

## Terms and Conditions of DSOBA Centennial World Mastercard

### 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.	
<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>	
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>	<p><b>34.46%</b> when you open your account and it will be reviewed from time to time.</p> <p><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.</p>
<b>APR<sup>3</sup> for Cash Advance</b>	<p><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.</p>
<b>Delinquent APR<sup>3</sup></b>	<p><b>34.46%</b> (Retail Purchase) &amp; <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.</p>
<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>	<p>(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>.</p>
<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>	<p><b>1.95%</b> of every transaction effected in a currency other than Hong Kong dollar (not applicable to UnionPay Dual Currency Credit Card).</p>

<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.

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)

**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. DSOBA Centennial World Mastercard ("**Eligible Card**") is only applicable to the member of Diocesan School Old Boys' Association Limited ("**DSOBA**"), Diocesan Boys' School ("**DBS**")'s alumni, school committee member, teacher and staff. Successful application for the Eligible Card by a Cardholder means the cardholder agrees to authorize Dah Sing Bank, Limited ("**Bank**") to pass his / her personal data to DSOBA for verification of his / her identity. If a cardholder is not the member of DSOBA, DBS's alumni, school committee member, teacher or staff, the relevant Eligible Card service will be terminated.
2. Cash Rebate Scheme:
  - i. The cash rebate ("**Cash Rebate**") is applicable to Principal Card cardholders and Supplementary Card cardholders of the Eligible Card ("**Cardholders**") issued by the Bank. Cash Rebate earned for each Principal Card and Supplementary Card will be calculated and credited to the Eligible Card accounts respectively.
  - ii. The Cash Rebate is calculated based on individual transaction. Cardholders can enjoy HKD1 cash rebate for every transaction of HKD200 for local spending by using the Eligible Card (whereas individual local spending with amount less than HKD200 will not be entitled to any cash rebate), or enjoy HKD1 cash rebate for every transaction of HKD100 for overseas spending by using the Eligible Card (whereas individual overseas spending with amount less than HKD100 will not be entitled to any cash rebate) (collectively as "**Basic Cash Rebate**"). The Cash Rebate is only applicable to the transaction amount of retail purchase only, but excluding transactions including but not limited to cash advance, autopay, Octopus Automatic Add Value Service ("**AAVS**") 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 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 Cash Rebate shall be subject to the terms and conditions of the Dah Sing Credit / Debit Card Cardholder Agreement (including RMB Cards), please [click here](#) for details. The Bank reserves the final decision on the applicability of the Cash Rebate.
  - iii. Overseas transactions are only applicable to transactions in Hong Kong dollars or foreign currencies made outside of Hong Kong; and transactions in foreign currencies which are made in Hong Kong and transactions at any merchant not registered in Hong Kong.
  - iv. The Cash Rebate earned by a Cardholder will be credited into the Cardholder's relevant Eligible Card account. If a Cardholder cancels or charges off relevant transactions after

posting Cash Rebate, the Bank will debit the amount equivalent to the value of Cash Rebate given to such Cardholder from his / her credit card account without prior notice.

- v. The Basic Cash Rebate earned in each statement cycle will be credited to the relevant credit card account in next statement. The Cash Rebate that posted into credit card account is only applicable for settling new purchases, and cannot be transferred or redeemed for cash. The relevant credit card account must be valid and in good standing at the time of rebate in order to enjoy the Cash Rebate.
  - vi. The Bank will determine the eligibility of Cardholders to the Cash Rebate based on the Cardholder's transaction records held with the Bank. Please refer to the Dah Sing Credit / Debit Card Cardholder Agreement (including RMB Cards) for details.
  - vii. Cardholders are required to keep all relevant original sales slips. In case of any disputes, the Bank reserves the right to request any Cardholder 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.
3. Foreign currency transaction and cross-border transactions in Hong Kong currency include transactions in Hong Kong Dollar 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. Please refer to "List of Service Charges for Dah Sing Credit Card / Private Label Card" for the relevant charges.
4. The Terms and Conditions contained herein shall form part of the Agreement governing the use of 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.
5. The Bank reserves the right to amend these Terms and Conditions or cancel or amend the offer(s) set out herein at any time without prior notice. All matters and disputes will be subject to the final decision of the Bank.
6. In case of any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

#### **General Terms and Conditions for Welcome Offer:**

- 7. Promotion period is from 1 Jan 2025 to 31 Dec 2025 (both dates inclusive) ("**Promotion Period**").
- 8. This Welcome Offer is only applicable to principal card applicant who have successfully applied for the Eligible Card within the Promotion Period ("**Eligible Cardholder**"). Each Principal Card applicant can only apply for one Eligible Card and is entitled to the Welcome Offer once only.
- 9. If an Eligible Cardholder who has been awarded the Welcome Offer and cancels his / her Eligible Card within 13 months from the issuance date of his / her Eligible Card, the Bank will debit a handling fee of HKD300 from the any account of the Eligible Cardholder without prior notice.

#### **Terms and Conditions for Welcome Offer 1: DSOBA Limited Edition Gift Set**

- 10. Each Eligible Cardholder who successfully applies for Eligible Card will be entitled to a DSOBA Limited Edition Gift Set ("**Gift**") upon accumulating the "**Eligible Spending**" (as defined in clause

11 below) of HKD8,000 or above by using his / her Eligible Card (calculated based on the relevant transaction dates) within the first 3 months from the issuance date of his / her Eligible Card ("Spending Period").

11. **"Eligible Spending"** includes retail purchase amounts, cash advances, autopay, recurring payment amounts (e.g. Autotoll Automatic Top-up Services), designated mobile payment transactions (including but not limited to Apple Pay, Google Pay™ and Samsung Pay), gift redemption fees (if applicable) and cheque payments (if applicable) only, excluding transactions including but not limited to Octopus AAVS amounts, Stocks Investment Savings Plans, 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, mobile transfer and top-up transactions (including but not limited to PayMe, TNG, etc.), WeChat Pay, Alipay, interest-free monthly installments, "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 but not limited to annual fees, financial charges, late fees and cash advance handling fees, etc.), "PayEasy" Bill Payment amounts, "JET Payment" payment amounts, casino transactions and unposted / cancelled / refunded / unauthorized / chargeback transactions. Eligible Spending of principal and supplementary Eligible Card(s) will be merged and taken into account for this Welcome Offer. Eligible Spending is calculated based on the relevant transaction dates(s) and subject to the record of the Bank. The Bank reserves the final decision on whether a transaction is eligible to be an Eligible Spending.
12. After the Eligible Cardholder has fulfilled the spending requirements stated in Clause 10 above, the Bank will notify the Eligible 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 Eligible 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 Eligible Cardholder does not receive the redemption letter or relevant Gift (as the case may be) for whatever reason.
13. In the event that the relevant Gift is to be redeemed by the Eligible Cardholder, Eligible Cardholder is required to bring along the redemption letter to the designated venue within designated period 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.
14. 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 related thereto. Any enquiry, comment or complaint about the the Gift should be directed to DSOBA Office (Hotline: 2713-5268). The Bank shall not be responsible for any matter in relation to the Gift.
15. The Gift is not transferable, or refundable and cannot be exchanged for cash or any discount, product or service. The Gift is offered on a first-come-first-served basis while stocks last. In case of disputes, the decision of the Bank and the redemption centre will be final and conclusive.

16. 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 the replacement 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 Eligible Cardholder.

**Terms and Conditions for Welcome Offer 2: Extra 4% Cash Rebate Offer for VIP Banking Customers ("Extra 4% Cash Rebate Offer"):**

17. This Extra 4% Cash Rebate Offer is only applicable to the Eligible Cardholder who is holding a VIP i-Account or Hello Kitty VIP i-Account ("**Eligible VIP Banking Customer**"). If an Eligible VIP Banking Customer terminates his / her VIP banking service, this Extra 4% Cash Rebate Offer will also be cancelled without prior notice.
18. Within the first 12 calendar months from the issuance date of his / her Eligible Card, each Eligible VIP Banking Customer will be entitled to an extra HKD8 cash rebate for every successful single transaction of HKD200 local and an extra HKD4 Cash Rebate (collectively as "**Extra Cash Rebate**") for every successful single transaction of HKD100 overseas spending by using the principal and / or supplementary card of his / her Eligible Card upon fulfillment of the requirements as specified in Clause 19 below. The maximum Extra Cash Rebate amount per each Eligible VIP Banking Customer per month is HKD200.

Examples:

Type of spending	Spending amount	Basic Cash Rebate to be received	Extra Cash Rebate to be received	Total Cash Rebate to be received
Local spending	HKD1,000	HKD5	HKD40	HKD45
Overseas spending	HKD1,000	HKD10	HKD40	HKD50

19. This Extra Cash Rebate is only applicable to the transaction amount of retail purchase only, but excluding transactions including but not limited to cash advance, autopay, Octopus Automatic Add Value Service ("AAVS") 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, transactions made at merchants in the gambling and betting / security brokers or dealers / non-financial institutions (including but not limited to the purchase of foreign currency, money orders and travelers cheques) / financial institutions (including but not limited to the purchase of merchandise and services from banks) / wire transfer / wholesale purchase of precious stones and metals, watches and jewelry category as defined by Mastercard Asia / Pacific (Hong Kong) Limited from time to time, "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.

20. This Extra Cash Rebate for the spending of that calendar month will be credited to each Eligible Cardholders' Eligible Card account in the next month. All the relevant Eligible Card accounts and VIP i-Accounts or Hello Kitty VIP i-Accounts must be valid and in good standing during the period from the transaction date to the rebate date of this Extra Cash Rebate in order to enjoy this Extra Cash Rebate.

**Terms and Conditions of Extra HKD300 Cash Rebate Offer for Opening VIP Banking or Hello Kitty VIP Banking ("Extra HKD300 Cash Rebate Offer"):**

21. The promotion period of Extra HKD300 Cash Rebate Offer is from 1 Jan 2025 to 31 Dec 2025 ("Extra HKD300 Cash Rebate Offer Promotion Period").
22. Eligible Cardholder should fulfill the following criteria ("**Eligible New VIP Banking Customer**") to enjoy the extra HKD300 cash rebate:
- Successfully apply for an Eligible Card during Extra HKD300 Cash Rebate Offer Promotion Period; and
  - Successfully join VIP Banking or Hello Kitty VIP Banking of the Bank in sole name or joint name as a primary account holder within the associated VIP Banking or Hello Kitty VIP Banking Join Date listed in **Table 1**. Primary account holder refers to the "applicant" mentioned in VIP Banking application form, Hello Kitty VIP Banking application form or new account(s) / service(s) application form of the Bank signed by the customer. Eligible New VIP Banking customers refers to customers who do not maintain or cancel VIP Banking or Hello Kitty VIP Banking (either in sole name or joint name) during the period listed in **Table 1** below. ; and

**Table 1:**

Eligible Card issuance date	VIP Banking or Hello Kitty VIP Banking Join Date	Do not maintain or cancel VIP Banking or Hello Kitty VIP Banking period
1 Jan 2025 to 31 Mar 2025	1 Jan 2025 to 31 Mar 2025	1 Jan 2024 to 31 Dec 2024
1 Apr 2025 to 30 Jun 2025	1 Apr 2025 to 30 Jun 2025	1 Apr 2024 to 31 Mar 2025
1 Jul 2025 to 30 Sep 2025	1 Jul 2025 to 30 Sep 2025	1 Jul 2024 to 30 Jun 2025
1 Oct 2025 to 31 Dec 2025	1 Oct 2025 to 31 Dec 2025	1 Oct 2024 to 30 Sep 2025

- Maintain a Total Balance (including deposit balance of deposit accounts and the latest market value of investment accounts, EXCLUDING the latest market value of Margin Securities Account with Account Margin Ratio >0%) of HKD1,000,000 or above (or equivalent) at VIP i-Account or Hello Kitty i-Account on the Total Balance maintenance date associated to the VIP Banking or Hello Kitty VIP Banking Join Date listed period in Table 2 below.

**Table 2:**

<b>VIP Banking or Hello Kitty VIP Banking Join Date</b>	<b>Total Balance maintenance date (inclusive)</b>
1 Jan 2025 to 31 Mar 2025	30 Apr 2025
1 Apr 2025 to 30 Jun 2025	31 Jul 2025
1 Jul 2025 to 30 Sep 2025	31 Oct 2025
1 Oct 2025 to 31 Dec 2025	31 Jan 2026

23. Extra HKD300 cash rebate will be credited to the relevant VIP i-Account or Hello Kitty VIP i-Account of the Eligible New VIP Banking Customer (as the case maybe) on or before the date listed in **Table 3** below upon fulfilment of the requirements as specified in Clause 22. The relevant Eligible Card and VIP i-Account / Hello Kitty VIP i-Account must be valid and in good standing status at the time of the issuance of cash rebate in order to enjoy the extra HKD300 cash rebate.

**Table 3:**

<b>VIP Banking or Hello Kitty VIP Banking Join Date</b>	<b>Date of Cash Rebate</b>
1 Jan 2025 to 31 Mar 2025	On or before 31 May 2025
1 Apr 2025 to 30 Jun 2025	On or before 31 Aug 2025
1 Jul 2025 to 30 Sep 2025	On or before 30 Nov 2025
1 Oct 2025 to 31 Dec 2025	On or before 28 Feb 2026

24. The Total Relationship Value requirement of VIP i-Account & Hello Kitty VIP i-Account opened in the Bank is HKD1,000,000 or above (or equivalent). If the Total Relationship Value falls below HKD1,000,000 (or equivalent) in any month, a monthly maintenance fee of HKD200 (or equivalent) will be charged. The Total Relationship Value includes deposit balance of deposit accounts, latest market value of investment accounts and reference premium of life insurance accounts maintained with the Bank. Reference premium refers to the calculation based on the latest available information of in-forced life insurance policies provided by the third-party insurer as designated by the Bank, if any. The premium calculated may not be equal to accumulated actual premium paid and shall exclude pre-paid premium, premium discount, and policy loan etc. The reference premium of non HKD policy will be converted into HKD equivalent using the presumed exchange rate when calculating the Total Relationship Value. For details of the monthly maintenance fee, please refer to the latest booklet of "Bank Service Charges" of the Bank or contact our staff at branch.
25. Each Eligible New VIP Banking Customer, irrespective of the number of VIP i-Account(s) / Hello Kitty VIP i-Account(s) he / she has opened in single or joint name with the Bank during the Promotion Period, can enjoy Extra HKD300 Cash Rebate Offer ONCE only. The Bank will determine customers' entitlement to the Offers based on the records held by the Bank.
26. For the details and terms and conditions of VIP Banking and Welcome Offers, please visit [www.dahsing.com/vip/en](http://www.dahsing.com/vip/en).

27. For the details and terms and conditions of Hello Kitty VIP Banking and Welcome Offers, please visit [www.dahsing.com/vip/hellokitty/en](http://www.dahsing.com/vip/hellokitty/en) .

**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.**