

## Dah Sing Autotoll Credit Card – 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)).

### Key Facts Statement of Credit Card:

As at 31 Aug 2023

<b>Interest Rates and Finance Charges</b>
<b>APR* for Retail Purchase: 34.46%</b> when you open your account and it will be reviewed from time to time. The Bank will not charge you finance charges if you pay your balance in full by the due date each month. Otherwise, finance charges will be charged on (i) the unpaid balance from the date of the previous statement on a daily basis; and (ii) the amount of all new transactions from the respective transaction dates, until payment in full.
<b>APR* for Cash Advance: 35.81%</b> when you open your account and it will be reviewed from time to time. Finance charges will be charged on the amount of cash advance from the date of the transaction on a daily basis until payment in full.
<b>Delinquent APR*: 34.46%</b> (Retail Purchase) & <b>35.81%</b> (Cash Advance / "Smart Choice" Balance Transfer Program and / or Cash Conversion Plan) if there are 2 or more delinquent records in your account in the past 12 consecutive months, the above finance charges rate will be assessed.
<b>Interest Free Repayment Period:</b> Up to 60 days
<b>Minimum payment:</b> (i) If the Monthly Statement Balance is HKD / RMB 200 or above, the minimum payment will be the total amount of bank service fees and financial charges plus <b>1%</b> of total outstanding balance of transactions or <b>HKD / RMB 200</b> (whichever is higher); or (ii) if the Monthly Statement Balance is less than HKD / RMB200, the minimum payment will be the <b>Monthly Statement Balance</b> .
<b>Fees</b>

<b>Annual Fee:</b>  <b>HKD300</b> for Classic Card / UnionPay Dual Currency Classic Card ( <b>HKD150</b> for each supplementary Card) <b>HKD600</b> for Gold Card / Titanium Card ( <b>HKD300</b> for each supplementary Card) <b>HKD1,800</b> for Platinum Card / UnionPay Dual Currency Platinum Card / UnionPay Dual Currency Diamond Card ( <b>HKD900</b> for each supplementary Card) <b>HKD2,000</b> for World Mastercard ( <b>HKD1,000</b> for each supplementary Card)
<b>Cash Advance Handling Fee:</b> Not Applicable
<b><u>Fees relating to Foreign Currency Transaction</u></b> <b>Transaction Fee for Foreign Currency Transaction:</b> <b>1.95%</b> on the transaction amount in foreign currency made outside of Hong Kong or in Hong Kong <b>Transaction Fee for Cross-border Transaction:</b> (Applicable to Settling Foreign Currency Transaction in Hong Kong Dollars) <b>1%</b> on the transaction amount in Hong Kong currency made outside of Hong Kong or at any merchants not registered in Hong Kong <b>Fee related to Settling Foreign Currency Transaction in Hong Kong Dollars:</b> 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. Customers are reminded to ask the merchants for the foreign currency exchange rates and the percentage of handling fees (a transaction fee for cross-border transaction of <b>1%</b> on the transaction amount will be charged by Visa / MasterCard and debited to your credit card account) 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.
<b>Late Payment Fee:</b> <b>HKD / RMB 300</b> or an amount equivalent to the minimum payment stated on the monthly statement (whichever is lower)
<b>Overlimit Handling Charge:</b> <b>HKD / RMB 200</b> each time (Each card account will be charged maximum once per statement cycle)
<b>Returned Items (Cheque or Direct Debit Authorization):</b> Not Applicable
<b>Paper Statement Fee:</b> If customers receive one or more paper statements in the period of January to June or July to December every year, the Bank will charge <b>HKD30</b> for the paper statements posted during the period and the charge will be levied in July or January next year respectively. The following customers will be exempted: (1) Seniors (aged 65 or above), or (2) Customers who receive welfare allowances or allowances from Social Welfare Department (supporting documents required), or (3) Recipients of the Government's Disability Allowance (supporting documents required), or (4) Low-income group customers, with individual monthly income below HKD7,300 or household monthly income below HKD11,500 (supporting documents required) Eligible customers (1) will be exempted automatically. Eligible customers (2) - (4) have to apply for fee waiver with the Bank.
If there are 2 or more delinquent records in the past 12 consecutive months, the "Instant Cash Reward", "Cash Rebate", "Bonus Point" and "Mileage Reward" will be suspended until the repayment records resume to normal, which means there is only 1 or no delinquent record in the past 12 consecutive months.

\*Note: APR = Annualised Percentage Rate. According to the guideline of the Code of Banking Practice, APR is calculated based on the Net Present Value method.

#### 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)

To calculate the above information applicable to your specific case, please use our online calculator accessible from our website at [www.dahsing.com/pws/ccard-payment-calculator/?lang=en-US](http://www.dahsing.com/pws/ccard-payment-calculator/?lang=en-US).

**General Terms and Conditions:**

1. The prepaid amount as designated by Autotoll Limited ("**Prepaid Amount**") varies depending on the class of the vehicle. Under the Autotoll Automatic Top-Up Service, Dah Sing Bank, Limited ("Bank") will credit the required top up amount to the Autotoll account of the holder ("**Cardholder**") of Dah Sing Autotoll Credit Card ("**Eligible Card**") automatically from the account of the Cardholder's Eligible Card when the remaining balance of the Cardholder's Autotoll account falls below one-third of the Prepaid Amount. If a customer has successfully applied for an Autotoll Tag before the application for Eligible Card is approved, the Autotoll Automatic Top-Up Service will be effective immediately after the application is approved. To submit an application and find out more about the Autotoll Automatic Top-Up Service, please contact the Autotoll Customer Service Hotline on 2627 8888 or visit the Autotoll website at autotoll.com.hk.
2. AutoPark 1% parking fee rebate will be credited to Cardholder's Eligible Card account in the form of credit card free spending credit one month after the cut-off date of each month (i.e. the last date of each month). The Eligible Card account must be valid and in good standing status at the time of crediting. Credit card free spending credit will be used for payment of new transaction items, it is not transferable, refundable, cannot be exchanged for cash or be used for settling credit card outstanding payment.
3. Autotoll Credit Card Bonus Point Reward Scheme ("**Bonus Point Reward Scheme**"):
  - a. For every HKD2 a Cardholder spends with his / her Eligible Card, the Cardholder will earn 1 Bonus Point. The Bonus Point Reward Scheme only covers retail purchase amounts, Autotoll Automatic Top-up Service amounts and Octopus Automatic Add Value Service ("Octopus AAVS") amounts, but excluding the following transactions, including but not limited to cash advances, autopay, "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 and unposted / cancelled / refunded / unauthorized / chargeback transactions. The retail purchase amounts of the supplementary cardholder will be combined with the principal cardholder for the purpose of calculating the Bonus Point(s). The Bank reserves the right of final decision on the applicability of the Bonus Point Reward Scheme.
  - b. The respective bonus points awarded will be deducted if there are any cancelled or refunded transactions on the monthly statement.
  - c. The Bank will determine the eligibility of Cardholders for entitlement to the bonus points under the Bonus Point Reward Scheme based on the Cardholders' transaction records held with the Bank.
  - d. 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 original sales slips submitted to the Bank will not be returned.

4. Autotoll Administration Fee Rebate for the respective month will be credited to the Eligible Card account of the Eligible Cardholder upon fulfillment of spending or making cash advance transaction of HKD3,500 or more in each calendar month with the Eligible Card. The eligible spending amount includes retail purchase amounts, cash advances, "Happy Installment" payments, "Cash-in Plan" payments, "JET Payment" amounts, "PayEasy" Bill Payments amounts, interest-free monthly installments, "Smart Choice" Balance Transfer Program payments, Cash Conversion Plan payments, Autotoll automatic top-up services amounts, Octopus AAVS amounts. The following transactions are excluded, including but not limited to 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 retail spending / cash advance of the supplementary cardholder will be combined with the principal cardholder for the purpose of calculating the Autotoll Administration Fee Rebate. The rebate is only applicable to principal cardholders. If the customer does not use the Eligible Card for the Autotoll Automatic Top-up service, he / she will not be entitled to the Autotoll Administration Fee Rebate.
5. 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 will be subject to the final decision of the Bank. In case of any discrepancy between the Chinese and English versions 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.**