

Dah Sing ONE+ Credit Card – Terms and Conditions

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>
<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 / RMB 200 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 / RMB 200 (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>
<p>Annual Fee:</p>

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 / RMB 100** (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 Payment Fee: HKD / RMB 280 or an amount equivalent to the minimum payment stated on the monthly statement (whichever is lower)

Overlimit Handling Charge: HKD / RMB 200 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 HKD 20 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 HKD 7,300 or household monthly income below HKD 11,500 (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 = Annualised 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 Rebate" Scheme:
 - a. "Cash Rebate" Scheme ("Cash Rebate") is applicable to Principal Card Cardholders and Supplementary Card Cardholders of Dah Sing ONE+ Platinum Card and Dah Sing ONE+ Titanium Card ("Dah Sing ONE+ Credit Card") issued by Dah Sing Bank, Limited ("the Bank"). "Cash Rebate" earned for each Principal Card and Supplementary Card will be calculated and credited to the credit card accounts respectively.
 - b. "Cash Rebate" is calculated based on 1% of the sum of **retail purchase amount** and 0.5% of the sum of **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 and payment amounts in relation to adding a new Octopus on any mobile payment** in each statement cycle. If the rebate amount is with decimal place (only calculated to 2 decimal places), the total rebate amount will be rounded up to nearest dollar. **"Cash Rebate" is only applicable to the transaction amount of retail purchases, Octopus AAVS, top-up to mobile wallets (including but not limited to top-up amounts to Octopus) via any mobile payment and adding a new Octopus on any mobile payment; but 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, Cash Conversion Plan, Stocks Investment Savings Plans payments, 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 / unauthorized / chargeback transactions.** The "Cash Rebate" offer 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".
 - c. "Cash Rebate" earned by Cardholders will be credited into cardholders' relevant Dah Sing ONE+ credit card account. If customers cancel or charge off relevant transactions after posting "Cash

Rebate", the Bank reserves the right to debit the amount equivalent to the value of "Cash Rebate" given to customers from the credit card account without prior notice.

- d. "Cash Rebate" earned in each statement cycle will be credited to credit card accounts in next statement cycle. "Cash Rebate" that posted into credit card account is only applicable for settling new purchases, and cannot be transferred or redeemed for cash.
 - e. The Bank will determine the eligibility of Cardholder for entitlement of "Cash Rebate" based on the Cardholders' transaction records held with the Bank. Please refer to the Dah Sing Credit / Debit Card Cardholder Agreement (including RMB Cards) for details.
 - f. 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.
2. 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.
 3. Cash advance is subject to relevant terms and conditions. Please check with the Bank's staff for details.
 4. Octopus AAVS service is subject to relevant terms and conditions, please click here for details.
 5. 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.
 6. The Bank reserves the right to amend these Terms and Conditions or cancel the offer at any time without prior notice. All matters and disputes will be subject to the final decision of the Bank.
 7. In case of any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

Dah Sing ONE+ Dual Card HKD100 Cash Rebate Offer Terms & Conditions ("Cash Rebate"):

1. Promotion period is valid from 1 January, 2021 to 31 March, 2021 (both dates inclusive) ("Promotion Period").
2. The Cash Rebate is only applicable to new Principal Card applicant (**i.e. who did not hold any Principal Card or Supplementary Card of any card type issued by Dah Sing Bank, Limited (the "Bank") in the past 12 months**) who successfully applies for i) Dah Sing ONE+ Credit Card ("ONE+ Credit Card") and ii) Designated Dah Sing Credit Card (as defined in clause 3 below) at the same time ("Eligible Cardholder"). For the avoidance of doubt, application for ONE+ Credit Card and Designated Dah Sing Credit Card should be submitted together in the same application form.
3. Designated Dah Sing Credit Card includes Dah Sing Hello Kitty Platinum Mastercard / Dah Sing MINNA NO TABO Platinum Card / Dah Sing Doraemon Platinum Card / Dah Sing Astro Boy Credit Card / Dah Sing GUNDAM Credit Card / BATMAN™ Platinum Card / Dah Sing Autotoll Credit Card / Dah Sing Autotoll E-Serve Credit Card / Dah Sing ANA World Mastercard / Dah Sing British Airways Platinum Card / Dah Sing United MileagePlus World Mastercard / Dah Sing APITA UNY Card / Dah Sing Link Happy Visa Card / Dah Sing Altruist Credit Card / Dah Sing Okashi Land Visa payWave Credit Card / International Student Identity MasterCard / International Teacher Identity MasterCard / Dah Sing

Distinction Platinum Card / Dah Sing Maryknoll Convent School Platinum VISA Card / Dah Sing ACCA Credit Card.

4. Eligible Cardholder is required to accumulate Eligible Spending (as defined in clause 5 below) of HKD500 or above with the ONE+ Credit Card within 2 months from card issuance in order to enjoy the Cash Rebate. The Cash Rebate 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 discount. The Cash Rebate will be credited to the ONE+ Credit Card account of the Eligible Cardholder within 2 months after posting of the Eligible Spending and will be posted on relevant statement. Each Eligible Cardholder can only enjoy the Cash Rebate once.
5. Eligible Spending includes retail purchases, cash advances, autopay, designated mobile payment transactions (Including Google Pay and Samsung Pay and Apple Pay), Stocks Investment Savings Plans, interest-free monthly installments, gift redemption fee (if applicable), cheque payments (if applicable) but excluding including but not limited to 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, recurring payment amounts (e.g. Octopus Automatic Add Value Service, Autotoll Automatic Top-up Service), mobile transfer and top-up transactions (including but not limited to PayMe, TNG etc.), WeChat Pay, "Happy Installment" payments, Cash-in Plan payments, branch cash-in payments, "Smart Choice" Balance Transfer Program, Cash Conversion Plan, bank handling fees (including annual fees, financial charges, late fees and cash advance handling fees, etc), "Payeasy" bill payment amounts, "JET Payment" amounts, casino transactions, unposted / cancelled / refunded / unauthorized / charge back transactions. Gift Eligible Spending of Supplementary Card will be combined to the Principal Card account. The Bank reserves the final decision on whether a transaction is eligible to be Gift Eligible Spending.
6. If an Eligible Cardholder who received the Cash Rebate cancels his/her ONE+ Credit Card within 13 months from the new card issuance date, the Bank reserves the right to debit a handling fee of **HKD100** from the relevant Credit Card account without prior notice.
7. The Bank reserves the right to amend these terms and conditions or suspend or terminate this promotion at any time without prior notice. In case of disputes, the Bank's decision shall be final and conclusive.
8. In case of fraud or abuse, the Bank reserves the right to debit an amount equivalent to the Cash Rebate from the cardholder's account maintained with the Bank without prior notice.
9. In case of any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.

This service / product is not targeted at customers in the European Union.

To borrow or not to borrow? Borrow only if you can repay!