用卡所作之簽賬交易，包括本地或海外進行之簽賬交易及本行不時指定之交易類別；惟免息分期、賭博性質的交易及沒有簽賬單據之交易（如網上交易、郵寄交易、電話訂購、自動轉賬、結欠轉賬、信用卡年費及其他罰款、手續費、利息或財務費用等）均不獲接受。
2. 客戶須持有有效之大新信用卡，並需於簽賬交易後最遲於顯示有關賬項之月結單上之到期繳款日的前 10 個工作天內作出申請（並須為以本銀行收到客戶申請之日期計兩個月內之簽賬交易）。如屬大新信用卡之簽賬，該簽賬項目須已誌賬於該賬戶，而分期付款安排亦將於同一賬戶進行。非大新信用卡之簽賬，客戶須提交附有有效授權號碼之簽賬單據。每項已誌賬之交易只可申請本計劃 1 次。
3. 本計劃申請適用於本銀行不時就個別推廣釐定之金額（或等值的外幣）或以上之簽賬交易，而申請分期付款之金額須最低為該金額。外幣之交易金額將以申請批核當天本銀行不時指定的匯率折算為港幣計算。
4. 本計劃之申請一經批核，本銀行將於分期付款期內，根據 6 / 12 / 18 / 24 個月還款，每月於該賬戶收取指定手續費（個別為「每期手續費」，及以 6 / 12 / 18 / 24 個月合稱「手續費」）；手續費將根據本銀行不時就個別推廣而釐定。本銀行保留調整利率之權利。
5. 每期總供款之計算方法為分期付款金額除以分期付款期數再加本銀行指定之每期手續費之總和。若每期總供款出現小數位，則一律調高為元計算。
6. 「即刻有錢分」/「現金回贈」/「有分共享」優惠只適用於大新信用卡之簽賬交易及享有此優惠之客戶。惟每期總供款將不獲「即刻有錢分」/「現金回贈」/「有分共享」優惠。
7. 不論任何原因，若客戶提早清還供款或終止本計劃，本銀行有權向客戶收取 HK\$300 終止分期付款計劃手續費（以每件產品 / 服務計），惟本銀行保留調整之權利。此外，本銀行亦有權將所有未誌入該賬戶的分期款項餘額或總額及每期手續費的總額誌入該賬戶。而無論該等款項是否已在月結單上列明或是否已到期支付，本銀行有權要求客戶即時繳付根據本條款及細則須支付而未付的全部款項。
8. 本計劃之申請一經批核，不可取消或更改。客戶同意並授權本銀行每期於該賬戶內支付每期總供款。而在分期付款期間，客戶每期需預留充足之信用額以繳付每期總供款。如該賬戶沒有或沒有足夠的可用信用額予以本銀行扣除每期總供款或根據大新信用卡持卡人合約（「該合約」）每月的最低還款額未能償還，或當該賬戶被客戶或本銀行於任何理由下終止，本銀行均有權把整筆貸款或其餘款從該賬戶中扣除。而客戶將要根據該合約的條文下償還該款項及在該賬戶中所欠之其他款項，包括利息及財務費用。
9. 客戶可寄回或傳真申請表格至大新信用卡中心或透過電話申請。如傳真申請表格，本銀行有權以收到之傳真在任何方面皆為真確及對客戶有約束力。若經電話申請，本銀行有權將該電話通話當作為客戶本人或經完全授權及對客戶有約束力，而本銀行方面毋須作任何查詢以確認通話人之權力或其身份，不論涉及金額的數目或當時的情況及無論有任何錯誤、誤解或有任何不清晰之處。
10. 電話申請不適用於附屬卡客戶。附屬卡客戶如欲申請，可填回申請表格，而表格須由主卡客戶共同簽署方可。
11. 客戶現授權本銀行代為支付簽賬交易之款項，而該筆款項將作為本銀行貸款予客戶（除上文第 8 條所指除外），並由客戶根據本銀行所訂定及已經客戶同意之金額分期攤還予本銀行。
12. 所有產品 / 服務均由供應商提供及銷售。本銀行只負責安排本計劃之分期付款事宜，而一切其他有關產品/服務事宜及責任：包括供應、銷售、送貨、安裝、保用、其他有關之法律責任及附屬性服務等，概由供應商負責。本銀行亦不會作陳述或保證任何服務及產品之質素或知識產權之擁有權。
13. 本計劃申請之批核視乎客戶之信用額、信用狀況及該賬戶之可用結餘而定。而該賬戶亦必須正常。若該賬戶已被取消或超逾有效期，則一切透過該賬戶進行之本計劃申請將不會受理。本銀行有權決定是否接納客戶之本計劃申請而毋須提供理由；本銀行亦保留隨時取消客戶以分期付款方式供款之權利而毋須事先通知，客戶將不可對本銀行作出任何追討。
14. 本銀行有權不時修訂本條文或終止（全部或部份）本計劃。
15. 本文所載之條文將成為該合約的一部份，規限大新信用卡之使用，並須其內容詮釋。倘本條款及細則與該合約有任何抵觸，概以本條款及細則為準。
16. 如有任何爭議，本銀行保留最終決定權。

III) 附加條款及細則（適用於非大新信用卡簽賬交易之申請）

如客戶以其他香港信用卡發卡機構發出之非大新信用卡（以下簡稱「指定信用卡戶口」）作簽賬交易，客戶可向本銀行申請代為支付指定信用卡戶口之簽賬交易款項，惟指定信用卡戶口必須屬同一客戶名下，而該筆款項將作為本銀行貸款予客戶（另加手續費），並將由客戶於其大新信用卡賬戶以 6 / 12 / 18 / 24 個月分期攤還。此情況下，除上文條款及細則外，客戶必須同時明白及接受下文之條款及細則。

1. 直至本銀行已付款給指定信用卡戶口之前，並不表示本銀行將會發出該貸款，而客戶同意繼續支付有關指定信用卡戶口之利息與其他費用。
2. 本銀行有權決定以任何形式將貸款存入指定信用卡戶口，其財務機構所收取的任何費用一概須由客戶負責。

以上內容之中英文本如有任何歧異，概以英文原本為準。

"Happy Installment" Plan Terms and Conditions

Cardholder should read the Terms and Conditions of Dah Sing Credit Card "Happy Installment" Plan carefully before application and make sure that they are well understood. Cardholder will be deemed to have accepted these Terms and Conditions upon the first application of the plan.

I. Definitions

The following expressions shall have the following meanings when used in these Terms and Conditions:

- “Cardholder” means holder of a valid Dah Sing Credit Card.
- “Plan” means Dah Sing Credit Card “Happy Installment” Plan
- “Bank” means Dah Sing Bank, Limited
- “Card Account” means the Dah Sing Credit Card Account which Cardholder uses for installment plan arrangement.
- “Designated Account” means non-Dah Sing Credit Card Account issued by other Hong Kong credit card issuing institutions.
- “Transaction” means the original retail purchase of goods and / or services to be paid for by installments subject to these Terms and Conditions.
- “Installment Transaction Amount” means the amount of Transaction payable by installments.
- “Monthly Handling Fee” and “Handling Fee” have the meaning ascribed to those words in Clause 4.
- “Monthly Repayment Amount” has the meaning ascribed to those words in Clause 5.

II. “Happy Installment” Plan Terms and Conditions

1. The Plan is applicable to transactions made via Dah Sing Credit Card and credit cards issued by other Hong Kong credit card issuing institutions. Both overseas or local retail transactions and any transaction categories determined by the Bank from time to time are accepted, except transaction of instalment plan, gambling nature and transactions without sales slips (e.g., on-line purchase, mail order, phone order, autopay, balance transfer, credit card annual fee, charges, handling fee, interest or financial charges, etc).
2. Cardholder, who must hold a valid Dah Sing Credit Card, has to apply at least 10 working days before payment due date of the Transaction, as printed on the monthly statement (the Transaction should be made in recent 2 months based on the receiving date of application by the Bank). The Transaction must be posted to Card Account if made via Dah Sing Credit Card; for non-Dah Sing Credit Card Transactions, Cardholder must submit respective sales slip with valid authorization code. Each Transaction can be applied for the Plan once only.
3. The Transaction must be at minimum amount determined by the Bank from time to time in individual specific promotion (or its equivalent in other currencies) and the minimum Installment Transaction Amount must be that amount or above. The Bank’s exchange rate at the date of application will be used as the standard conversion rate of foreign currencies to Hong Kong Dollars.
4. For each approved application, a handling fee will be charged, and is on 6/12/18/24 - month basis (each a “Monthly Handling Fee” and collectively for 6/12/18/24 months the “Handling Fee”). The Handling Fee is to be determined by the Bank from time to time in individual specific promotion. The Bank has the right to revise the Handling Fee.
5. Monthly Repayment Amount is the sum of the Installment Transaction Amount divided by the installment period plus the Monthly Handling Fee as defined by the Bank. Should there be any decimal place in the Monthly Repayment Amount, it will be rounded up to the nearest Dollar.
6. “Credit Card Instant Cash Reward” / “Cash Rebate” / “Bonus Point” scheme are only applicable to Dah Sing Credit Card Transactions and to Cardholder who are entitled to this benefit. However, the Monthly Repayment Amount will not be entitled to this benefit.
7. If the Plan is early settled or cancelled by Cardholder for whatever reason, the Bank reserves its right to charge the Cardholder HK\$300 Installment Plan Cancellation Fee (per product / service). The Bank has the right to revise the amount of such fee. Besides, the Bank is authorized to charge the Card Account the aggregate of all remaining Installment Transaction Amount and Handling Fee in relation to Installment Transactions approved but not yet posted to the Card Account. The Bank is also authorized to demand immediate payment of all sums outstanding under these Terms and Conditions, whether or not the amount is reflected in a Statement or due and payable at the date of the demand.
8. Once approved, the Plan is irrevocable and no alteration can be made. Cardholder agrees and authorizes the Bank to debit the Monthly Repayment Amount from the Card Account. Cardholder should reserve sufficient credit limit for the Monthly Repayment Amount during the whole installment period. In case there is no available or insufficient credit limit in the Card Account to meet the Monthly Repayment Amount due or where any minimum payment due under the Card Account is not paid as stated in Dah Sing Credit Card Cardholder Agreement (“Agreement”) or where the Card Account is terminated for whatever reason (whether by the Cardholder or the Bank), the Bank is authorized to automatically and without notice debit the entire amount of the loan or the balance thereof from the Card Account. The Cardholder shall repay the loan and other amount due including any financial charge in the Card Account according to the terms of the Agreement.
9. Cardholder can mail or fax application form to Dah Sing Credit Card Centre or apply by telephone. In case the application form is sent to the Bank by fax, the Bank shall be entitled to treat the faxed copy received as true and correct in all respects and shall be binding on Cardholder. Where any application is made by telephone, the Bank shall be entitled to treat such communication as made or fully authorized by and binding on the Cardholder without enquiry on the Bank’s part as to the authority or identity of the person making or purporting to make such communication and regardless of the amount of money involved or circumstances prevailing and notwithstanding any error or misunderstanding or lack of clarity.
10. Telephone application is not applicable to supplementary cardholder. Should supplementary cardholders wish to apply the Plan, he / she can complete the application form, which must be co-signed by his / her principal cardholder.
11. Cardholder authorizes the Bank to settle the amount due for the Transaction. The amount will be treated as a loan granted to the Cardholder by the Bank (with no prejudice on Clause 8) and will be repaid by the Cardholder by installments each with such amount as prescribed by the Bank and agreed by the Cardholder.
12. The Bank is only responsible for arranging payment facilities via the Plan and disclaim any liability or duty relating to the product(s) / service(s) sold or provided. The Merchant and its related supplier will be solely responsible for all obligations and liabilities relating to the supply, sale, delivery, installation, warranty, other common law or statutory provisions of the product(s) / service(s) and the ancillary services if any. The Bank will not guarantee the quality and possession of intellectual property of the product(s) / service(s).
13. Approval of application is subject to the credit limit and credit history of Cardholder and available balance of the Card Account. Besides, the Card Account must be in normal status. In the event of a cancelled or expired Card Account, the application will not be accepted. The Bank has the right to accept or reject an application without the need to provide reason. The Bank also reserves the right to terminate an installment arrangement at any time without prior notice and no claim shall be made by Cardholder.
14. The Bank reserves the right to approve or reject the above request and to revise the terms and conditions of the Plan (in whole or in part) at any time.
15. The terms and conditions contained herein shall form part of the Agreement governing the use of Dah Sing Credit Card and shall be construed accordingly. In case of any conflict between these Terms and Conditions and the Agreement, these Terms and Conditions shall prevail.
16. For any disputes, Dah Sing Bank reserves the right to make final decision.

III. Other Terms and Conditions (applicable to non-Dah Sing Credit Card Installment Transaction)

For Transactions made by non-Dah Sing Credit Card Account issued by other Hong Kong credit card issuing institutions (“Designated Account”), Cardholder may apply to request the Bank to pay for him/her the Transaction amount of the Designated Account. However, the Designated Account must be under the same name of the Cardholder. And such Transaction amount/ loan advanced by the Bank (plus the Handling fee) will be debited to the Cardholder’s Card Account and to be repaid by the Cardholder via 6 /12/ 18/ 24 months installment. In this case, Cardholder agrees and accept the following terms and conditions in addition to the above-stated terms.

1. The application shall not amount to a representation that the Bank will grant such loan and until payment to the Designated Account has been effected by the Bank, the Cardholder agrees to continue to pay interest and other charges due in respect of the Designated Account.
2. The Bank reserves the right to pay the Designated Account by whatever means as appropriate and all charges to be charged to the Designated Account by its financial institution should be solely borne by Cardholder.

Any discrepancy between the English and Chinese translation, the English version shall prevail.