

Terms and Conditions of Dah Sing APITA UNY Platinum Card

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.

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.

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.

Interest Rates¹ and Interest²Charges

Interest Rate¹ for Retail Purchase	31% when you open your account and it will be reviewed from time to time.
Interest Rate¹ 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	<p>34.46% when you open your account and it will be reviewed from time to time.</p> <p>We will not charge you interest² if you pay your balance in full by the due date each month. Otherwise, interest² 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.</p>
APR³ for Cash Advance	<p>35.81% when you open your account and it will be reviewed from time to time. Interest² will be charged on the amount of cash advance from the date of the transaction on a daily basis until payment in full.</p>
Delinquent APR³	<p>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.</p>
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	<p>(i) If the Monthly Statement Balance is HKD / RMB200 or above, all interest² 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.</p>
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	<p>1.95% of every transaction effected in a currency other than Hong Kong dollar (not applicable to UnionPay Dual Currency Credit Card).</p>

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.

General Terms and Conditions:

1. "Bonus Point Scheme":
 - a. For every HKD1 you spend with your Dah Sing APITA UNY Platinum Card ("Platinum Card") or Dah Sing APITA UNY Classic Card ("Classic Card"), you can earn 1 bonus point. For every HKD1 spent at APITA or UNY, Platinum Cardholders can earn 3 bonus points and Classic Cardholders can earn 2 bonus points. For card transactions made on birthday, both Platinum and Classic Cardholders can earn an extra point for every HKD1 spent (i.e. 2 bonus points for every HKD1 spent). The extra bonus points earned on birthday will be calculated on a per-cardholder basis. Both principal and supplementary cardholders can enjoy extra Bonus Points upon spending on their own respective birthdays but not on each other's birthdays. Eligible transactions for "Bonus Point Scheme" include retail purchase amounts and Octopus Automatic Add Value Service amounts only, excluding transactions including but not limited to cash advances, autopay, "Happy Installment" payments, "Cash-in Plan" payments, branch cash-in amounts, "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 and unposted / cancelled / refunded / unauthorized / chargeback transactions. The Bank reserves the right of final decision on the applicability of the "Bonus Points Scheme".
 - b. The respective bonus points will be deducted if there are any cancelled or refunded transactions on the monthly statement.
2. The Bank reserves the right to amend these terms and conditions and / or amend or terminate this offer at any time without prior notice. All matters and disputes are subject to the final decision of the Bank.
3. In case of any discrepancy between the Chinese and English versions of these terms and conditions, the English version shall prevail.

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

4. The promotion period is from 1 Jan 2025 to 31 Dec 2025 (both dates inclusive) ("Promotion Period"). The welcome offer is only applicable to new Principal Card applicant (**i.e. an applicant who did not hold any principal Card or supplementary Card of any card type issued by the Bank in the past 12 months**) who successfully applies for a Platinum Card or a Classic Card ("Eligible Card") within the Promotion Period ("Eligible Cardholder"). Each principal card applicant can only apply for one Eligible Card and is entitled to the welcome offer once only. If the Eligible Cardholder also applies for other Dah Sing Credit Card(s), he / she can only enjoy the welcome offer once through the first approved Dah Sing Credit Card.
5. Welcome offer for Platinum Card is "HKD200 APITA UNY Gift Certificate". Welcome offer for Classic Card is "HKD100 APITA UNY Gift Certificate". If an Eligible Cardholder applies for a Platinum Card but is only approved for a Classic Card, the welcome offer will be "HKD 100 APITA UNY Gift Certificate".
6. Eligible Cardholder will be entitled to the welcome offer upon accumulating the Eligible Spending (see the definition in Clause 7 below) of HKD3,500 or above within the first 2 months from the date of card issuance.

7. The Eligible Spending for the welcome offer ("Eligible Spending") includes retail purchase amounts, cash advances, autopay, recurring payment amounts (e.g. Autotoll Automatic Top-up Services), interest-free monthly installments, gift redemption fees (if applicable) and cheque payments (if applicable), but excluding transactions including but not limited to Octopus Automatic Add Value Service amounts, Stocks Investment Savings Plans, 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, Alipay, "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 welcome offer. Spending is calculated based on the relevant transaction date(s) and subject to the record of the Bank. The Bank reserves the final decision on whether a transaction is eligible to be an Eligible Spending.
8. Eligible Cardholders are required to keep all relevant original sales slips. In case of any disputes, the Bank reserves the right to request Eligible Cardholders to submit the relevant original sales slips or other supporting documents for inspection. Sales slips or other supporting documents submitted to the Bank will not be returned.
9. The redemption letter of the welcome offer will be sent to the Eligible Cardholder within one month upon fulfilling the spending requirements as defined in the above clause 6. The relevant credit card account must be valid and in good standing status at the time the redemption letter is issued. Gift redemption is subject to the respective terms and conditions which are included with the redemption letter.
10. Gifts are provided on a first-come-first-serve basis while stocks last. In the event that the gift is out of stock, the Bank reserves the right to substitute the gifts with another offer without prior notice. The type or value of the gift may not be the same as the gift for this promotion. Gifts cannot be converted into cash or discounts and are non-transferrable.
11. **If the Eligible Cardholder cancels his / her Eligible Card within 13 months from card-issuance date, the Bank will charge a handling fee of HKD300 from any account of Eligible Cardholder without prior notice.**
12. The Bank reserves the right to amend these terms and conditions and / or amend or terminate the offer at any time without prior notice.
13. All matters and disputes are subject to the final decision of the Bank.
14. 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 Birthday Offer Promotion ("Offer"):

15. The promotion period of the Offer is from 1 Jan 2025 to 31 Dec 2025 (both dates inclusive) ("Promotion Period").
16. This Offer is only applicable to a customer who holds a principal card and / or supplementary card of Dah Sing Credit Card and / or Co-brand Card issued by the Bank ("Designated Credit Card") ("Birthday

Customer"). It is not applicable to holders of Cash Cards, Corporate Cards, Purchasing Cards, Business Cards, Gift Cards, Private Label Cards, "Smart Choice" Balance Transfer Program Accounts and Cash Conversion Plan Accounts.

17. A Birthday Customer can enjoy the Offer by spending at APITA or UNY ("Participating Merchants") with his / her Designated Credit Card. For the definition of a Designated Credit Card, please see the following table:

Birthday Customer	Definition of Designated Credit Card
Dah Sing APITA UNY Cardholder	Dah Sing APITA UNY Platinum Card, Dah Sing APITA UNY Classic Card
Other Dah Sing Credit Cardholder	Other Designated Credit Cards, except Dah Sing APITA UNY Card

18. A Birthday Customer is required to present the physical Designated Credit Card and his / her Hong Kong ID Card to register for the Birthday Pass at Participating Merchants' Customer Service Counter on any day during his / her birthday month. A Birthday Customer is required to spend at the Participating Merchants with the Designated Credit Card to enjoy the Offer. Birthday Pass is only valid on the day of registration and is invalid for any alteration on the content. Any claim made for a lost, stolen or damaged Birthday Pass will not be reissued by the Bank and the Participating Merchants. Photocopy of the Birthday Pass is not acceptable for redemption of the Offer. Each Birthday Customer can register for the Offer once only. A Birthday Customer is required to present the registered Birthday Pass and make a single purchase of HKD500 or above at related departments or designated consignments using a Designated Credit Card in order to enjoy the following discount offers (except specified products).

Designated Credit Cards	Discount of the Offer & the no. of times that it can be used		
	Fashion Wear & Home Appliances	Food	Designated Consignment [^]
Dah Sing APITA UNY Cards	10%	10%	5%
Other Dah Sing Credit Cards	5%	5%	5%
No. of times that it can be used	Once	Once	Once at each consignment

[^] For details, please contact the Participating Merchants' Customer Service Counter.

19. Unless otherwise specified, the Offer is only applicable for purchases in designated consignments (For details, please contact the Participating Merchants' Customer Service Counter).
20. The Offer is not applicable to purchases of APITA UNY Gift Certificates, cigarettes, CU eShop online shopping and purchase made through installments and deposits.
21. Returned or exchanged of goods and refund are not applicable to the Offer. The Offer is not transferrable and cannot be exchange for cash, other products, services or any discounts. The Offer cannot be used in

- conjunction with other promotional offers, discount offers, shopping and dining coupons, membership card, cash coupon and gift certificate. The Offer cannot be used in conjunction with other promotional offers, including but not limited to the APITA / UNY Cash Coupon Promotion and Sunday Morning Special Promotion (For details, please contact the Participating Merchants' Customer Service Counter).
22. For other related terms and conditions, please contact the Participating Merchants' Customer Service Counter.
 23. All photos are for reference only. The Bank is not the supplier of the relevant prizes, products or services. Should there be any enquiries, suggestions or complaints regarding the relevant prizes, products or services, customers should contact the Participating Merchants directly. The Bank shall not be responsible for the quality issue in relation to relevant prizes, products or services.
 24. The Offer shall be terminated immediately upon cessation of the Participating Merchants' business.
 25. The Bank and the Participating Merchants reserve the right to terminate this Offer or amend the terms and conditions at any time without prior notice.
 26. In case of disputes, the Bank and the Participating Merchants' decision shall be final and conclusive.
 27. The terms and conditions contained herein shall form part of the Agreement governing the use of the Dah Sing Credit Card and shall be construed accordingly. In case of any conflict between these terms and conditions and the Agreement, these terms and conditions shall prevail.
 28. In the event of discrepancies between the Chinese version and English version of these terms and conditions, the English version shall prevail.

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.