

Terms and Conditions of Credit Mastermind Instalment Loan

General Terms and Conditions:

1. Loan tenor of 73 months or longer ("Long Loan Tenor Offer") of Credit Mastermind Instalment Loan (the "Loan") is only applicable to "Selected Customers" of Dah Sing Bank, Limited ("Bank"). "Selected Customers" include persons in the following occupations: civil servants, professionals (as defined below), staff of selected government organizations / public organizations, full time teachers or teachers of tertiary institutions / universities. "Professionals" include chartered / certified accountants, chartered architects, chartered engineers, lawyers, doctors, actuary and chartered surveyors. The Bank reserves the final right to interpret the definition of professionals and Selected Customers. To enjoy the Long Loan Tenor Offer, customers who claim to be professionals or Selected Customers are required to submit the proof of professional qualification / occupation to the Bank when they apply for the Loan.
2. Up to 8 times of monthly income cash out (if applicable) is the remaining part of the total loan amount of the Credit Mastermind Instalment Loan approved by the Bank, after settling the outstanding credit card loans or personal loans. Cash out amount is disbursed in the form of cashier's order and is not restricted to repayment of the outstanding credit card loans or personal loans. The Bank reserves the final decision on the approval of any cash out application.
3. The Bank reserves the right to request customers to cancel any designated credit card as one of the loan approval conditions.
4. The instantly approved loan amount service ("Instant Approval Service") is only applicable to customers who submit their loan applications through the Bank's website or Dah Sing Bank Mobile App during the following service hours and provide the Bank with all the required documents and / or information when submitting their applications:

	Service Hours of Instant Approval Service
Website / Mobile App	Monday - Saturday 9:00am - 9:00pm; and
	Sunday and Public 12:00pm - 9:00pm
	Holiday

No prior notice will be given if there is any change to the above service hours. The submission time of the loan applications is subject to the Bank's record. The Bank may not offer the Instant Approval Service if customers fail to provide the required documents and / or information, or if their loan applications do not fulfill all of the approval requirements of the Instant Approval Service. The instantly approved loan amount offered by the Bank, if any, is for

reference only and is subject to the Bank's assessment and confirmation.

5. "Loan Approval and Disbursement Service in as quick as 24 hours" ("24-hour Loan Approval and Disbursement Service") is only applicable to customers who submit their loan applications (with an applied loan amount not higher than HKD1,000,000) at the Bank's designated branches or through the Bank's telephone hotline, the Bank's website or Dah Sing Bank Mobile App during the following service hours and provide the Bank with all the required documents and / or information when submitting their applications:

	Service Hours of 24-hour Loan Approval and Disbursement Service		
Designated Branch	Monday – Friday	9:00am - 4:30pm;	and
	Saturday	9:00am - 12:00pm	
Telephone Hotline	Monday – Friday	9:00am - 9:00pm;	and
	Saturday	9:00am - 5:30pm	
Website / Mobile App	Monday – Friday	9:00am - 9:00pm;	and
	Saturday	9:00am - 5:30pm	

No prior notice will be given if there is any change to the above service hours. The submission time of the loan applications is subject to the Bank's record. Loan applications submitted after the service hours will be processed on the next working day. The Bank may not offer the 24-hour Approval and Disbursement Service if customers could not be contacted by the Bank, if customers fail to provide the required documents and / or information, if their loan applications do not fulfill all of the approval requirements of the 24-hour Approval and Disbursement Service or if customers do not visit designated branch for disbursement within designated period of time. The loan approval is subject to the Bank's assessment and confirmation. No further notice or compensation will be given by the Bank to customers for any unavailability or delay of the 24-hour Approval and Disbursement Service. For details of designated branch, please visit our branches or call 2828 8111 for enquiry.

6. The monthly income of an applicant must be HKD6,000 at the minimum and the period of service of his / her current employment must be 3 months or above.
7. For the service charges applicable to Credit Mastermind Instalment Loan, please [click here](#).
8. Borrowers of Credit Mastermind Instalment Loan will be bound by Dah Sing Bank Instalment Loan Terms and Conditions, please [click here](#) for details.
9. The Bank reserves the right to request for any documents or information deemed necessary for assessment of any loan application, reject any loan application, decide the approval

result, terminate or amend the relevant offers or amend these Terms and Conditions at any time without prior notice. In case of dispute, the decision of the Bank shall be final and conclusive.

10. In case of any fraud, abuse, reversal or cancellation of transactions in respect of which the relevant offers mentioned herein are awarded, the Bank reserves the right to debit the equivalent amount from the relevant customer's account without prior notice.
11. These Terms and Conditions are governed by the laws of Hong Kong and any dispute arising under these Terms and Conditions shall be subject to the non-exclusive jurisdiction of the courts of Hong Kong.
12. A person who is not a party to these Terms and Conditions may not enforce any of their terms under the Contracts (Rights of Third Parties) Ordinance (Cap 623 of the Laws of Hong Kong).
13. In the event of discrepancies between the Chinese version and English version of these Terms and Conditions, the English version shall prevail.

Promotional Terms & Conditions of Credit Mastermind Instalment Loan:

- i. The promotion period is valid from now until **31 December 2025** (both dates inclusive) (the "Promotion Period").
- ii. Customers who successfully apply for the Loan ("Loan") during the Promotion Period and with loan drawdown on or before 31 January 2026, subject to the Terms and Conditions herein, are entitled to **Offer 1: Monthly Flat Rate as low as 0.11% ("Interest Rate Offer")** (subject to Clause (iii) below), **Offer 2: Drawdown Reward ("Drawdown Reward")** (subject to Clauses (iv) – (v) below), **Offer 3: Extra Cash Reward ("Extra Reward")** (subject to Clause (vi) below) and / or **Offer 4: New to Bank Customer Reward ("New Customer Reward")** (subject to Clauses (vii) – (xii) below). For details, please refer to Clauses (iii) – (xiv) below. The above offers are not applicable to existing Credit Mastermind Instalment Loan customers.

Offer 1: Terms and Conditions for Monthly Flat Rate as low as 0.11% ("Interest Rate Offer"):

- iii. The Interest Rate Offer is only applicable to Selected Customers. For the definition of "Selected Customers", please refer to Clause (1) of the General Terms and Conditions section above. To enjoy the Interest Rate Offer, customers who claim to be professionals or Selected Customers are required to submit the proof of professional qualification / occupation when they apply for the Loan. Below is an example based on the assumption of

HKD1,000,000 approved loan amount (for illustration purpose only):

	Selected Customers		Normal Customers	
Loan Tenor	72-month	60-month	72-month	60-month
Loan Amount (HKD)	1,000,000			
Monthly Flat Rate	0.11%		0.70%	
Loan Handling Fee	1.1% p.a.			
APR	4.83%		18.43%	18.64%

The Annualized Percentage Rates ("APRs") are calculated according to the guidelines issued in respect of the Code of Banking Practice and are rounded to the nearest two decimal places and may vary for individual customers. Customers should refer to the loan confirmation letter for the relevant information. 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.

Offer 2: Terms and Conditions for Drawdown Reward ("Drawdown Reward"):

- iv. Customers who fulfill the criteria as listed below ("Eligible Customers") are entitled to the relevant Drawdown Reward according to the amount of the loan approved: (a) successfully apply for the Loan with a loan tenor of 12 months or above within the Promotion Period and draw down the Loan on or before 31 January 2026; and (b) successfully open or maintain a HKD Dah Sing Current Account or Savings Account during the Promotion Period (for the avoidance of doubt, FlexiMoney Overdraft Facility accounts, joint name accounts, non-HKD accounts, Time Deposit and Margin Trading Settlement accounts are not eligible).

Approved Loan Amount (HKD)	Drawdown Reward
30,000 – 49,999	HKD50 Cash Rebate
50,000 – 199,999	HKD100 Cash Rebate
200,000 – 499,999	HKD500 Cash Rebate
500,000 – 999,999	HKD1,000 Cash Rebate
1,000,000 – 1,989,999	HKD5,000 Cash Rebate
1,990,000 or above	HKD18,000 Cash Rebate

- v. The relevant cash rebate will be credited into Eligible Customers' relevant HKD Dah Sing Current Account or Savings Account on or before 31 March 2026. To enjoy the Drawdown Reward, Eligible Customers' Loan account, its repayment accounts and relevant HKD Dah Sing Current

Account or Savings Account must remain normal, valid and with good repayment records from the Loan disbursement date to the date when the Bank credits the cash rebate. If the Eligible Customer has more than one Dah Sing Current Accounts or Savings Accounts, the above cash rebate would be credited to his / her last opened Dah Sing Current Account or Savings Account according to the Bank's records.

Offer 3: Terms and Conditions for "Extra Cash Reward" ("Extra Reward"):

- vi. The Bank may (but is not obliged to) offer the Extra Reward to individual customers who successfully draw down the Loan on or before 31 January 2026 (if applicable). The Extra Reward will be issued in the form of cash rebate. Cash rebate will be credited into customers' repayment account within 2 months after the drawdown date if such customers are entitled to the Extra Reward. To enjoy the Extra Reward, customers' Loan accounts and their repayment accounts must be valid and with good repayment records from the Loan disbursement date to the date when the Bank credits the Extra Reward.

Offer 4: Terms and Conditions for "New to Bank Customer Reward" ("New Customer Reward"):

- vii. The first 2,500 **"New to Bank Customers"** (as defined in Clause (viii) below) who fulfil the criteria listed below during the Promotion Period will be entitled to an extra reward of HKD200 supermarket cash coupons (**"Cash Coupons"**): (a) Successfully apply for the Loan during the Promotion Period with a loan tenor of 12 months or above and a loan amount of HKD30,000 or above; and (b) successfully submit all documents requested by the Bank regarding the application for the Loan (**"Eligible New Customer"**). If more than 1 Loan application is submitted by the Eligible New Customer, the Bank will refer to the earliest relevant record during the Promotion Period. The New Customer Reward is available on a first come, first served basis, while stocks last. The Bank's record of the relevant Loan application and quota of the New Customer Reward will be final and conclusive.
- viii. **"New to Bank Customers"** are customers who are not holding any of the Bank's products or services within 1 month prior to the date of the relevant Loan application submission (both dates inclusive).
- ix. Each New to Bank Customer can only enjoy the New Customer Reward once during the Promotion Period.
- x. If no documents are requested from the New to Bank Customer by the Bank regarding the relevant Loan application, the New Customer Reward is not applicable to the relevant customer.

- xi. Cash Coupon(s) or its redemption letter will be mailed to the correspondence address of the Eligible New Customer last known to the Bank within 6 months after the date of the relevant Loan's successful application date.
- xii. If the relevant Loan application is cancelled by the Eligible New Customer on or before the mailing of the relevant Cash Coupon(s) or its redemption letter, the relevant Eligible New Customer will no longer be entitled to the New Customer Reward.
- xiii. Customers who make an early settlement of the Loan during the repayment period will be subject to an Early Settlement Handling Fee, accrued interest for the month, loan handling fee, and will have to refund the full cash value of the cash rebate amount, Extra Reward and / or New Customer Reward (if applicable). The Bank reserves the right to debit the equivalent amount (rounded up to the nearest Hong Kong Dollar) from the relevant customer's account. For details of Early Settlement Handling Fee, please [click here](#).
- xiv. Should any customer receive any cash coupon as the reward for the Loan, such cash coupon cannot be redeemed for cash or exchanged for other gifts, and no exchange will be allowed. The Bank is not the supplier of the cash coupons, and is not liable for any products or services provided by the respective suppliers. Should there be any enquires or complaints regarding such cash coupons, the quality of the relevant products or services, customers should contact the respective suppliers directly. The Bank reserves the right to offer any alternative gifts as replacement of cash coupons (as the case may be) without prior notice if the relevant cash coupons (as the case may be) is not available or there is any other issue. The alternative gift may not be of same value or same category as the cash coupons (as the case may be).
- xv. The example listed on dahsing.com/loan/cmi/en of save interest up to 86% is for reference only. The example is calculated based on an annual interest rate of 30% charged by general credit card on a monthly repayment of 5% of the credit card outstanding balance or HKD50 (whichever is higher) and total outstanding loan amount of HKD1,000,000 over a 302-month repayment period. The average monthly repayment amount quoted is calculated based on the first 12-month repayment amount and is rounded to the nearest dollar. The APR is 34.49%. The total interest and handling fee expenses over the whole repayment period quoted is rounded to the nearest dollar. Total interest and handling fee expenses of Credit Mastermind Instalment Loan are calculated based on HKD1,000,000 loan amount, 0.11% monthly flat rate, loan handling fee of 1.1% p.a. and 72-month loan tenor (APR is 4.83%). The average monthly repayment amount, the total interest and handling fee expenses over the whole repayment period quoted are rounded to the nearest dollar. The APRs are calculated

according to the guidelines issued in respect of the Code of Banking Practice and are rounded to the nearest two decimal places. The APR, interest rate, loan handling fee, monthly repayment amount, loan tenor and interest saving may vary for each individual customer and are subject to customer's loan portfolio and final approval of the Bank. Customers should refer to the loan confirmation letter for the relevant information. 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.

**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.**