

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 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 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 Dah Sing 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:

| <u>Interest Rates and Finance Charges</u> |
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| <p>APR* for Retail Purchase: 35.70% 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.</p> |
| <p>APR* for Cash Advance: 39.20% 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.</p> |
| <p>Delinquent APR*: 40.77% (Retail Purchase) & 44.90% (Cash Advance) 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.</p> |
| <p>Interest Free Repayment Period: Up to 60 days</p> |
| <p>Minimum Payment: (i) If the Monthly Statement Balance is HKD / RMB200 or above, the minimum payment will be the total amount of bank service fees and financial charges plus 1% of total outstanding balance of transactions 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> |
| <u>Fees</u> |

Annual Fee:

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 Handling Fee: 3.5% of transaction amount or minimum of **HKD / RMB100**

(whichever is higher)

Fees relating to Foreign Currency Transaction

Transaction Fee for Foreign Currency Transaction: 1.95% on the transaction amount in foreign currency made outside of Hong Kong or in Hong Kong

Transaction Fee for Cross-border Transaction: (Applicable to Settling Foreign Currency Transaction in Hong Kong Dollars) **1%** on the transaction amount in Hong Kong currency made outside of Hong Kong or at any merchants not registered in Hong Kong

Fee related 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. 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 **1%** 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.

Late Fee: HKD / RMB280 or an amount equivalent to the minimum payment stated on the monthly statement (whichever is lower)

Overlimit Handling Charge: HKD / RMB200 each time (Each card account will be charged maximum once per statement cycle)

Returned Items (Cheque or Direct Debit Authorization): Not Applicable

Paper Statement Fee: 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 HKD20 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 for exemption can 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 = Annualized Percentage Rate. According to the guideline of the Code of Banking Practice, APR is calculated based on the Net Present Value method.

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 setup, 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 or amend this promotion 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 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.
 4. 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):

5. The promotion period of the Promotion is from 1 Jan 2021 to 31 Dec 2021 (both dates inclusive) (the "**Promotion Period**").
6. 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) who has successfully applied for an Eligible Card within the Promotion Period ("**New Cardholder**"). Each New Cardholder can only apply for one Eligible Card and is entitled to the welcome offer once only. If the New 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.
7. New Cardholder will be entitled to a DORAEMON Thermos Vacuum Insulated Bottle ("**Gift**") upon accumulating **Eligible Spending** (as defined in clause 8 below) of HKD5,000 or above with his / her Eligible Card within the first two months from the card-issuance date.
8. "**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), Stocks Investment Savings Plans, interest-free monthly installments, gift redemption fees (if applicable) and cheque payments (if applicable) only, excluding transactions including but not limited to 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, 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 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) will be combined with the Eligible Spending of the principal Eligible Card for the purpose of 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.

9. The Gift redemption letter will be mailed to the statement mailing address of the New Cardholder (according to the Bank's record) within 2 months after the New Cardholder fulfills the spending requirements stated in Clause 7 above. The Eligible Card account must be valid and in good standing at the time the redemption letter is issued in order to be entitled to the Gift.
10. 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.
11. 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.
12. In case of any fraud / abuse / reversal / cancellation of transactions in respect of which the relevant Gift under this 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.
13. The Gift is not transferable, or refundable and cannot be exchanged for cash, other gift or any discount. 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 redemption cannot be changed, cancelled or returned once confirmed by the Bank.
14. The photos, price and information that relate to Gift are provided by THERMOS Hong Kong (the "Supplier") and are for reference only. The Bank is not the supplier of the Gift and will not make any representations or guarantees as to its quality. Any enquiry, comment or complaint about the quality of relevant product or services should be directed to the Supplier through hotline 2608 0880 (Monday to Friday only 9am-12nn and 2pm-6pm, except public holiday) or email to customer-service@thermos.com.hk. The Bank shall not be responsible for any matter.

- 15. If New Cardholder, who has already redeemed the Gift, cancels his / her principal Eligible Card within 13 months from card-issuance date, the Bank reserves the right to charge a handling fee of HKD300 from the relevant Eligible Card account without prior notice.**