

**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 Rates<sup>1</sup> and Interest<sup>2</sup>Charges**

<b>Interest Rate<sup>1</sup> for Retail Purchase</b>	<b>31%</b> when you open your account and it will be reviewed from time to time.
<b>Interest Rate<sup>1</sup> for Cash Advance</b>	<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.

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.

## Dah Sing Business Card "Cash Rebate" Scheme Terms and Conditions

1. "Cash Rebate" is applicable to Cardholders of Dah Sing Business Card issued by Dah Sing Bank, Limited (the "Bank"). "Cash Rebate" earned will be calculated and credited to the relevant credit card account.
2. For every HKD250 spent using Dah Sing Business Card, a Cardholder can earn HKD1 Cash Rebate. "Cash Rebate" is only applicable to the transaction amount of **retail purchases and Octopus AAVS amount; but excluding the following transactions, including but not limited to cash advances, autopay, "Happy Installment" payments, Cash-in Plan payments, branch cash-in payments, balance transfers, 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 transactions and all unauthorized transactions.** The "Cash Rebate" offer shall be subject to the terms and conditions of the Dah Sing Business Card Cardholder Agreement ("Cardholder Agreement"). The Bank reserves the right to make final decisions on the applicability of the "Cash Rebate".
3. "Cash Rebate" earned by Cardholders will be credited into Cardholders' relevant credit card account. If Cardholders cancel or rescind relevant transactions after "Cash Rebate" has been posted, the Bank reserves the right to debit the amount equivalent to the value of "Cash Rebate" already credited to Cardholders from the relevant credit card account without prior notice.
4. "Cash Rebate" earned in each statement cycle will be credited to the credit card accounts in the next statement cycle. "Cash Rebate" posted into credit card account can only be applied to set off transaction amounts, and cannot be transferred or redeemed for cash.
5. The Bank will determine the eligibility of Cardholder's entitlement to "Cash Rebate" based on the Cardholders' transaction records held with the Bank.
6. Cardholders must 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 or other documents for inspection. All sales slips submitted to the Bank will not be returned.
7. The Bank reserves the right to amend these Terms and Conditions or cancel / amend / terminate the offer(s) at any time without prior notice. All matters and disputes will be subject to the final decision of the Bank.
8. 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.
9. These Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong. Each party hereto submits to the non-exclusive jurisdiction of the courts of Hong Kong.
10. 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).
11. 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 Welcome Offer:**

12. Promotion Period is valid from 1 January 2025 to 31 December 2025 (both dates inclusive) ("Promotion Period").
13. Welcome offer is only applicable to customer who fulfilled the following requirements ("Eligible Cardholders"):
  - i. Successfully opens a 328 Business Account during the Promotion Period (including current account and deposit account); and
  - ii. Did not hold / cancel any 328 Business Account in the past 12 months
  - iii. Successfully applied for Dah Sing Business Card during the Promotion Period and the cardholders of the aforesaid Dah Sing Business Cards must not hold / cancel any Dah Sing Business Card issued by the Bank in the past 12 months.
14. Each Eligible Cardholder will be entitled to HKD300 cash rebate ("Welcome Offer") upon accumulating Eligible Spending of HKD4,000 or above within the first 2 months from card-issuance date ("Spending period").
15. "Eligible Spending" includes retail purchase, cash advance, autopay, Stocks Investment Savings Plan contribution, gift redemption amount (if applicable), cheque payment amount (if applicable); but excludes the following transactions, including but not limited to recurring payment amount (e.g. Octopus Automatic Add Value Service, Autotoll Automatic Top-up Services, etc.), Mobile Payment Transactions through mobile application(s) that is / are made available by the Bank from time to time (e.g. Apple Pay, Google PayTM, Samsung Pay, etc.), Mobile Transfer and Top Up Transactions (e.g. PayMe, WeChat Pay, TNG, Tap & Go, etc.), "Happy Installment" installment amount, interest-free monthly installment amount (if applicable), Cash-in Plan amount, Branch Cash-in amount, balance transfer amount, bank handling fee (including annual fee, financial charge, late fee and cash advance handling fee, etc.), "Payeasy" bill payment amount, "Jet Payment" payment amount, casino transactions, unposted / cancelled / refunded and all unauthorised transactions. The Bank reserves the right of final decision for determining if the transaction fulfills the definition of "Eligible Spending".
16. Welcome Offer will be credited to the Credit Card account of Eligible Cardholder within 2 months after the Spending Period and posted on statement. The Welcome Offer i.e. the rebate amount is only applicable for settling new purchases; it is not transferable, cannot redeem for cash, withdraw as cash advance nor transfer to any gift or any discount.
17. The Bank will determine the cardholder's eligibility for entitlement of the Welcome Offer based on the cardholders' transaction records held with the Bank. The relevant credit card should maintain as valid and in good credit standing during the entire Promotion Period, Spending Period and when the Welcome Offer is granted. The relevant transactions must be posted and would be counted according to the Bank's record and the posting date. Otherwise, the Bank reserves the right to forfeit Eligible Cardholders' Welcome Offer without prior notice.
18. 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 and other supporting documents submitted to the Bank will not be returned. The Bank reserves the final right to determine the eligibility of the transaction.

- 19. If an Eligible Cardholder who has received the Welcome Offer cancels his / her Dah Sing Business Card within 13 months from card issuance date, the Bank will debit a handling fee of HKD300 from any account of the Eligible Cardholders without prior notice.**
20. The Bank reserves the right to amend these Terms and Conditions or cancel / amend / terminate the offer(s) at any time without prior notice. All matters and disputes will be subject to the final decision of the Bank.
21. The Terms and Conditions contained herein shall form part of the Cardholder 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.
22. These Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong. Each party hereto submits to the non-exclusive jurisdiction of the courts of Hong Kong.
23. 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).
24. In case of any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

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