

General Terms and Conditions:

1. A loan amount of HKD500,000 or above is only applicable to property owners or Selected Customers of Dah Sing Bank, Limited ("**Bank**"). "**Selected Customers**" are: 1) the Bank's existing 360° Easy Payroll Services customers; or 2) the Bank's existing mortgage loan customers; or 3) existing Dah Sing VIP Banking customers (i.e. customers with an average daily balance of HKD1,000,000 or above. The average daily balance includes deposit balance of deposit accounts, latest market value of investment accounts and reference premium of life insurance accounts maintained with the Bank.) who maintain their VIP i-Accounts on the disbursement date; or 4) customers who apply for the Loan and become VIP Banking customers at the same time during the Promotion Period; or 5) customers of the following occupations: civil servants, airline transport pilots, professionals, 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, actuaries and chartered surveyors. The Bank reserves the final right to decide the definitions of Professionals and Selected Customers. Customers who claim to be Professionals or Selected Customers are required to submit proof of professional qualification / occupation to the Bank when they apply for the Loan.
2. Express Money Plus Instalment Loan settles customers' existing loan and provides extra cash out.
3. The instantly approved loan amount service ("**Service**") is only applicable to customers who submit their loan applications at the Bank's branches, through the Bank's telephone hotline, the Bank's website or Dah Sing Bank Mobile App within the following service hours and provide the Bank with the required documents and/or information when submitting their applications:

	Service Hours of Instantly Approved Loan Amount Service		
Branch	Monday – Friday	9:00am	- 4:30pm; and
	Saturday	9:00am	- 12:00 noon
Telephone Hotline	Monday – Friday	9:00am	- 8:00pm; and
	Saturday	9:00am	- 12:00 noon
Website / Mobile App	Monday – Saturday	9:00am	- 9:00pm; and
	Sunday and Public Holiday	12:00 noon	- 9:00pm

No prior notice will be given if there is any change to the above service hours. The Bank may not offer the Service if customers do not provide the required documents and/or information, or if their loan applications do not fulfill all of the approval requirements of the Service. Please note that 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.

4. The instant loan disbursement service is only applicable to customers whose loan application is completed and approved through **Dah Sing Bank Mobile App**. The service hours of the instant loan disbursement service is as follows:

	Service Hours of Instant Loan Disbursement Service	
Monday – Friday	8:00am	- 7:45pm
Saturday	8:00am	- 2:45pm
Sunday and Public Holiday	Not applicable	

No prior notice will be given if there is any change to the above service hours. Loan approved after the above-mentioned service hours will be available for drawdown on the next working day.

5. If customer is a New Job Starter (i.e. the commencement date of the current employment period is within the 6 months preceding the date of application for the loan), he / she must be aged from 18

- to 30 and is required to submit his / her employment letter or employment contract when applying for the loan. The maximum loan amount for New Job Starter is HKD50,000.
6. Customers who have successfully applied for and drawdown an Express Money Instalment Loan will be granted an approved credit limit by the Bank. After fully settling not less than 3 instalments of the original loan, customers can apply for re-borrowing of loan with total new loan amount within the credit limit previously approved by the Bank. For details of loan re-borrowing, please visit our branches or call 2828 8111 for enquiry.
 7. For the details of Service Charges for Express Money / Express Money Plus, please [click here](#).
 8. Borrowers of Express Money / Express Money Plus will be bound by Dah Sing Bank Instalment Loan Terms & 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 to 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 under this Promotion are awarded, the Bank reserves the right to debit the equivalent amount from the relevant customer's account without prior notice.
 11. In the event of discrepancies between the Chinese version and English version of these terms and conditions, the English version shall prevail.

Terms & Conditions for the Promotion:

- i. The promotion period is valid from now until **30 June 2021** (both dates inclusive) (the "Promotion Period").
- ii. Customers who successfully apply for an Express Money (the "Loan") during the Promotion Period and with loan drawdown on or before 31 July 2021, are entitled to offers of annualized percentage rate ("APR") as low as 1.68% ("Interest Rate Offer"), up to HKD2,500 Cash Rebate ("Cash Rebate"), HKD100 Dah Sing Customer Cash Reward ("Dah Sing Customer Cash Reward"), HKD100 Online Application Offer ("Online Application Offer") and up to HKD2,000 1-Month Instalment Rebate ("1-Month Instalment Rebate") subject to the terms and conditions herein. For details of these offers, please refer to Clauses (iii), (iv), (v), (vi) and (vii) below.
- iii. The Interest Rate Offer is only applicable to "Selected Customers". For definition of "Selected Customers", please refer to Clause (xii) below. Below is an example based on the assumption of HKD1,000,000 loan amount:

	Selected Customers		Normal Customers	
	12-months	36-months	12-months	36-months
Loan Tenor	12-months	36-months	12-months	36-months
Loan Amount (HKD)	1,000,000			
Monthly Flat Rate	0.0965%		0.1150%	
APR (including HKD2,500 Cash Rebate) [△]	1.68%	2.09%	2.10%	2.52%
APR (without Cash Rebate)	2.15%	2.25%	2.57%	2.68%

[△] Assume the Bank credits the Cash Rebate in the 4th month after loan drawdown.

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 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. The Interest Rate Offer is not applicable to customers who successfully apply for the Loan via Dah Sing Mobile App and perform instant Loan disbursement.

- iv. Customers who successfully apply for the Loan with a loan tenor of 12 months or above within the Promotion Period and fulfill the criteria as listed below ("Eligible Customers"), are entitled to the Cash Rebate:
- maintaining Dah Sing ONE+ Credit Card during the Promotion Period (must be Principal Card Cardholders); or
 - successfully applying for Dah Sing ONE+ Credit Card with card activation on or before 31 August 2021 (must be Principal Card Cardholders).

Eligible Customers are entitled to the Cash Rebate according to the amount of the Loan approved as detailed below:

Loan Amount (HKD)	Cash Rebate (HKD)
5,000 - 49,999	50
50,000 - 199,999	100
200,000 - 499,999	500
500,000 - 999,999	1,000
1,000,000 or above	2,500

Customers' Loan account, its repayment account and Dah Sing ONE+ Credit Card account must be valid and with good repayment records from the loan disbursement date to the date when the Bank credits the Cash Rebate. The Cash Rebate will be credited into the Eligible Customers' Dah Sing ONE+ Credit Card account on or before 30 September 2021 in the form of credit card free spending credit and will be shown on the monthly statement of the account. Credit card free spending credit will be used for settlement of new transaction items. It is not transferable, refundable or cannot be exchanged for cash.

- v. The Dah Sing Customer Cash Reward is only applicable to customers who use the Bank's account for loan repayment and disbursement (not applicable to FlexiMoney Overdraft facility accounts / joint-name accounts). For details, please refer to Clauses (viii) and (xi) below.
- vi. Customers who successfully apply for the Loan during the Promotion Period through the Bank's website dahsing.com or Dah Sing Bank Mobile App and drawdown the Loan on or before 31 July 2021 ("Online Eligible Customer") are entitled to the Online Application Offer. For details, please refer to Clauses (viii) and (xi) below.

If the Loan application of Online Eligible Customer is not approved, other personal loan products may be offered by the Bank, but the Online Application Offer will not be offered under such circumstances.

- vii. First 500 customers who successfully apply for the Loan with a repayment tenor of 48 months or above during the Promotion Period through **Dah Sing Bank Mobile App** and drawdown the Loan on or before 31 July 2021 are entitled to 1-Month Instalment Rebate. The amount of 1-Month Instalment Rebate will be the customer's monthly repayment amount or HKD2,000, whichever is lower. The 1-Month Instalment Rebate will be credited into customers' repayment accounts on or before 31 August 2021. Customers' Loan account and its repayment account must be valid and with good repayment records from the Loan disbursement date to the date when the Bank credits the 1-Month Instalment Rebate. Each customer is entitled to the 1-Month Instalment Rebate once only.

If the Loan application is not approved, other personal loan products may be offered by the Bank, but the 1-Month Instalment Rebate will not be offered under such circumstances.

- viii. Dah Sing Customer Cash Reward and Online Application Offer will be issued in the form of cash coupons. Cash coupons will be mailed to the relevant customers' correspondence address last known to the Bank on or before 31 August 2021. To enjoy the Dah Sing Customer Cash Reward and/or Online

- Application Offer, customers' Loan account and its repayment accounts must be valid and with good repayment records from the Loan disbursement date to the delivery date of cash coupons. Each customer is entitled to the Dah Sing Customer Cash Reward and Online Application Offer once only.
- ix. Other cash reward ("Extra Offer") (if applicable) will be issued in the form of cash coupons. Cash coupons or its redemption letter will be mailed to the relevant customers' correspondence address last known to the Bank within 3 months after drawdown date. To enjoy the Extra Offer, customers' Loan account and its repayment accounts must be valid and with good repayment records from the Loan disbursement date to the delivery date of coupons or its redemption letter.
- x. Customers who make an early settlement of the Loan during the repayment period will be subject to an Early Settlement Handling Fee and accrued interest for the month, and will have to refund the full Cash Rebate and 1-Month Instalment Rebate amount and total face value of all cash rewards (including Dah Sing Customer Cash Reward, Online Application Offer, and Extra Offer) (if applicable) without prior notice. The Bank reserves the right to debit the equivalent amount from the relevant customer's account without prior notice. For details of Early Settlement Handling Fee, please click [here](#).
- xi. Cash coupons cannot be redeemed for cash or exchanged to 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 the quality of the products or services, customers should contact the respective suppliers directly. The Bank reserves the right to offer any alternative gift as replacement of cash coupons without prior notice if the relevant coupon(s) is not available or there is any other issue. The alternative gift may not be of the same value or same category as the cash coupons.
- xii. Selected Customers who are entitled to enjoy the Interest Rate Offer are: 1) the Bank's existing 360° Easy Payroll Services customers; 2) the Bank's existing mortgage loan customers; 3) existing Dah Sing VIP Banking customers who maintain their VIP i-Account on the Loan disbursement date; 4) customers who apply for the Loan and become VIP Banking customers at the same time during the Promotion Period; 5) customers in the following occupations: civil servants, airline transport pilots, professionals, 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 decision on the definition of professionals or Selected Customers. 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. The Interest Rate Offer is not applicable to New Job Starter (as defined in clause 5 above).
- xiii. The interest rates (including the monthly flat rates and APRs) listed in the interest rate table at the Bank's website dahsing.com/loan/em are applicable to designated loan amount and are for reference only. The final approved interest rate is subject to the Bank's assessment result. The APRs as set out in the said interest rate table are calculated according to the guidelines issued in respect of the Code of Banking Practice, and are based on loan tenor of 12 months and 36 months respectively, designated loan amounts of HKD27,500, HKD125,000, HKD350,000, HKD650,000, HKD900,000 and HKD1,000,000 respectively and the Cash Rebate listed in Clause (iv) above (assume the Cash Rebate to be credited in the 4th month after loan drawdown). The APRs 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.

- xiv. Monthly repayment amounts listed in the interest rate table are calculated with 12-month and 36-month loan tenors for a HKD10,000 loan amount, are rounded to the nearest integer and are for reference only. The monthly repayment amounts may vary for individual customers. The monthly repayment amount will be debited from the repayment account on the due date of each month.
- xv. Subject to the approval of the Bank, the customer may be allowed to early redeem the Loan in full without being subject to any early settlement handling fee during the first 14 calendar days commencing from (and inclusive of) the drawdown date of the Loan (the "14-Day Cooling-off Period"). Each customer is entitled to the 14-Day Cooling-off Period once only during the Promotion Period. The 14-Day Cooling-off Period is offered to customers who have successfully applied for a Loan during the Promotion Period through "e-Express Loan Application" service in Dah Sing Bank Mobile App (i.e. the customers not required to show up in-person throughout the whole Loan application process and no income and address proof are required) and drawdown the Loan on or before 31 July 2021.
- xvi. Any application for full early redemption of the Loan during the 14-Day Cooling-off Period must be made by the relevant customer in person at any branch of the Bank within the 14-Day Cooling-off Period. The relevant customer must also bring along the Loan Confirmation Letter issued by the Bank and settle the Loan in full to the Bank's satisfaction. Subject to the Bank's approval, the Bank will waive the Early Settlement Handling Fee (2.5% of the original loan amount) and accrued interest for the month. But the customer will have to refund in full the Cash Rebate, 1-Month Instalment Rebate amount and total face value of all cash rewards and any other offers (including Dah Sing Customer Cash Reward, Online Application Offer, and Extra Offer) (if applicable) offered to the customer in relation to the application for the Loan without prior notice. If the customer fails to refund the said sum, the Bank shall have the right to deduct such sum from any account of the customer maintained with the Bank without prior notice.
- xvii. The above offers are not applicable to existing Express Money / Express Money Plus customers.

To borrow or not to borrow? Borrow only if you can repay!
This service / product is not targeted at customers in the EU.