

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

<p><b>This product is a credit card.</b></p> <p>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.</p> <p>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.</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.

**MAJOR TERMS AND CONDITIONS OF DAH SING CREDIT CARD CARDHOLDER AGREEMENT**

Customers' attention is drawn to the following major terms and conditions which impose significant liabilities on Cardholder:

1. Cardholder should sign the Card immediately upon receipt.
2. The Card and its Personal Identification Number ("PIN") should be kept safe and secret to prevent fraud and unauthorised use or disclosure. Failure to observe the above will result in full responsibility for all transactions.
3. Cardholder is obliged to pay the minimum payment due on time as shown in the monthly statement and there will be penalty charge if the required minimum is not made.
4. In case of default, Cardholder will be fully liable to reimburse fees and other expenses reasonably incurred in recovery actions.
5. In case of fraud and gross negligence, Cardholder shall be responsible for all losses suffered by the Bank.
6. If Cardholder reports any loss or theft of the Card as soon as reasonably practicable and had acted diligently and in good faith without involving fraud or gross negligence, the maximum liability shall not exceed HKD500.00.
7. The monthly statement of account shall be final and conclusive 60 days after its issue unless Cardholder reports any unauthorized transactions within that period.
8. The Bank shall have the right without prior notice to set off or transfer any monies standing to the credit of Cardholder's bank accounts of whatsoever description towards discharge of all sums due to the Bank in connection with the use of the Card.
9. The Principal Cardholder will be responsible for the debts of the Supplementary Cardholder and the debts incurred from the accounts with Octopus Automatic Add- Value Service (including but not limited to "Happy Family" Octopus Automatic Add- Value Account). The Supplementary Cardholder shall not be responsible for the debts of the Principal Cardholder or other Supplementary Cardholder. But Supplementary Cardholder shall be held liable by the Bank for the debts of the Supplementary Card in his / her own name.
10. Notwithstanding any term to the contrary, the Bank reserves the over-riding right to repayment ON DEMAND.
11. Cardholder can terminate the card service if he or she does not accept any amendments to the terms and conditions proposed by the Bank and before the effective date.
12. The Card shall not be used for any unlawful purposes including payment for any illegal betting.
13. Cardholder shall inform the Bank as soon as possible of any difficulty in repaying any outstanding balance to the Bank.

Customers are nonetheless advised to read the full terms and conditions. A copy of the terms and conditions is readily available to customers who may collect it from any branches of the Bank.

Please note that the use of the Card and the operations of the Card are subject to the terms and conditions of the Cardholder Agreement from time to time in force and Cardholder agrees to be bound by his / her application for the Card (whether made verbally or signed) and by his / her signature on or use of the Card (whether or not he / she has acknowledged receipt of the Card).

**Remark regarding Customer's Signature for the Application for the Card (applicable to applicants who maintain only bank accounts with the Bank and have not yet held the Card currently and submit their applications for the Card through e-Banking or Mobile Banking):**

The current specimen signature of the applicant's bank account in the Bank's record (based on the most recent bank account opened at the Bank) will be treated as his / her signature for the application for the Card.

In the event of any discrepancy between the English and Chinese 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.**