

<Revised Version with effect from 2 May 2025>

## Terms and Conditions of Dah Sing DORAEMON Credit 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**

**Credit Card**  
**Jan 2025**

<b>This product is a credit card.</b>	
<p><b>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.</b></p> <p><b>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.</b></p>	
<b>Interest Rates<sup>1</sup> and Interest<sup>2</sup>Charges</b>	
<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.

**General Terms and Conditions:**

**1. "Cash Reward Scheme":**

- a. Eligible transaction for the Cash Reward Scheme of the Dah Sing DORAEMON Credit Card issued by Dah Sing Bank, Limited (the "**Bank**") ("**Eligible Card**") includes 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 payments, "Smart Choice" Balance Transfer Program payments, Cash Conversion Plan payments, Stocks Investment Savings Plans, "PayEasy" Bill Payment amounts, "JET Payment" payment amounts, tax payments, interest-free monthly installment amounts, cheque payment amounts (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 final decision on whether a transaction is eligible to be an eligible transaction of the Cash Reward Scheme.
- b. Cash reward will be calculated based on each eligible transaction (calculated up to the last integer) shown on credit card monthly statement. Each eligible transaction with an amount of less than HKD200 will NOT be entitled to any cash reward. Extra HKD1 cash reward will be earned for every eligible transaction of HKD200 made on the birthday of the cardholder of Eligible Card ("**Cardholder**"). The extra cash reward earned on Cardholder's birthday will be calculated per Cardholder basis (principal and supplementary Cardholders can enjoy extra cash reward upon spending on his / her respective birthday but not on each other's birthday).

Taking a single eligible transaction of HKD400 as an example:

	Classic Card	Platinum Card
Normal cash reward	HKD2	HKD4
Extra cash reward for eligible transaction made on birthday	HKD2	HKD2
Total cash reward	HKD4	HKD6

- c. Cash reward will be posted monthly:
  - i. For Cardholder who successfully applied for a DORAEMON Kids Savings Account, the cash reward earned by both principal and supplementary Cardholders will be credited into designated DORAEMON Kids Savings Account. In case more than one DORAEMON Kids Savings Account was set up successfully, the cash reward will be divided proportionally among all DORAEMON Kids Savings Accounts; cash reward will be divided down to unit dollar and remainder will be credited to the first created DORAEMON Kids Savings Account (according to the Bank's record). Cash reward is only applicable to the DORAEMON Kids Savings Accounts that applied together with Eligible Card, and maximum 3 accounts can be linked with each Eligible Card.

- ii. For Cardholder who fails to apply for a DORAEMON Kids Savings Account, the cash reward earned by the principal and supplementary Cardholder(s) will be credited into their Eligible Card account(s) respectively.
  - iii. If customers cancel or charge off relevant eligible transactions after posting cash reward, the Bank reserves the right to debit the amount equivalent to the value of cash reward given to customers from the Eligible Card account without prior notice.
  - d. Cash reward amount is only applicable for settling new purchases; it is not transferable, cannot be redeemed for cash, withdrawn as cash advance or exchanged for any gift or any discount.
2. The Bank reserves the right to amend these Terms and Conditions, or terminate, suspend or amend any promotion mentioned herein at any time without prior notice. In case of disputes, the Bank's decision shall be final and conclusive.
  3. 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.
  4. 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).
  5. These Terms and Conditions shall form part of the agreement governing the use of the relevant 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.
  6. 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 Offer Promotion of Dah Sing DORAEMON Credit Card (the "Promotion") (Not Applicable to Existing Dah Sing Credit Cardholder):**

7. The promotion period of the Promotion is from 1 Mar 2025 to 31 Dec 2025 (both dates inclusive) (the "Promotion Period").
8. The Promotion is 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 card opening date) ("New Cardholder") who has successfully applied for an Eligible Card within the Promotion Period. Each New Cardholder can only apply for one Eligible Card and is entitled to the welcome offer mentioned herein once only. If the New Cardholder also applies for principal card of other Dah Sing Credit Card(s), he / she can only enjoy the welcome offer of the first approved Dah Sing Credit Card ONCE.
9. New Cardholder will be entitled to one DORAEMON Desktop Bladeless Fan ("Gift") upon accumulating **Eligible Spending** (as defined in clause 10 below) of HKD10,000 or above with his / her Eligible Card within the first two months from the card issuance date.
10. "**Eligible Spending**" includes retail purchase amounts, online transaction amounts, cash advances, autopay, recurring payment amounts (e.g. Autotoll Automatic Top-up amounts), designated mobile payment transactions (including but not limited to Apple Pay, Google Pay™ and Samsung Pay), interest-free monthly installments, gift redemption fees (if applicable) and cheque payments (if applicable) only, excluding transactions including but not limited to Stocks Investment Savings Plans, Octopus Automatic Add Value Services 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 and Tap & Go etc.), WeChat Pay HK, AlipayHK, "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 annual fees, financial charge, late fees and cash advance handling fees, etc.), "PayEasy" Bill Payment amounts, "JET Payment" payment amounts, casino transactions, unposted / cancelled / refunded / unauthorized / chargeback transactions. The Bank reserves the final decision on whether a transaction is eligible to be an Eligible Spending. Eligible Spending of supplementary Eligible Card(s) (if applicable) will be combined into the corresponding principal Eligible Card account for the purpose of calculating the accumulated Eligible Spending under this Promotion. Eligible Spending is calculated based on the relevant transaction dates(s) and subject to the record of the Bank. Any decimal place for Eligible Spending amount will be rounded down to the nearest integer.

11. After the New Cardholder has fulfilled the spending requirements stated in Clause 9 above, the Bank will notify the New Cardholder the delivery or redemption (as decided by the Bank at its sole discretion) arrangement of the relevant Gift through such means as the Bank shall deem appropriate. The Eligible Card account must be valid and in good standing at the time the said notification is issued in order to be entitled to the relevant Gift. The Gift redemption letter or the relevant Gift (as the case may be) will be delivered to the statement mailing address of the New Cardholder (according to the Bank's record). The Bank will not re-issue the redemption letter or re-deliver the Gift (as the case may be) in the event that the New Cardholder does not receive the redemption letter or relevant Gift (as the case may be) for whatever reason.
12. In the event that the relevant Gift is to be redeemed by the New Cardholder, New Cardholder is required to bring along the Gift redemption letter to the designated redemption center to redeem the Gift. The Bank will not re-issue the redemption letter if it is damaged, lost, stolen or expired. For the details of Gift redemption, including the addresses and office hours of the redemption center(s), please refer to the redemption letter.
13. New Cardholder is required to keep the original of relevant sales slip(s). In case of any disputes, the Bank reserves the right to require New Cardholders to submit the original sales slip(s) or other relevant documents for verification purposes. Submitted documents will not be returned.
14. In case of any fraud / abuse / reversal / cancellation of transactions in respect of which the relevant gift under the Promotion is awarded, the Bank reserves the right to debit the equivalent value from the New Cardholder's account(s) at the Bank without prior notice.
15. The photos and product information of Gift are provided by M One Store Limited (the "Supplier") and are for reference only. The Bank is not the supplier of gift and will not make any representations or guarantees as to its quality or be responsible for any matter. The Bank will not be responsible for any matter in relation to Gift or the relevant services. Any enquiry, comment or complaint about the quality of relevant product or services of Gift should be directed to the Supplier through hotline 3596 7839 (Monday to Friday 10:30 am – 6:30 pm, except public holiday).
16. The Gift is not transferable, or refundable and cannot be exchanged for cash, other gift or any discount. The Gift is available on a first-come-first-served basis while stocks last. In the event that the Gift is out of stock, the Bank reserves the right to substitute it with another reward or gift without prior notice. Quoted prices and types of that reward or gift may not be the same as the Gift specified in this Promotion. All the Gift cannot be changed, cancelled or returned once provided to the New Cardholder.
17. **If a New Cardholder, who has already been provided the Gift, cancels his / her principal Eligible Card within 13 months from the relevant card issuance date (according to the Bank's record), the Bank will debit a handling fee of HKD400 from any account of New Cardholder without prior notice.**

**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.**