

## Terms and Conditions of Dah Sing British Airways Platinum Card

### Appointment of Chip Card / Magnetic Strip Card Services Provider:

Goldpac Datacard Solutions Company Limited ("Goldpac") which is located in the Mainland China is the chip card / magnetic strip card embossing and credit card personalization services provider of Dah Sing Bank, Limited (the "Bank"). It is always the policy of the 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 <sup>1</sup> and Interest <sup>2</sup> Charges	
Interest Rate <sup>1</sup> for Retail Purchase	<b>31%</b> when you open your account and it will be reviewed from time to time.
Interest Rate <sup>1</sup> for Cash Advance	<b>31%</b> when you open your account and it will be reviewed from time to time. Interest <sup>2</sup> will be charged on the amount of cash advance from the date of the transaction until payment in full.

<b>Annualised Percentage Rate<sup>3</sup> (APR) for Retail Purchase</b>	<b>34.46%</b> when you open your account and it will be reviewed from time to time. <b>We will not charge you interest<sup>2</sup> if you pay your balance in full by the due date each month.</b> Otherwise, interest <sup>2</sup> 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.
<b>APR<sup>3</sup> for Cash Advance</b>	<b>35.81%</b> when you open your account and it will be reviewed from time to time. Interest <sup>2</sup> 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<sup>3</sup></b>	<b>34.46%</b> (Retail Purchase) & <b>35.81%</b> (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.
<b>Interest Free Period<sup>4</sup></b>	<ul style="list-style-type: none"> <li>Up to 60 days</li> <li>No interest-free period on Cash Advance / "Smart Choice" Balance Transfer Program and / or Cash Conversion Plan</li> </ul>
<b>Minimum payment</b>	(i) If the Monthly Statement Balance is HKD / RMB200 or above, all interest <sup>2</sup> and fees and charges including annual membership fees that may be charged, plus <b>1%</b> of outstanding principal or <b>HKD / RMB200</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 Membership Fee</b>	<ul style="list-style-type: none"> <li><b>HKD300</b> for Classic Card / UnionPay Dual Currency Classic Card (<b>HKD150</b> for each supplementary card)</li> <li><b>HKD600</b> for Gold Card / Titanium Card (<b>HKD300</b> for each supplementary card)</li> <li><b>HKD1,800</b> for Platinum Card / UnionPay Dual Currency Platinum Card / UnionPay Dual Currency Diamond Card (<b>HKD900</b> for each supplementary card)</li> <li><b>HKD2,000</b> for World Mastercard (<b>HKD1,000</b> for each supplementary card)</li> </ul>
<b>Cash Advance Fee</b>	Not Applicable
<b>Fees relating to Foreign Currency Transaction</b>	<b>1.95%</b> of every transaction effected in a currency other than Hong Kong dollar (not applicable to UnionPay Dual Currency Credit Card).
<b>Fee relating 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. 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 <b>1%</b> 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).
<b>Late Payment Fee</b>	<b>HKD / RMB 300</b> or the amount of minimum payment, whichever is the lower.
<b>Over-the-limit Fee</b>	<b>HKD / RMB 200</b> per billing cycle
<b>Returned Payment Fee</b>	Not Applicable

Note:

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

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

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

<sup>4</sup>Interest 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.

<b>If you make no additional charges using this card and each month you pay...</b>	<b>You will pay off the outstanding balance of HKD20,000 in about...</b>	<b>and you will end up paying an estimated total of...</b>
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](http://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.**

**Terms and Conditions for British Airways Club:**

1. Dah Sing Bank, Limited ("Bank") will credit the awarded Avios from "Qualified Transactions" (see the definition in Clause 8 below) to the British Airways Club ("Club") membership account according to the Club membership number provided by the cardholders of Dah Sing British Airways Platinum Card ("Eligible Card") ("Cardholders"). The username for the Cardholder's Club account must be the same as the principal Cardholder's name on the Eligible Card. If the pertinent Avios fails to be credited due to incorrect Club membership number or username provided by the Cardholder, the Bank will not be held liable and will not re-issue the pertinent Avios.
2. If the Cardholder does not provide the Club member account number at the time of his / her Eligible Card application, the Bank will automatically enroll the Cardholder in the Club as part of the application. The Cardholder agrees that the Bank can share his / her personal data with British Airways Plc ("British Airways") for processing the Club membership account. The Cardholder will receive the Club's statement and information. If the Cardholder changes his / her Club membership number after the Eligible Card has been issued, the Cardholder must inform the Bank within 1 month of the change in order to get the Avios transferred to the new Club account. The Bank and British Airways will not be held liable and will not re-issue the relevant Avios if the Cardholder does not provide updated information in such cases. British Airways shall have sole responsibility for the Club but accept no responsibility or liability for the Eligible Card. The Bank will not be held liable for any product/service provided by the Club or any matter in relation to the Club.
3. Avios are issued subject to the Club's terms and conditions. For details, please visit [www.ba.com/theclubterms](http://www.ba.com/theclubterms). Reward flights and upgrade bookings are subject to availability. Taxes, fees and carrier charges apply. Detailed information can be found on [ba.com](http://ba.com) or by calling +852 3002 1208.
4. Cardholders are subject to both Club's terms and conditions and the Bank's applicable credit card terms and conditions relating to Avios. In case of inconsistency between the two, the Club's terms and conditions shall prevail. Any programme offer in relation to the Club is subject to change without further notice.

**General Terms and Conditions:**

5. For every HKD6 spent on "Qualified Transactions" (see the definition in Clause 8 below) by the Cardholder, 6 bonus points will be awarded which will be automatically converted to 1 Avios ("Basic Avios"). 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, 6 bonus points will be awarded which will be automatically converted to 1 Avios. The Cardholder can earn double Avios whenever the Qualified Transaction is made on his / her birthday. The double Avios earned on birthdays will be calculated per Cardholder basis (i.e. principal and supplementary Cardholders can enjoy double Avios upon spending on their own respective birthdays but not on each other's birthdays).
6. Cardholders will earn 1.5 Avios for every HKD6 spent on "Overseas Transactions" (see the definition in Clause 9 below) ("Basic Overseas Spending Avios") or 2 Avios for every HKD6 spent at British Airways online or British Airways Contact Centre for purchasing flight tickets that have a British Airways prefix flight number ("British Airways Ticket Spending"), but not applicable to bookings made on British Airways' franchise, codeshare or alliance airlines.
7. The bonus points will be automatically converted to Avios on the statement date of every month, and the awarded Avios will be credited to the respective Club membership account within 6 weeks after the issuance of credit card monthly statement. To be eligible for auto-conversion, principal Cardholder must also be an Club member. The total credit card bonus points earned by principal and

supplementary cards will be calculated and converted to Avios separately. The Avios earned from principal and supplementary cards will be credited to the principal Cardholder's Club account. Bonus points will be calculated based on each retail transaction (calculated up to the last integer) shown on the credit card monthly statement. Any Avios beyond the decimal place after conversion will not be accumulated.

8. "Qualified Transactions" for Avios conversion refer to retail purchase amounts only, but excluding transactions including but not limited to 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, Cash Conversion Plan, Stocks Investment Savings Plans, "Payeasy" Bill Payment amounts, "JET Payment" amounts, tax payments, interest-free monthly installments, cheque payment (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 Qualified Transactions.
9. Foreign currency transactions and cross-border transactions in Hong Kong dollars ("Overseas Transactions") refer to transactions in Hong Kong dollars 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 but excluding British Airways Ticket Spending. Transactions made via the official website and other point of sales of British Airways (even if conducted in Hong Kong and in Hong Kong dollars) may be treated as cross-border transactions in Hong Kong dollars and related transaction fees may be levied. Cardholders are required to understand the fees and charges that may arise from the purchase of the products and / or services of British Airways before purchasing such products or services. Please refer to "List of Service Charges for Dah Sing Credit Card / Private Label Card" for details of the relevant charges.
10. The relevant Eligible Card account and Club account must be valid and in good standing at the time the Avios is to be credited into Club account. After the Bank credits Avios to principal Cardholder's Club account, the Bank will not hold any responsibility towards the Avios converted.
11. The use of the Avios is bound by the terms and conditions set out by the Club. For details, please visit [ba.com/theclubterms](http://ba.com/theclubterms). The Bank is not the supplier of the Avios or the relevant products or services. Any enquiry, comment or complaint about the Avios and/or the relevant products or services should be directed to British Airways and/or the relevant suppliers (as the case may be). The Bank shall not be responsible for any matter in relation to Avios and relevant products or services.
12. 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 and other supporting documents for inspection. All sales slips submitted to the Bank will not be returned.
13. The respective Avios will be deducted if there is any cancelled or refunded transaction in the credit card monthly statement.
14. The Bank, British Airways and all participating merchants reserve the final rights to amend these Terms and Conditions and / or amend, suspend or terminate any offer/promotion mentioned herein at any time without prior notice.
15. These Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong. Any dispute arising under these Terms and Conditions shall be subject to the non-exclusive jurisdiction of the courts of Hong Kong.
16. A person who is not a party to these Terms and Conditions may not enforce any of their provisions under the Contracts (Rights of Third Parties) Ordinance (Cap 623 of the Laws of Hong Kong).

17. These Terms and Conditions shall form part of the agreement governing the use of the Bank's 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.
18. Any offer mentioned herein shall be terminated immediately upon cessation of British Airways' or any other participating merchant's business.
19. All photos, product price and product information are for reference only. For details, please contact the corresponding merchant(s) / supplier(s).
20. All matters and disputes will be subject to the final decision of the Bank and British Airways.
21. In case of any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

**Terms and Conditions for Up to 20,000 Avios Welcome Offer ("Welcome Offer")**  
**(Not Applicable to Existing Dah Sing Credit Cardholders):**

22. The promotion period for Welcome Offer is from 7 Apr 2024 to 30 Jun 2025 (both dates inclusive) ("Welcome Offer Promotion Period").
23. The Welcome Offer is only applicable to new principal card applicants (i.e. applicants 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 Card Issuance Date (as defined in Clause 26 below)) who have successfully applied for an Eligible Card during the Welcome Offer Promotion Period ("Welcome Offer Eligible Cardholder"). Each Welcome Offer Eligible Cardholder can only apply for one Eligible Card and unless otherwise specified and is entitled to the reward in each Tier (1, 2 and 3a/3b) of the Welcome Offer once only. If a Welcome Offer Eligible Cardholder also applies for other Dah Sing credit card(s), he / she can only enjoy the welcome offer of the first approved Dah Sing credit card ONCE only.
24. If the Welcome Offer Eligible Cardholder cancels his / her Eligible Card within 13 months from the Card Issuance Date, the Bank reserves the right to debit a handling fee of HKD1,200 from the relevant principal Eligible Card account without prior notice.
25. To enjoy the Welcome Offer, Welcome Offer Eligible Cardholders are required to fulfill the below requirements within the first 2 months from the Card Issuance Date:

Tier	Requirements	Total Avios earned (Basic + Extra Avios)
1	Accumulate HKD4,000 of Eligible Spending (as defined in Clause 27 below)	4,000 Avios
2	Accumulate HKD12,000 (i.e. subsequent HKD8,000) of Eligible Spending	Cumulative Total of 8,000 Avios
3a*	Accumulate HKD30,000 (i.e. subsequent HKD18,000) of Eligible Spending	Cumulative total of 20,000 Avios
3b*	<u>Apply for the Eligible Card through online channel</u> , meet Tier 2 requirement and successfully open 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 28 below)	

\*If the Welcome Offer Eligible Cardholder fulfills the requirements for both Tiers 3a and 3b, extra 9,000 Avios will be awarded for a total of 20,000 Avios (Basic + Extra Avios).



Example of fulfilling Tier 3a requirements: Welcome Offer Eligible Cardholder accumulates Eligible Spending with local spending

Tier	Requirements	Basic Avios	Extra Avios	Total Avios earned
1	Accumulate HKD4,000 of Eligible Spending	666 Avios ( $HKD4,000 \div HKD6 \times 1$ Avios)	3,334 Avios	4,000 Avios
2	Accumulate HKD12,000 (i.e. subsequent HKD8,000) of Eligible Spending	Cumulative total of 2,000 Avios ( $HKD12,000 \div HKD6 \times 1$ Avios)	Cumulative total of 6,000 Avios	Cumulative total of 8,000 Avios
3a	HKD30,000 (i.e. subsequent HKD18,000) of Eligible Spending	Cumulative total of 5,000 Avios ( $HKD30,000 \div HKD6 \times 1$ Avios)	Cumulative total of 15,000 Avios	Cumulative total of 20,000 Avios

Example of fulfilling Tier 3b requirements: Welcome Offer Eligible Cardholder applies Eligible Card through online channel and accumulates Eligible Spending with local spending, and successfully open a YOU i-Account

Tier	Requirements	Basic Avios	Extra Avios	Total Avios earned
1	Accumulate HKD4,000 of Eligible Spending	666 Avios ( $HKD4,000 \div HKD6 \times 1$ Avios)	3,334 Avios	4,000 Avios
2	Accumulate HKD12,000 (i.e. subsequent HKD8,000) of Eligible Spending	Cumulative total of 2,000 Avios ( $HKD12,000 \div HKD6 \times 1$ Avios)	Cumulative total of 6,000 Avios	Cumulative total of 8,000 Avios
3b	Apply for the Eligible Card through online channel, meet Tier 2 requirement and successfully open a sole or joint-named YOU i-Account, VIP i-Account or Hello Kitty VIP i-Account as the Primary Account Holder	Cumulative total of 2,000 Avios ( $HKD12,000 \div HKD6 \times 1$ Avios)	Cumulative total of 18,000 Avios	Cumulative total of 20,000 Avios



26. **"Card Issuance Date"** refers to the approval date of the Welcome Offer Eligible Cardholder's Eligible Card. The Bank will issue a credit card approval notification through SMS to Welcome Offer Eligible Cardholder's valid Hong Kong mobile phone number according to the Bank's record upon successful card approval. Welcome Offer Eligible Cardholder can refer to that SMS for the Card Issuance Date.
27. **"Eligible Spending"** includes retail purchases, cash advances, autopay, recurring payment amounts, designated Mobile Payment Transactions (including Apple Pay, Google Pay™ and Samsung Pay), interest-free monthly installments, , but excluding transactions including but not limited to 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 and 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, TNG, Tap & Go 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, Stocks Investment Savings Plans, 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, tax payments, interest-free monthly installments, gift redemption fees (if applicable), cheque payments (if applicable), casino transactions and unposted / cancelled / refunded / unauthorized / chargeback transactions. Eligible Spending of supplementary card(s) will be considered as the Eligible Spending of the Welcome Offer Eligible Cardholder. Eligible Spending is calculated based on the relevant transaction date(s) and subject to the record of the Bank.
28. **"Primary Account Holder"** refers to the "Applicant" mentioned in the New Account(s) / Service(s) Application Form signed by the customer.
29. If the Eligible Cardholder prior to the card application already holds 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 extra Avios awarded in Tier 3b.
30. The Basic Avios of Welcome Offer awarded will be credited to the Welcome Offer Eligible Cardholder's Club membership account within 6 weeks after issuance of the credit card monthly statement with the record of the relevant Eligible Spending. The extra Avios will be credited to the Welcome Offer Eligible Cardholder's Club membership account within 6 to 8 weeks upon fulfilment of the spending requirements as specified in Clause 25 above.
31. 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 reward fulfillment otherwise the Welcome Offer Eligible Cardholder will not be entitled to the rewards.
32. The Bank reserves the right of final decision for determining if any transaction fulfils the definition of Eligible Spending.
33. For the details and relevant terms and conditions of YOU i-Account, please visit [www.dahsing.com/you/en](http://www.dahsing.com/you/en).
34. For the details and relevant terms and conditions of VIP i-Account, please visit [www.dahsing.com/vip/en](http://www.dahsing.com/vip/en).
35. For the details and relevant terms and conditions of Hello Kitty VIP i-Account, please visit [www.dahsing.com/vip/hellokitty/en](http://www.dahsing.com/vip/hellokitty/en).

**Terms and Conditions for British Airways Ticket Discounts Promotion ("Discount Offer"):**

36. The promotion period of this Discount Offer is valid between 19 Feb 2025 and 18 Feb 2026 (both dates inclusive) ("Discount Offer Promotion Period"). The booking period of air tickets is from 19 Feb 2025 to 18 Feb 2026. Travels must be completed on or before 18 Feb 2027.
37. The Discount Offer is only applicable to cardholders of Eligible Card.
38. Eligible Cardholders are entitled to a 10% Discount Offer for a round trip air ticket purchased with Eligible Card through the designated website of British Airways: [ba.com/dsb10](https://ba.com/dsb10) using the promotion code "CARDOFFERH" and their Club membership number / username and PIN during the Discount Offer Promotion Period for flight departing from Hong Kong. This Discount Offer is applicable to the total roundtrip price of every air ticket including government taxes, fees, carrier imposed charge or fuel surcharge and other taxes and fees (if applicable) on the same booking.
39. This Discount Offer is valid for all published fares in any cabin – World Traveller, World Traveller Plus, Club World or First on flights operated by British Airways. The Discount Offer is not valid for flights on code share or franchise carriers.
40. This Discount Offer applies for up to 8 passengers booked on the same booking for the same flights. Eligible Cardholders must travel together to qualify for this Discount Offer.
41. If an Eligible Cardholder fails to input the designated promotion code during payment transaction and is unable to enjoy this Discount Offer, neither the Bank nor British Airways will be liable or bear any responsibility.
42. For newly enrolled British Airways Club members, please allow 24 hours after membership enrolment before using the promotion code.
43. All rules of roundtrip fare purchased apply, including but not limited to advance purchase, minimum stay, weekend-add-ons, and cancellation / refund rules. This Discount Offer is subject to British Airways' fare rules and conditions of contract and other significant restrictions available on [ba.com](https://ba.com) and may be limited or withdrawn at any time without advance notice.
44. This Discount Offer is subject to availability. Fares, fees and offers may be changed from time to time without prior notice. For details, please visit [ba.com](https://ba.com).
45. This Discount Offer cannot be transferred to third parties or other accounts, exchanged for cash, other products, services or discount offers.
46. This Discount Offer is available to British Airways' flights only, not valid for discounts on British Airways' holidays (hotel + flight or hotel + car), hotels, car rental, redemption flights or bookings using Avios Part Payment.
47. All offers are provided by British Airways. The Bank is not the supplier of the above mentioned offer. The Bank shall not be responsible for any matter in relation to relevant offers and the Club programme. Any enquiries, comments or complaints about the quality of relevant offers should be directed to the respective airline.

**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.**