

Please read and understand the information in this Key Facts Statement before applying for this product.

Key Facts Statement (KFS) for Revolving Credit Facility

Dah Sing Bank, Limited ("the Bank")

"Smart Choice" Balance Transfer Program

Jun 2025

<p align="center">This product is a revolving credit facility.</p> <p>This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our offer letter for the final terms of your revolving credit facility.</p> <p>Please read and understand the information in this KFS before you apply for this product. You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.</p>											
Interest Rates and Interest Charges											
Interest Rate	<p>The following interest rates apply to revolving credit facilities falling within the respective loan amount brackets below:</p> <table border="1"> <thead> <tr> <th>Loan Amount</th><th>Interest rate (or range of interest rate)</th></tr> </thead> <tbody> <tr> <td>Up to HKD5,000</td><td rowspan="4"> <p align="center">8.80% p.a. for the first 3 months 12.80% p.a. for the months thereafter</p> </td></tr> <tr> <td>Above HKD5,000 and up to HKD20,000</td></tr> <tr> <td>Above HKD20,000 and up to HKD100,000</td></tr> <tr> <td>Above HKD100,000</td></tr> </tbody> </table> <p>Note: The interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year.</p>	Loan Amount	Interest rate (or range of interest rate)	Up to HKD5,000	<p align="center">8.80% p.a. for the first 3 months 12.80% p.a. for the months thereafter</p>	Above HKD5,000 and up to HKD20,000	Above HKD20,000 and up to HKD100,000	Above HKD100,000			
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Annualised Percentage Rate (APR)	<p>The following APRs apply to revolving credit facilities falling within the respective loan amount brackets below:</p> <table border="1"> <thead> <tr> <th>Loan Amount</th><th>APR (or range of APR)</th></tr> </thead> <tbody> <tr> <td>Up to HKD5,000</td><td>15.48% - 17.96%</td></tr> <tr> <td>Above HKD5,000 and up to HKD20,000</td><td>12.73% - 15.48%</td></tr> <tr> <td>Above HKD20,000 and up to HKD100,000</td><td>12.00% - 12.73%</td></tr> <tr> <td>Above HKD100,000</td><td>11.82% - 12.00%</td></tr> </tbody> </table> <p>Note: The above APRs are calculated based on the assumption that regular payment is required and the loan is fully repaid at 12 months. 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. APR may vary for different customers, please refer to our latest promotional materials, the Bank's website or contact our staff at 2828 8002.</p>	Loan Amount	APR (or range of APR)	Up to HKD5,000	15.48% - 17.96%	Above HKD5,000 and up to HKD20,000	12.73% - 15.48%	Above HKD20,000 and up to HKD100,000	12.00% - 12.73%	Above HKD100,000	11.82% - 12.00%
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Annualised Overdue / Default Interest Rate	<p>0.0849% per day (annualized rate 31%[△]) if there are 2 or more delinquent records in repaying the minimum payment in the past 12 consecutive months, and the interest rate will resume to normal after 12 consecutive months of good repayment record.</p> <p>[△] Interest is calculated on a simple daily basis (on the basis of a 365-day year) on the debit balance of the account (account balance is to be determined by all transactions posted) and debited to the account at monthly intervals. According to the guidelines issued in respect of the Code of Banking Practice, the APR of annualized rate 31% is 35.81%, and is rounded to the nearest 2 decimal places.</p>										

Overlimit Interest Rate	Not applicable	
Minimum Payment	(i) If the Monthly Statement Balance is HKD200 or above, the minimum payment will be the total amount of relevant fees and charges as listed in the List of Service Charges for Dah Sing Credit Card / Private Label Card (if applicable), plus 1% of total outstanding balance of transactions or HKD200 (whichever is higher); or (ii) if the Monthly Statement Balance is less than HKD200, the minimum payment will be the Monthly Statement Balance.	
Repayment		
Repayment Frequency	This loan does not require periodic repayment in regular amount.	
Periodic Repayment Amount	This loan does not require periodic repayment in regular amount.	
Total Repayment Amount	Loan Amount	Total repayment amount for the interest rate specified above
	HKD5,000	HKD5,466
	HKD20,000	HKD21,543
	HKD100,000	HKD107,282
	Remark: The above total repayment amounts are calculated based on the assumption that regular payment is required and the loan is fully repaid at 12 months. To calculate the above information applicable to your specific case, please use our online calculator accessible from our website which provides revolving credit facilities at www.dahsing.com/card/calculator/rev .	
Fees and Charges		
Handling Fee	A handling fee of HKD100 will be charged when each balance transfer transaction is performed.	
Annual Fee / Monthly Fee	Not applicable	
Withdrawal Fee / Transaction Fee	Not applicable	
Late Payment Fee and Charge	HKD280 or an amount equivalent to the minimum payment stated on the monthly statement (whichever is lower)	
Overlimit Handling Fee	Not applicable	
Returned Cheque Charge / Rejected Autopay Charge	Not applicable	
Lost Card Replacement Fee	Not applicable	
Additional Information		
Not applicable		

Subject to the final terms of your revolving credit facility.

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.

The Chinese version of this KFS is for reference only. The English version will prevail if there is any inconsistency between the English and Chinese versions.