

關於大新信用卡/貴賓卡收費之調整及服務修訂

由2017年7月1日(「生效日期」)起,大新銀行有限公司(「銀行」)以下信用卡/貴賓卡收費將作出調整,詳列如下:

| 項目 | 調整後之收費或釋義 | |
|---|--------------------------------------|-----------------|
| 1. 年費 | <u>主卡</u> | <u>附屬卡</u> |
| 普通卡/銀聯雙幣普通卡 | HK\$300 | HK\$150 |
| 金卡/Titanium卡 | | |
| - 所有信用卡(聯合航空Mastercard除外) | HK\$600 | HK\$300 |
| 白金卡 | | |
| - ANA香港白金Visa卡 | HK\$1,200 | HK\$600 |
| - 銀聯雙幣白金卡/其他 | HK\$1,800 | HK\$900 |
| 2. 財務費用¹ | <u>零售交易</u> | <u>現金透支</u> |
| <u>卡類</u> | <u>(實際年利率)*</u> | <u>(實際年利率)*</u> |
| 貴賓卡 | 32% (35.70%) | 不適用 |
| 其他信用卡 | 32% (35.70%) | 32% (39.22%) |
| * 實際年利率乃根據銀行營運守則之指引計算,並已被約至小數後兩個位。實際年利率是一個參考利率,以年化利率展示出包括銀行產品的基本利率及其他費用與收費。 | | |
| 3. 逾期費用² | HK\$/RMB280或金額相等於該期月結單之最低還款額(以較低者為準) | |
| 4. 超逾信貸限額手續費² | | |
| • 總結欠超出可用信用限額 | 每次 HK\$/RMB200 (每個銀行卡戶口每月結單最多收取一次) | |

| 項目 | 調整後之收費或釋義 |
|--|---|
| 5. 外幣交易及跨境港幣交易收費 (包括在海外以外幣或港幣之簽賬,在香港以外幣之簽賬及於非香港登記商戶之簽賬) • Visa/Mastercard | a) 外幣交易 - 於海外及本地之外幣交易將會根據Visa/Mastercard於本行清算交易當日所釐定的兌換率 ³ 折算為港幣並加上交易金額之1.95%連同交易金額誌賬於信用卡賬戶內(已包括Visa/Mastercard向本行徵收的費用,如適用)。 b) 跨境港幣交易(適用於以港幣支付外幣簽賬) - 於海外以港幣進行之交易(如於交易進行時該商戶已按即時兌換率 ³ 折算為港幣)或於非香港登記之商戶以港幣交易(如網上商戶簽賬),Visa/Mastercard將徵收之手續費為交易金額之1%,交易手續費將誌賬於信用卡賬戶內。 |
| 6. 以港幣支付外幣簽賬的有關費用 | 客戶在外地消費時,部份海外商戶可提供以港幣支付外幣簽賬之安排。惟此服務是由海外商戶直接安排,而非由信用卡發卡機構提供。客戶應於簽賬前向該商戶查詢有關匯率及手續費的詳情(Visa/Mastercard將徵收之跨境港幣交易手續費為交易金額之1%,交易手續費將誌賬於信用卡賬戶內),因為以港幣支付外幣簽賬,所涉及的費用可能會較以外幣簽賬的手續費為高。 |
| 7. 支付寶®快捷支付™服務銀行手續費⁴ | 每次以支付寶®快捷支付™服務進行交易款額之1.5% |

註:

1. 新財務費用將於2017年7月份相關月結單截數日翌日生效。
2. 銀聯雙幣信用卡之港幣賬戶及人民幣賬戶將個別獨立計算,本通知提及的人民幣收費只適用於銀聯雙幣卡之人民幣賬戶。
3. 由於市場匯率經常波動,實際採用之匯率,可能與簽賬當日的匯率有所不同。
4. 不適用於貴賓卡、Visa卡及銀聯雙幣卡。

此外,由2017年7月1日(生效日期)起,以下信用卡服務亦將作出修改,詳列如下:

1. 白金卡Platinum Advantage服務將會終止,因此相關的服務年費將不再適用。為免生疑問,本通知提及的所有信用卡的新財務費用仍將適用於白金卡並將於2017年7月份相關月結單截數日翌日生效。
2. 大新ANA香港白金Visa卡所提供的免費旅遊保障及全球購物保障將會終止。
3. 大新聯合航空Mastercard所提供的免費旅遊保障將會終止。
4. 大新APITA UNY PIAGO卡換領HK\$100 APITA UNY PIAGO購物禮券的所需積分將修改至25,000積分。

請注意,若閣下於上述修訂生效日期後繼續使用本行之上列服務,上述更改即對閣下具有約束力。若閣下不接受上述修訂,本行將可能無法繼續為閣下提供相關服務。

如有查詢,請致電客戶服務熱線:

2828 5488 (信用卡客戶)

2828 8009 (現金卡客戶)

大新銀行有限公司

二零一七年三月

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) | <ul style="list-style-type: none"> • 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