

Dah Sing ANA World Mastercard – Terms and Conditions

Appointment of Chip Card / Magnetic Strip Card Services Provider:

Goldpac Datacard Solutions Company Limited ("**Goldpac**") which located in the Mainland China is our chip card / magnetic strip card embossing and credit card personalization services provider. It is always the policy of Dah Sing Bank, Limited ("**Bank**") to fully comply with the data protection principles and relevant provisions of the Personal Data (Privacy) Ordinance (Cap. 486) during the disclosure or transfer of any personal data. Goldpac will also apply stringent controls to safeguard the confidentiality and security of your data during the chip card / magnetic strip card embossing and personalization process. Your personal data may also be disclosed or provided to any person to whom the Bank or Goldpac is under an obligation to make disclosure under any applicable laws or regulations, or under and for the purposes of any guidelines issued by competent regulator(s) or other authorities (including but not limited to government departments, judiciary or tax authority(ies)).

Please read and understand the below information on Key Facts Statement before applying the product.

Key Facts Statement (KFS) for Credit Card

Dah Sing Bank, Limited

Credit Card
Jan 2025

This product is a credit card.	
<p>This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our Cardholder Agreement and List of Service Charges for Dah Sing Credit Card / Private Label Card for details.</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 ¹ and Interest ² Charges	
Interest Rate ¹ for Retail Purchase	31% when you open your account and it will be reviewed from time to time.
Interest Rate ¹ for Cash Advance	31% when you open your account and it will be reviewed from time to time. Interest ² will be charged on the amount of cash advance from the date of the transaction until payment in full.

Annualised Percentage Rate³ (APR) for Retail Purchase	34.46% when you open your account and it will be reviewed from time to time. We will not charge you interest² if you pay your balance in full by the due date each month. Otherwise, interest ² will be charged on (i) the unpaid balance from the date of the previous statement on a daily basis until payment in full and (ii) the amount of each new transaction (entered into since the previous statement date) from the date of that new transaction on a daily basis until payment in full.
APR³ for Cash Advance	35.81% when you open your account and it will be reviewed from time to time. Interest ² will be charged on the amount of cash advance from the date of the transaction on a daily basis until payment in full.
Delinquent APR³	34.46% (Retail Purchase) & 35.81% (Cash Advance / "Smart Choice" Balance Transfer Program and / or Cash Conversion Plan) may be applied to your account if you have 2 or more delinquent records in your account in the past 12 consecutive months.
Interest Free Period⁴	<ul style="list-style-type: none"> Up to 60 days No interest-free period on Cash Advance / "Smart Choice" Balance Transfer Program and / or Cash Conversion Plan
Minimum payment	(i) If the Monthly Statement Balance is HKD / RMB200 or above, all interest ² and fees and charges including annual membership fees that may be charged, plus 1% of outstanding principal or HKD / RMB200 (whichever is higher); or (ii) if the Monthly Statement Balance is less than HKD / RMB200, the minimum payment will be the Monthly Statement Balance .
Fees	
Annual Membership Fee	<ul style="list-style-type: none"> HKD300 for Classic Card / UnionPay Dual Currency Classic Card (HKD150 for each supplementary card) HKD600 for Gold Card / Titanium Card (HKD300 for each supplementary card) HKD1,800 for Platinum Card / UnionPay Dual Currency Platinum Card / UnionPay Dual Currency Diamond Card (HKD900 for each supplementary card) HKD2,000 for World Mastercard (HKD1,000 for each supplementary card)
Cash Advance Fee	Not Applicable
Fees relating to Foreign Currency Transaction	1.95% of every transaction effected in a currency other than Hong Kong dollar (not applicable to UnionPay Dual Currency Credit Card).

Fee relating 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 at the point of sale overseas. Such option is a direct arrangement offered by the overseas merchants and not the card issuer. In such cases, customers are reminded to ask the merchants for the foreign currency exchange rates and the percentage of handling fees 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. A transaction fee for cross-border transaction of 1% on the transaction amount will be charged by Visa / MasterCard and debited to your credit card account (not applicable to UnionPay Dual Currency Credit Card).
Late Payment Fee	HKD / RMB 300 or the amount of minimum payment, whichever is the lower.
Over-the-limit Fee	HKD / RMB 200 per billing cycle
Returned Payment Fee	Not Applicable

Note:

¹The interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year.

²Interest refers to the "financial charge" stated on the credit card statement and List of Service Charges for Dah Sing Credit Card / Private Label Card.

³An APR is a reference rate which includes the basic interest rates and other fees and charges of a product expressed as an annualised rate.

⁴Interest Free Period refers to the period of time when no interest is charged on customers' use of the credit card, so long as payment of the statement balance is received in full on or before the payment due date. The length of the Interest Free Period depends on when a purchase is made within the statement cycle.

Illustrative example

Assumptions -

- Outstanding Balance = HKD20,000
- Interest Rate = 30% p.a.
- No new transaction
- No annual fee and other fees
- Repayments are due on the 26th day after the statement date, and it is assumed that repayments are made on or before the due date.

If you make no additional charges using this card and each month you pay...	You will pay off the outstanding balance of HKD20,000 in about...	and you will end up paying an estimated total of...
Only the minimum payment	26 years	HKD67,537
HKD849	3 years	HKD30,565 (Savings = HKD36,972)

Remark: To calculate the above information applicable to your specific case, please use our online calculator accessible from our website / principal Internet platform which provide credit card services at dahsing.com/card/calculator/en.

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.

Dah Sing ANA World Mastercard Rules

- Dah Sing ANA World Mastercard is sponsored by All Nippon Airways Co., Ltd. ("**ANA**") and the Bank in Hong Kong.
- With the exception of the mileage program which is administered by ANA, all other services are provided by the Bank.
- The principal Dah Sing ANA World Mastercard applicant must be an ANA Mileage Club Member who resides in or is moving to Hong Kong.
- For details concerning credit card rules and regulations, please refer to Dah Sing Credit Card Cardholder Agreement.
- Based on the card usage of Dah Sing ANA World Mastercard, mileage will be accumulated. As a general rule, conversion of mile will be credited into the principal Dah Sing ANA World Mastercard holder's ANA Mileage Club account at the end of the month after the relevant credit card statement period.

ANA Privacy Policy

ANA recognizes the importance of safeguarding the personal information of our customers and is making effort to further protect them. ANA Mileage Club will use personal information for the following purposes. For details of "ANA Privacy policy", please refer ANA website: ana.co.jp/hk/e

- [1] Reservations, ticket sales, check-in, airport services, and in-flight services with regard to air transport services
- [2] Reservations, ticket sales, check-in, airport services for interline transportation, wet lease, code share, intermodal transportation
- [3] Service provisions for ANA Mileage Club members
- [4] Guidance, provision, and management of other services and products offered by ANA
- [5] All operations incidental or related to the above [1] ~ [4]
- [6] Implementation of questionnaires concerning service and products, etc. offered by ANA
- [7] Development of new services and products
- [8] Guidance and information provision for various events and campaigns
- [9] Notification of services and products offered by ANA
- [10] Providing various information on services, products, events and campaigns of ANA Group companies and partner companies
- [11] Responses to inquiries and requests

General Terms and Conditions:

1. The holder of the Dah Sing ANA World Mastercard ("**Eligible Card**") ("**Cardholder**") can earn 1 mile for every HKD8 spent on Eligible Transactions (as defined below) or for every HKD12 spent on Octopus Automatic Add Value Service, top-up to mobile wallets (including but not limited to top-up amounts to Octopus) via any mobile payment or adding a new Octopus on any mobile payment with the Eligible Card ("**Basic Miles Reward**"). Eligible Transactions include retail purchase amounts, but excluding (but not limited to) the following transactions: cash advances, autopay, Octopus Automatic Add Value Service amounts, top-up amounts to mobile wallets (including but not limited to top-up amounts to Octopus) via any mobile payment, payment amounts in relation to adding a new Octopus on any mobile payment, "Happy Installment" payments, "Cash-in Plan" payments, branch cash-in payments, "Smart Choice" Balance Transfer Program payments, Cash Conversion Plan payments, Stocks Investment Savings Plans, "PayEasy" Bill Payment amounts, "JET Payment" amounts, tax payments, interest-free monthly installments, cheque payments (if applicable), bank handling fees (including but not limited to annual fees, financial charges, late fees and cash advance handling fees, etc.), casino transactions, unposted / cancelled / refunded / unauthorized / chargeback transactions. The Bank reserves the right of final decision on the applicability of the Eligible Transactions. The respective miles will be deducted from the respective ANA Mileage Club ("**AMC**") account if there is any cancelled or refunded transaction on the monthly statement. Retail spending for principal and supplementary cards, based on the total retail spending shown on the credit card statement, will be calculated and converted to miles. Conversion of miles will be calculated down to the last integer and will be credited into the principal Cardholder's AMC account at the end of the month after the relevant credit card statement period. The Eligible Card account and the respective AMC account must be valid and in good standing at the time the miles are credited into the AMC account.
2. Foreign currency transactions and cross-border transactions in Hong Kong Dollar include transactions in Hong Kong Dollar or foreign currencies made outside of Hong Kong, transactions in foreign currencies made in Hong Kong and transactions at any merchant not registered in Hong Kong. Transactions made via the official website and other point of sales of ANA (even if conducted in Hong Kong and in Hong Kong Dollar) may be treated as cross-border transactions in Hong Kong Dollar and related transaction fee may be levied. Cardholders are required to understand the fees and charges that may arise from the purchase of the product or service of ANA before purchasing such product or service. Please refer to "List of Service Charges for Dah Sing Credit Card / Private Label Card" for details of the relevant charges.
3. Where transactions are conducted in foreign currency, such foreign currency shall be automatically converted into Hong Kong dollars on the date the relevant transaction is processed at a rate determined by relevant card association (if applicable). For the service charges related to foreign currency transactions, please refer to "List of Service Charges for Dah Sing Credit Card / Private Label Card" issued by the Bank.
4. The Bank will assign a new AMC account number to principal Cardholders and will credit the awarded miles to the respective AMC accounts. Cardholders have to check the miles record in their AMC account accordingly. If the principal Cardholder is an existing AMC member and the correct AMC number is

provided in his/her credit card application form, ANA will link up the related AMC account accordingly. The membership name of the existing AMC account must be the same as the principal Cardholder's name of the new card. The AMC account and the mileage of the principal Cardholder cannot be consolidated if the AMC membership name is incorrect. If Cardholder cancels the Eligible Card, his/her corresponding AMC account will be cancelled simultaneously.

5. The use of miles is subject to terms and conditions of AMC. For full terms and conditions of AMC, please contact ANA at (852) 2810 7100 or visit ana.co.jp/hk/e.
6. The Bank is not the supplier of miles or the relevant products and services. The Bank shall not be responsible for any matter in relation to relevant product(s) or services. Any enquiry, comment or complaint about the quality of relevant product(s) or services should be directed to the relevant supplier(s).
7. Cardholders are required to keep all relevant original sales slips. In case of any disputes, the Bank reserves the right to request cardholders to submit the relevant original sales slips for inspection. All sales slips submitted to the Bank will not be returned.
8. The Bank and ANA reserve the rights to amend these terms and conditions or terminate the offer at any time without prior notice. All matters and disputes will be subjected to the final decision of the Bank and ANA.
9. Any offer mentioned herein shall be terminated immediately upon cessation of ANA's or any other participating merchant's business.
10. All photos, product price and product information are for reference only. For details, please contact the corresponding merchant(s) / supplier(s).
11. The terms and conditions contained herein shall form part of the agreement governing the use of the Dah Sing credit cards and shall be construed accordingly. In case of any conflict between these terms and conditions and that agreement, these terms and conditions shall prevail.
12. In case of any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.

Terms and Conditions of Welcome Offers (Not Applicable to Existing Dah Sing Credit Cardholders):

13. Welcome offers 1, 2 and 3 below (collectively, "**Welcome Offers**") are only applicable to new principal card applicant (**i.e. an applicant who did not hold any principal or supplementary card of any card type issued by the Bank in the past 12 months prior to the relevant card issuance date**) who successfully applies for an Eligible Card from 1 Apr 2025 to 31 Dec 2025 ("**Welcome Offers Promotion Period**") ("**Eligible Cardholder**"). Each principal card applicant can only apply for one Eligible Card and is entitled to each of the Welcome Offers once only. If the Eligible Cardholder also applies for other Dah Sing credit card(s), he/she can only enjoy the welcome offer once (according to the first approved Eligible Card) regardless of the number of Eligible Card(s) applied for.
14. If the Eligible Cardholder who has enjoyed any of the Welcome Offers and cancels his/her Eligible Card within 13 months from card issuance, the Bank reserves the right to debit a handling fee of HKD1,200 from the relevant Eligible Card account without prior notice.

Welcome Offer 1 - Terms and Conditions of Up to 15,000 Welcome Miles on Local Spending ("Local Spending Reward"):

15. To enjoy this Local Spending Reward, Eligible Cardholder is required to accumulate "Eligible Spending" (as defined in Clause 16 of these terms and conditions) to the following designated amount by using the Eligible Card within the first 2 months from the date of card issuance:

Accumulated amount of Eligible Spending	Extra Miles
First HKD8,000	7,000 miles
HKD20,000 (i.e. subsequent HKD12,000)	5,500 miles
Total	12,500 miles (i.e. a total of 15,000 miles including the basic miles)

Example:

Accumulated amount of Eligible Spending	Basic Miles	Extra Miles	Total Miles earned
First HKD8,000	1,000 miles <i>(HKD8,000 ÷ HKD8 × 1 mile)</i>	7,000 miles	8,000 miles
HKD20,000 (i.e. subsequent HKD12,000)	Cumulative total of 2,500 miles <i>(HKD20,000 ÷ HKD8 × 1 mile)</i>	5,500 miles, ie. cumulative total of 12,500 miles <i>(7,000 miles + 5,500 miles)</i>	Cumulative total of 15,000 miles

16. **"Eligible Spending"** includes local purchase amounts, cash advances, autopay, recurring payment amounts, designated mobile payment transactions (including Apple Pay, Google Pay™ and Samsung Pay), interest-free monthly installments, gift redemption fees (if applicable) and cheque payments (if applicable), but does not include ineligible spending including but not limited to **Eligible Overseas Spending** (as defined in Clause 19 of these terms and conditions), Stocks Investment Savings Plans, Octopus Automatic Add Value Service amounts, top-up amounts to mobile wallets (including but not limited to top-up amounts to mobile wallets (including but not limited to top-up amounts to Octopus) via any mobile payment, payment amounts in relation to adding a new Octopus on any mobile payment, mobile transfer and top-up transactions (including but not limited to PayMe and TNG, etc.), WeChat Pay HK, Alipay HK, "Happy Installment" payments, "Cash-in Plan" payments, branch cash-in payments, "Smart Choice" Balance Transfer Program payments, Cash Conversion Plan payments, bank handling fees (including but not limited to annual fees, financial charges, late fees and cash advance handling fees, etc.), "PayEasy" Bill Payment amounts, "JET Payment" amounts, casino transactions and

unposted / cancelled / refunded / unauthorized / chargeback transactions. Eligible Spending of supplementary card(s) will be taken into account for the purpose of this Local Spending Reward. Eligible Spending is calculated based on the relevant transaction date(s) and the record of the Bank. The Bank reserves the final decision on whether a transaction is eligible to be an Eligible Spending.

17. The Basic Miles Reward will be credited into the Eligible Cardholder's AMC Account at the end of the month after the relevant credit card statement period. The extra miles under this Local Spending Reward will be credited into the Eligible Cardholder's AMC account within 6 to 8 weeks upon fulfilment of the relevant requirements as set out in Clause 15 above. Please check the records of the relevant AMC account accordingly.

Welcome Offer 2 - Terms and Conditions of 1 Mile for Every HKD2 Overseas Spending ("Overseas Spending Reward"):

18. Eligible Cardholder will be entitled to 1 mile for every HKD2 (or its equivalent value) of **"Eligible Overseas Spending"** (as defined in Clause 19 of these Terms and Conditions) (inclusive of the Basic Miles Reward and the extra miles earned from this Overseas Spending Reward (**"Extra Overseas Spending Miles"**)) by using the Eligible Card within 6 months from the date of card issuance. The Overseas Spending Reward is only applicable to the first HKD5,000 Eligible Overseas Spending for each month. Each Eligible Cardholder can receive a maximum of 2,500 miles under Overseas Spending Reward (inclusive of the Basic Miles Reward and the Extra Overseas Spending Miles) for the first HKD5,000 Eligible Overseas Spending each month during the first 6 months from the date of card issuance. Please refer to the following details:

Example: If the Eligible Cardholder accumulates Eligible Overseas Spending of HKD5,000 in any month within 6 months from the date of card issuance by using his/her Eligible Card:

	Miles Earned	Calculation
Basic Miles Reward	625 miles	$\text{HKD5,000} \div \text{HKD8} \times 1 \text{ mile}$
Extra Overseas Spending Miles	1,875 miles	$\text{HKD5,000} \div \text{HKD2} \times 1 \text{ mile} - 625 \text{ Basic Miles Reward}$
Total	2,500 miles	

19. **"Eligible Overseas Spending"** includes purchase amounts made outside of Hong Kong, but does not include ineligible spending including but not limited to mobile transfer and top-up transactions (including but not limited to PayMe and TNG, etc.), WeChat Pay HK, Alipay HK, "Happy Installment" payments, "Cash-in Plan" payments, branch cash-in payments, "Smart Choice" Balance Transfer Program payments, Cash Conversion Plan payments, bank handling fees (including but not limited to annual fees, financial charges, late fees and cash advance handling fees, etc.), "PayEasy" Bill Payment amounts, "JET Payment" amounts, casino transactions and unposted / cancelled / refunded / unauthorized / chargeback transactions. Eligible Overseas Spending of supplementary card(s) will be taken into account for this Overseas Spending Reward. Eligible Overseas Spending is calculated based

on the relevant transaction date(s) and the record of the Bank. The Bank reserves the final decision on whether a transaction is eligible to be an Eligible Overseas Spending.

20. The Basic Miles Reward will be credited into the Eligible Cardholder's AMC Account at the end of the month after the relevant credit card statement period. The Extra Overseas Spending Miles will be credited into the Eligible Cardholder's AMC account according to the corresponding fulfilment deadline stated in the table below. Please check the records of the relevant AMC account accordingly.

Transaction Month of Eligible Overseas Spending Transaction	Extra Overseas Spending Miles Reward Fulfilment Deadlines
Apr 2025	On or before 30 Jun 2025
May 2025	On or before 31 Jul 2025
Jun 2025	On or before 31 Aug 2025
Jul 2025	On or before 30 Sep 2025
Aug 2025	On or before 31 Oct 2025
Sep 2025	On or before 30 Nov 2025
Oct 2025	On or before 31 Dec 2025
Nov 2025	On or before 31 Jan 2026
Dec 2025	On or before 28 Feb 2026
Jan 2026	On or before 31 Mar 2026
Feb 2026	On or before 30 Apr 2026
Mar 2026	On or before 31 May 2026
Apr 2026	On or before 30 Jun 2026
May 2026	On or before 31 Jul 2026
Jun 2026	On or before 31 Aug 2026
Jul 2026	On or before 30 Sep 2026
Aug 2026	On or before 31 Oct 2026

Welcome Offer 3 - Terms and Conditions of Extra Miles for Opening of YOU i-Account, VIP i-Account or Hello Kitty VIP i-Account ("Banking Account Reward"):

21. Eligible Cardholder who applies for the Eligible Card through online channel and successfully opens a sole or joint-named YOU i-Account, VIP i-Account or Hello Kitty VIP i-Account as the Primary Account Holder (as defined in clause 22 of these Terms and Conditions) at the same time or within 3 months from the date of issuance of the Eligible Card will be entitled to extra 5,000 miles (**"Banking Account Reward Miles"**).
22. "Primary Account Holder" refers to the "Applicant" mentioned in the New Account(s) / Service(s) Application Form signed by the customer.
23. If the Eligible Cardholder prior to the Eligible Card application had held a sole or joint-named YOU i-Account, VIP i-Account or Hello Kitty VIP i-Account in the capacity as Primary Account Holder, he/she will not be eligible for the Banking Account Reward.

24. The Banking Account Reward Miles will be credited into the Eligible Cardholder's AMC account according to the corresponding fulfilment deadline stated in the table below. Eligible Cardholder should check the records of the relevant AMC account accordingly.

Issuance Date of the Eligible Card	Banking Account Reward Miles Fulfilment Deadlines
1 Apr 2025 - 30 Jun 2025	On or before 31 Oct 2025
1 Jul 2025 – 30 Sep 2025	On or before 31 Jan 2026
1 Oct 2025 – 31 Dec 2025	On or before 30 Apr 2026
1 Jan 2026 onwards	On or before 31 Jul 2026

25. The YOU i-Account, VIP i-Account or Hello Kitty VIP i-Account (if applicable) and Eligible Card must be valid and in good standing status at the time of the Banking Account Reward fulfilment.
26. For the details and relevant terms and conditions of YOU i-Account, please visit www.dahsing.com/you/en.
27. For the details and relevant terms and conditions of VIP i-Account, please visit www.dahsing.com/vip/en.
28. For the details and relevant terms and conditions of Hello Kitty VIP i-Account, please visit www.dahsing.com/vip/hellokitty/en.

Terms and Conditions for the Annual Fee Waiver Scheme:

29. This offer is only applicable to the principal and supplementary Cardholder of the Eligible Card .
30. After the first year annual fee waiver, Eligible Cardholder is required to pay every year's annual fee.
31. If the Eligible Cardholder accumulates "**Eligible Retail Spending**" (see the definition in Clause 32 of these term and conditions) for over HKD50,000 by using the Eligible Card in the past 12 months from the month required to pay the annual fee, the annual fee of the coming year for both principal and supplementary cards will be waived.
32. "**Eligible Retail Spending**" includes retail purchase amounts only, but excludes (and without limitation) the following transactions: cash advance, autopay, "Happy Installment" payments, "Cash-in Plan" amount, branch cash-in payments, "Smart Choice" Balance Transfer Program payments, Cash Conversion Plan payments, Stocks Investment Savings Plans, "PayEasy" Bill Payment amounts, "JET Payment" payment amount, tax payments, interest-free monthly installments, cheque payments (if applicable), bank handling fees (including but not limited to annual fees, financial charges, late fees and cash advance handling fees etc), casino transactions and unposted / cancelled / refunded / unauthorized / chargeback transactions.
33. The Eligible Retail Spending of supplementary cards will be taken into account for this offer.

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.

Don't be tempted by quick money. Don't lend your bank account to anyone to launder money.