

## Terms and Conditions of International Student Identity 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.   |  |
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| <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. |

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| <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.<br><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).   |

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| <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... |
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| Only the minimum payment  | 26 years  | HKD67,537   |
| HKD849  | 3 years   | HKD30,565<br>(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.**

**Terms and Conditions of the Welcome Offer (Not Applicable to Existing Dah Sing Credit Cardholders):**

1. The promotion period is valid from 1 Jan 2025 to 31 Dec 2025 ("Promotion Period").
2. Welcome offer of Hong Kong Student Travel cash coupon (worth HKD200) is only applicable to the International Student Identity MasterCard ("ISIC MasterCard") cardholder who successfully applies for ISIC MasterCard in the Promotion Period. The relevant cash coupon shall be delivered along with the new Credit Card. The cash coupon cannot be redeemed into cash, and its usage is subject to the relevant terms and conditions, which are set out in the back of the cash coupon. The supplier of the coupon is solely responsible for the quality of the coupon supplied, and the Bank has no liability for the quality of the same. Any enquiries, dispute or complaint in respect of the products, services and / or information should be directed to the relevant supplier. All matters and disputes will be subject to the final decision of the Bank and the relevant supplier.

**General Terms and Conditions:**

3. "Cash Reward Scheme":
  - a. "Cash Reward" is calculated per each single transaction. You can earn HKD1 cash reward for every transaction of HKD250, and no cash reward will be awarded for transaction less than HKD250. An extra HKD1 cash reward will be awarded (i.e. HKD2 cash reward for every transaction of HKD250) for spending on Cardholders' birthday or overseas. The extra Cash Rebate would be awarded for transactions made on the respective cardholder's birthday. Both principal and supplementary cardholders can enjoy extra cash rebate upon spending on their own respective birthdays but not on each other's birthdays. "Cash Reward Scheme" is only applicable to retail purchase amounts, but excludes the following transactions, including but not limited to cash advances, autopay, "Happy Installment" payments, "Cash-in Plan" amounts, branch cash-in payments, "Smart Choice" Balance Transfer Program payments, Cash Conversion Plan payments, Stocks Investment Savings Plans, "PayEasy" Bill Payment, "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 Bank reserves the right of final decision on the applicability of the "Cash Rebate".
  - b. The Cash Reward earned by a cardholder will be credited into his / her principal credit card account. If the cardholder cancels or charges off relevant transactions after the Cash Reward is credited, the Bank reserves the right to debit an amount equivalent to the value of the Cash Reward given to the cardholder from his / her credit card account without prior notice.
  - c. The Cash Reward will be used for payment of new transaction items; it is not transferable, refundable or cannot be exchanged for cash.
  - d. The Bank will determine a cardholder's eligibility for the Cash Reward based on the cardholder's transaction record held with the Bank.
  - e. 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 for inspection. All sales slips submitted to the Bank will not be returned.

4. Overseas transaction is only applicable to transactions in Hong Kong currencies or foreign currencies made outside of Hong Kong; And transactions in foreign currencies which is made in Hong Kong and transactions at any merchant not registered in Hong Kong.
5. To enjoy the ISIC MasterCard Member privileged offer, Cardholder has to present his / her ISIC MasterCard upon payment. For the merchant list and its offer details, please refer to the website of International Student Identity Card Association [www.isic.org](http://www.isic.org). Offer is subject to relevant terms and conditions, and the merchants reserve the rights to amend or terminate the offer and / or amend these terms and conditions at any time without prior notice. The relevant merchant is solely responsible for the quality and the supply of the offer and the Bank has no liability for the quality and supply of the same. Any enquiries, dispute or complaint in respect of the offer should be directed to the relevant merchants. All matters and disputes will be subject to the final decision of the Bank and the relevant merchants.
6. For payment through e-banking service, a service fee of 1% of the payment amount will be charged (applicable to the pre-registered merchants only and cardholder is required to pre-register again for the bill payment in person at Dah Sing Bank branch for every renewal of the new credit card). No Cash Reward will be awarded for payment through e-banking service. For information of the merchant list, please visit [www.dahsing.com](http://www.dahsing.com).
7. The Bank reserves the rights to amend these terms and conditions and / or amend or terminate this offer at any time without prior notice. All matters and disputes will be subject to the final decision of the Bank.
8. In case of any discrepancy between the Chinese and English versions of these terms and conditions, the English version shall prevail.

**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.**