

## Terms and Conditions of Dah Sing MyAuto Credit Card

### Appointment of Chip Card / Magnetic Strip Card Services Provider:

Goldpac Datacard Solutions Company Limited ("Goldpac") which is 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) in respect of 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)).

### Key Facts Statement of Credit Card:

#### Interest Rates and Finance Charges

**APR\* for Retail Purchase: 34.46%** 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.

**APR\* for Cash Advance: 35.81%** 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.

**Delinquent APR\*: 34.46%** (Retail Purchase) & **35.81%** (Cash Advance / "Smart Choice" Balance Transfer Program and / or Cash Conversion Plan) 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.

**Interest Free Repayment Period:** Up to 60 days

**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.

**Fees**

**Annual Fee:**  
**HKD1,800** for Platinum Card (**HKD900** for each supplementary Card)

**Cash Advance Handling Fee:** Not applicable

**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 dollars 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 / RMB300** or an amount equivalent to the minimum payment stated on the monthly statement (whichever is lower)

**Over-the-limit Fee:** **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 statement(s) in the period of January to June or July to December every year, the Bank will charge HKD30 for the paper statement(s) 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 (1) will be exempted automatically. Eligible customer (2) – (4) have to 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.

\*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. Foreign currency transactions and cross-border transactions in Hong Kong dollars include transactions in Hong Kong dollars or in 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.
2. If the participating merchant closes its business, the relevant promotional offers contained herein will be terminated immediately.
3. All pictures, product prices and product information are for reference only, please contact the relevant participating merchants directly for details.
4. These Terms and Conditions shall form part of the agreement governing the use of Dah Sing Credit Card (the "**Agreement**") 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 suspend the offers herein at any time without prior notice. All matters and disputes will be subject to the final decision of the Bank.
6. These Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong. Any dispute arising under these Terms and Conditions shall be subject to the non-exclusive jurisdiction of the courts of Hong Kong.
7. A person who is not a party to these Terms and Conditions may not enforce any of their provisions under the Contracts (Rights of Third Parties) Ordinance (Cap 623 of the Laws of Hong Kong).
8. 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 "Bonus Point Reward Scheme":**

9. Dah Sing MyAuto Credit Card ("**Eligible Card**") Bonus Point Reward Scheme ("**Bonus Point Reward Scheme**"):
- a. The Bonus Point Reward Scheme is applicable to Principal Card cardholders and Supplementary Card cardholders of the Eligible Card (each, "**Cardholders**") issued by the Bank. Basic Bonus Points (as defined in clause 9b) earned for each Principal Card of the Eligible Card ("**Principal Eligible Card**") and Supplementary Card of the Eligible Card ("**Supplementary Eligible Card**") will be calculated separately and credited to the relevant Eligible Card accounts respectively.
  - b. For every HKD1 a Cardholder spends with his/her Eligible Card on Eligible Spending (as defined in clause 9c ), the Cardholder will earn 1 Bonus Point ("**Basic Bonus Point**").
  - c. The Bonus Point Reward Scheme is only applicable to the transaction amount of retail purchase and Octopus Automatic Add Value Service ("AAVS") amounts ("**Eligible Spending**"); but excluding the following 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 and unposted / cancelled / refunded / unauthorized / chargeback transactions. The Bank reserves the final decision on whether a transaction is eligible to be Eligible Spending.
  - d. The Basic Bonus Points earned in each statement cycle will be credited to the Cardholders' relevant Eligible Card account in the next statement cycle.

**Terms and Conditions of "Up to 20X Bonus Points of Designated Driving Spending Promotion" ("Extra Bonus Point Promotion"):**

10. The promotion period of the Extra Bonus Point Promotion is from 12 Jan 2023 to 31 Dec 2023 (both dates inclusive) ("**Extra Bonus Point Promotion Period**").
11. Extra Bonus Points (as defined in clause 12) earned by Supplementary Eligible Card(s) will be credited towards the Principal Eligible Card account.
12. Cardholders can enjoy the relevant extra bonus points ("**Extra Bonus Points**"; together with Basic Bonus Points, "**Bonus Points**") by accumulating the designated Eligible Spending per calendar month ("**Monthly Spending Requirement**") with his/her Eligible Card during the Extra Bonus Point Promotion Period, the details of which are set out below:

<b>Designated Categories of Eligible Spending</b>	<b>Bonus Points Awarded</b>	<b>Monthly Spending Requirement</b>	<b>Maximum Extra Bonus Points to be Awarded per Month*</b>
Payment of toll with "HKeToll" Free-Flow Tolling Service	HKD1 = 20 Bonus Points (Including Basic Bonus Points and 19X Extra Bonus Points)	/	25,000 Extra Bonus Points
Car-related Services (including Car Purchase, Hourly Parking <sup>^</sup> , Car Wash, Car Beauty, Car Repair, Auto Parts, Car Maintenance and Towing Service)	HKD1 = 8 Bonus Points (Including Basic Bonus Points and 7X Extra Bonus Points)	HKD5,000	50,000 Extra Bonus Points
Electric Vehicle Charging			
Spending at Gas Stations			

\* Eligible Spending of both the Principal Eligible Card cardholder and the Supplementary Eligible Card cardholder will be combined and counted towards the same Maximum Extra Bonus Points that can be awarded per month.

<sup>^</sup> Only applicable to single hourly parking fee transaction of HKD500 or below.

13. The Extra Bonus Point Promotion is not applicable to Autotoll Automatic Top-Up Service transactions.

14. The Bank will determine the eligibility of transactions based on the merchant code or transaction category as defined from time to time by the Bank or card associations. The Bank shall not be liable to determine the eligibility of any transactions before they are made by the Cardholders. The Bank reserves the right to final decision for determining the eligibility of transactions.
15. The Monthly Spending Requirement are determined by their post date. The Extra Bonus Points earned in each calendar month will be credited to the Cardholders' Eligible Card account in the next calendar month. For the toll payment transaction through "HKeToll" Free-Flow Tolling Service made on or before 31 May 2023, the Extra Bonus Points will be credited to the Cardholders' Eligible Card account on or before 30 Jun 2023. For the toll payment transaction through "HKeToll" Free-Flow Tolling Service made on or after 1 Jun 2023, the Extra Bonus Points earned in each calendar month will be credited to the Cardholders' Eligible Card account in the next calendar month.

#### **Additional Terms and Conditions of Bonus Point Reward Scheme and Extra Bonus Point Promotion:**

16. The respective Bonus Points awarded will be deducted if the corresponding transaction is shown as cancelled or refunded on the monthly statement.
17. The Bank will determine the eligibility of Cardholders for the Bonus Points based on the Cardholders' transaction records held with the Bank. The relevant transaction must be posted in order to receive the relevant Bonus Points.
18. Cardholders are required to keep all relevant original sales slips and transaction records. In case of any disputes, the Bank reserves the right to request Cardholders to submit the relevant original sales slips and/or other supporting documents for inspection. All original sales slips and/or other supporting documents submitted to the Bank will not be returned.
19. All the relevant Eligible Card accounts must be valid and in good credit standing during the period from the transaction date to the date when the relevant Bonus Points are to be credited in order to enjoy the relevant Bonus Points.

#### **General Terms and Conditions of "Welcome Offer" ("Welcome Offer"):**

20. The promotion period of the Welcome Offer is from 12 Jan 2023 to 31 Dec 2023 (both dates inclusive) ("**Welcome Offer Promotion Period**").
21. Welcome Offer is only applicable to new Principal Card applicant who successfully applies for an Eligible Card within the Welcome Offer Promotion Period (**i.e. those who did not hold any Principal Card or Supplementary Card of any card type issued by the Bank in the past 12 months**) ("**Eligible New Cardholder**"). Each Principal Card applicant can only apply for one Eligible Card and is entitled to the Welcome Offer once only. If an Eligible New Cardholder applies for more than one Eligible Card, he / she can only enjoy the relevant Welcome Offer ONCE (according to the first approved Eligible Card) regardless of the number of Eligible Card applied for.
22. Upon accumulating the designated amount of the Welcome Offer Eligible Spending (as defined in clause 23) using the Eligible Card within the first 2 months from the date of card issuance ("**Designated Spending Period**"), an Eligible New Cardholder is entitled to one of the following Welcome Offers:

- a. One BLACK & DECKER portable air compressor (please refer to clause 25 below for details); or
  - b. HKD400 Cash Rebate (please refer to clause 26 below for details).
23. **"Welcome Offer Eligible Spending"** includes retail purchases, 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 HK, AlipayHK, 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. Welcome Offer Eligible Spending of Supplementary Eligible Card will be combined to the Principal Eligible Card account. 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 a Welcome Offer Eligible Spending.
24. If an Eligible New Cardholder does not specify his / her preference or has selected more than one Welcome Offer, the Bank will automatically deem the Eligible New Cardholder to have selected the HKD400 Cash Rebate as the Welcome Offer. The choice of Welcome Offer, once selected or deemed to be selected by the Eligible New Cardholder, cannot be changed.
25. **BLACK & DECKER Portable Air Compressor**
- a. Each Eligible New Cardholder who has selected "BLACK & DECKER portable air compressor" as his / her Welcome Offer will be entitled to a BLACK & DECKER portable air compressor (Suggested Retail Price: HKD698) (the **"Gift"**) upon accumulating the Welcome Offer Eligible Spending (as defined in clause 23) of HKD12,000 or above with his / her Eligible Card within the Designated Spending Period.
  - b. A redemption letter will be mailed to the statement mailing address (according to the Bank's record) of the Eligible New Cardholder within 2 months upon the Cardholder's fulfilling of the Welcome Offer Eligible Spending requirement as specified in clause 25a above.
  - c. The Eligible New Cardholder is required to bring along the 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.
  - d. The Bank is not the supplier of the Gift. All photos, product specification, quality, availability, maintenance and warranty of the Gift are provided by the relevant merchant. The Bank will not make any representations or warranties regarding the Gift. Any enquiry, comment or complaint about the quality, availability and warranty of the Gift should be directed to



Steampool (HK) Co. Ltd (Hotline: 2342 8129). The Bank shall not be responsible for any matter in relation to the Gift.

- e. The Gift is not transferable, or refundable and cannot be exchanged for cash or any discount. 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.
- f. In the event that the Gift is out of stock or there is any other issue, the Bank reserves the right to substitute the Gift with an alternative gift without prior notice to relevant Eligible New Cardholder. Quoted price and the type of such alternative gift may not be the same as the Gift.

#### 26. HKD400 Cash Rebate

- a. Each Eligible New Cardholder who has selected or is deemed to have selected "HKD400 Cash Rebate" as his / her Welcome Offer will be entitled to HKD400 cash rebate upon accumulating Welcome Offer Eligible Spending (as defined in clause 23) of HKD6,000 or above with his / her Eligible Card within the Designated Spending Period.
  - b. The cash rebate is only applicable for settling new purchases conducted through the Eligible Card account; it is not transferable, cannot be redeemed for cash, withdrawn as cash advance or exchanged for any gift or any discount.
  - c. The cash rebate will be credited to the Eligible Card account of the Eligible New Cardholder within 2 months after the end of the respective Designated Spending Period and will be posted on the relevant statement.
27. If an Eligible New Cardholder receives the Welcome Offer and cancels his / her Eligible Card within 13 months from the Eligible Card issuance date, the Bank reserves the right to debit **(for Eligible New Cardholder receiving the HKD400 Cash Rebate) a handling fee of HKD400, or (for Eligible New Cardholder receiving the Gift) an amount equivalent to the suggested retail price of the Gift from the relevant Eligible Card account or other account(s) held by the Eligible New Cardholder with the Bank** without prior notice.
28. The Bank will determine the Eligible New Cardholder's eligibility to the Welcome Offer based on the Eligible New Cardholders' transaction records held with the Bank. The relevant Eligible Card account should remain as valid and in good credit standing during the entire Welcome Offer Promotion Period, the relevant Designated Spending Period and when the Welcome Offer is to be granted. The relevant transactions must be posted and would be counted according to the Bank's record. Otherwise, the Bank reserves the right to cancel the Eligible New Cardholders' entitlement to the Welcome Offer without prior notice.
29. Eligible New Cardholders are required to keep all relevant original sales slips and transaction records. In case of any disputes, the Bank reserves the right to request Eligible New Cardholders to submit the relevant original sales slips and/or other supporting documents for inspection. All original sales slips and/or other supporting documents submitted to the Bank will not be returned.

## Terms and Conditions of "Complimentary Services" ("Complimentary Services")

30. The promotion period of the Complimentary Services is from 12 Jan 2023 to 31 Dec 2023 (both dates inclusive) ("**Complimentary Services Promotion Period**").
31. Each Cardholder is entitled to each of the following Complimentary Services once in each calendar year during the Complimentary Services Promotion Period:
- Complimentary Tire Repair Service (please refer to clause 32 below for details) ; and
  - Complimentary Towing Service (please refer to clause 33 below for details).

### 32. Complimentary Tire Repair Service

- Cardholder will be entitled to a one-off complimentary tire repair service for fixing one tire leak provided by National Element Investment Limited (trading under the name of Car Beautician) ("**Car Beautician**") ("**Complimentary Tire Repair Service**") each calendar year by using the Eligible Card.
- To enjoy the Complimentary Tire Repair Service, the Cardholder has to contact Car Beautician at least 3 working days before the intended appointment date to reserve the Complimentary Tire Repair Service, and present the Eligible Card and other required information for registration before using the Complimentary Tire Repair Service.
- Each location of a tire leak is counted as one instance of tire leak. The Complimentary Tire Repair Service is only available to designated car models. Cardholders should contact Car Beautician for details.
- The Complimentary Tire Repair Service can be used for fixing one tire leak once only in each calendar year, and cannot be exchanged for cash or other products or services, and cannot be used in conjunction with any other promotional offers and discounts. If a Cardholder uses the Complimentary Tire Repair Service to fix more than one tire leak, he/she will have to pay for the fees for fixing the other tire leaks. If a Cardholder uses the Complimentary Tire Repair Service more than once per calendar year, the Bank will, in respect of each subsequent tire repair service, deduct HKD100 from the Cardholder's Eligible Card account without prior notice.
- Any enquiry, comment or complaint about the Complimentary Tire Repair Service should be directed to Car Beautician (Hotline: 8120 0288). The Bank shall not be responsible for any matter in relation to the Complimentary Tire Repair Service.

### 33. Complimentary Towing Service

- Cardholders will be entitled to a one-off complimentary towing service provided by Monster Club Transportation Limited ("**Complimentary Towing Service**").
- To enjoy the Complimentary Towing Service, the Cardholder has to contact Monster Club Transportation Limited to reserve the Complimentary Towing Service, and provide Monster Club Transportation Limited with the required information for registration.
- The Complimentary Towing Service is only available to designated car models. Cardholders should contact Monster Club Transportation Limited for details.

- d. The actual cost of the towing service depends on the type of vehicle and towing location. If the actual cost of the towing service exceeds HKD500, the Cardholder will have to pay the relevant merchant the remaining balance (being the difference between the actual cost and HKD500) in cash.
  - e. The Complimentary Towing Service can be used once only in each calendar year, and cannot be exchanged for cash or other products or services, and cannot be used in conjunction with any other promotional offers and discounts. If a Cardholder uses the Complimentary Towing Service more than once in a calendar year, the Bank will, in respect of each subsequent towing service, deduct HKD500 from the Cardholder's Eligible Card account without prior notice.
  - f. Availability of the Complimentary Towing Service is subject to the confirmation of Monster Club Transportation Limited.
  - g. After the Complimentary Towing Service is completed, the Cardholder is reminded to check the relevant vehicle on the spot. Any questions or complaint in relation to the Complimentary Towing Service must be raised to Monster Club Transportation Limited immediately, otherwise it may not be accepted. Any enquiry, comment or complaint about the service should be directed to Monster Club Transportation Limited (Hotline: 6446 5550). The Bank shall not be responsible for any matter in relation to the Complimentary Towing Service.
34. The Bank makes no representations or warranties as to the availability, quality, maintenance and warranty of the Complimentary Services, which are subject to the confirmation of Car Beautician or Monster Club Transportation Limited (as the case may be).
35. The Bank is not the supplier of the Complimentary Services. All descriptions of the Complimentary Services are provided by Car Beautician and Monster Club Transportation Limited (as the case may be). The Bank will not make any representations or warranties regarding the Complimentary Services. Use of the Complimentary Services shall be bound by the terms and conditions of Car Beautician or Monster Club Transportation Limited (as the case may be).

**Terms and Conditions of 0.18% Monthly Handling Fee Offer (the "Cash-In Handling Fee Offer") for Credit Card Cash-In Plan (the "Cash-In Plan")**

36. "Eligible Cardholder" means the Principal Card applicant of the Eligible Card (i.e. who did not hold any Principal Card or Supplementary Card of any card type issued by the Bank in the past 12 months) who successfully applies for the Eligible Card from 12 Jan 2023 to 30 Jun 2023 (both dates inclusive).
37. Eligible Cardholder who successfully applies for a loan under the Cash-In Plan (the "Cash-In Loan") via application hotline 2828 8002 within the first 2 months of the issuance date of the Eligible Card and meets relevant terms and conditions (as specified in clause 43 below) can enjoy the Cash-In Handling Fee Offer. Card issuance date refers to the one shown in the Bank's record. Each Eligible Cardholder is entitled to Cash-In Handling Fee Offer once only.

38. The approval of Cash-In Loan application is subject to the information provided by the Eligible Cardholder, which must be true and accurate, and is contingent upon the credit record of the cardholder having met the credit requirements of the Bank. The Eligible Cardholder shall authorize the Bank to verify any source the Bank may choose.
39. Cash-In Handling Fee Offer is only applicable to the Cash-In Plan with Cash-In Loan amount up to HKD200,000 or the available credit limit of the Eligible Card of the relevant Eligible Cardholder (whichever is lower). Monthly handling fee is 0.18% (APR is 3.76% for a Cash-In Loan of HKD200,000 with repayment period of 6 months. APR is calculated according to the guidelines issued in respect of the Code of Banking Practice and is rounded to the nearest two decimal places. An APR is a reference rate which includes the monthly handling fee and other fees and charges of a product expressed as an annualized rate.) The Cash-In Plan application result, including the Cash-In Loan amount to be granted is subject to the Bank's final approval.
40. All successfully submitted applications are irrevocable and cannot be cancelled, revised or withdrawn by the cardholder. The Bank may reject any application for the Cash-In Plan at its sole and absolute discretion.
41. A confirmation letter recording the details of the Cash-In Plan granted shall be issued to the Eligible Cardholder after the Cash-In Loan disbursement by the Bank.
42. In case of early settlement of the outstanding balance of the Cash-In Loan by the Eligible Cardholder, he / she shall forthwith repay all the remaining but outstanding balance and pay an installment plan cancellation fee of HKD300.
43. The Cash-In Plan is subject to:
  - a. The terms and conditions of the Bank's Credit Card Cash-In Plan. For details, please visit [www.dahsing.com/pdf/credit\\_card/cc\\_cashin\\_tnc\\_en.pdf](http://www.dahsing.com/pdf/credit_card/cc_cashin_tnc_en.pdf)
  - b. The Key Facts Statement of the Bank's Credit Card Cash-In Plan. For details, please visit [www.dahsing.com/pdf/credit\\_card/cashin\\_kfs\\_en.pdf](http://www.dahsing.com/pdf/credit_card/cashin_kfs_en.pdf)

**Terms and Conditions of 0 Handling Fee Offer (the "Spending Installment Handling Fee Offer") for Dah Sing Credit Card "Happy Installment" Plan (the "Spending Installment Plan"):**

44. "Eligible Cardholder" means the Principal Card applicant of Eligible Card (i.e. who did not hold any Principal Card or Supplementary Card of any card type issued by the Bank in the past 12 months) who successfully applies for the Credit Card from 12 Jan 2023 to 30 Jun 2023 (both dates inclusive) (the "Spending Installment Promotion Period").
45. Eligible Cardholder who successfully applies for a loan under the Spending Installment Plan (the "Spending Installment Loan") via the online Spending Installment Plan Application Form on the designated website of the Bank within the first 2 months of the issuance date of the new Eligible Credit Card, or on or before 30 Sep 2023 (whichever is earlier) (both dates inclusive) (the "Spending Installment Promotion Period") and meet all the corresponding terms and conditions (please [click here](#)), can enjoy the Spending Installment Handling Fee Offer. Card issuance date refers to the one shown in the Bank's record.
46. Each Eligible Cardholder can enjoy the Spending Installment Handling Fee Offer with respect to a maximum of 3 approved Spending Installment Loan applications within the Spending Installment

Promotion Period. If an Eligible Cardholder successfully applies for the Spending Installment Loan for more than 3 times within the Spending Installment Promotion Period, the Spending Installment Handling Fee Offer will be calculated based on his / her first 3 successful Spending Installment Loan applications only.

47. The Spending Installment Handling Fee Offer is only eligible for Spending Installment Loan application(s) of Eligible Card.
48. Eligible Cardholder cannot enjoy the Spending Installment Loan online application offer (please [click here](#) for details) concurrently with the Spending Installment Handling Fee Offer in respect of his / her first 3 successful Spending Installment Loan applications. If an Eligible Cardholder successfully applies for the Spending Installment Loan for more than 3 times within the Spending Installment Promotion Period, he / she can enjoy the Spending Installment Plan online application offer in respect of the fourth time or more successful Spending Installment Loan application(s). After the Bank's approval of the Spending Installment Loan, Eligible Cardholder should first settle the related fees (including the monthly handling fee incurred) of the Spending Installment Loan according to the terms and conditions of the Spending Installment Plan. The Spending Installment Handling Fee Offer will be credited to the Eligible Cardholder's Eligible Card account used to apply for the Spending Installment Loan (the "Designated Eligible Credit Card Account") in the form of credit card free spending credit on or before 31 Oct 2023. The credit card free spending credit can only be used for settlement of new transactions of the Designated Eligible Credit Card Account; and is not transferable or refundable and cannot be exchanged for cash. To enjoy the Spending Installment Handling Fee Offer, the Designated Eligible Credit Card Account must be valid on the date when the Bank credits the rebate and the Eligible Cardholder must have good repayment records.
49. The Spending Installment Handling Fee Offer will be calculated based on the first HKD10,000 of the approved Spending Installment Loan amount and capped at 6 months of repayment tenor. If the approved Spending Installment Loan amount is less than HKD10,000, the Spending Installment Handling Fee Offer will be calculated based on the actual approved Spending Installment Loan amount granted to the relevant Eligible Cardholder. The Spending Installment Plan result (including the Spending Installment Loan amount) is based on the approval of the bank.

Examples (for illustration purpose only):

	Eligible Cardholder A	Eligible Cardholder B	Eligible Cardholder C
Approved Spending Installment Loan Amount	HKD9,000	HKD9,000	HKD15,000
Loan Tenor	6 months	12 months	12 months
Personalized Monthly Handling Fee (%)	0.11%	0.13%	0.12%
Handling Fee Amount <sup>†</sup>	(a) HKD9,000 x 0.11% = HKD10	(a) HKD9,000 x 0.13% = HKD12	(a) HKD15,000 x 0.12% = HKD18

	Eligible Cardholder A	Eligible Cardholder B	Eligible Cardholder C
	(b) HKD10 x 6 months = <u>HKD60</u>	(b) HKD12 x 12 months = <u>HKD144</u>	(b) HKD18 x 12 months = <u>HKD216</u>
Spending Installment Handling Fee Offer <sup>+</sup>	(a) HKD9,000 x 0.11% = HKD10 (b) HKD10 x 6 months = <u>HKD60</u> (Full rebate of the Handling Fee! <b>(i.e. 0 Handling Fee)</b> )	(a) HKD9,000 x 0.13% = HKD12 (b) HKD12 x <u>6 months</u> = <u>HKD72</u>	(a) <u>HKD10,000</u> x 0.12% = HKD12 (b) <u>HKD12</u> x <u>6 months</u> = <u>HKD72</u>
Annualized Percentage Rate <sup>^</sup> if the Spending Installment Handling Fee Offer is not granted	2.31%	2.98%	2.68%
Annualized Percentage Rate <sup>^</sup> if the Spending Installment Handling Fee Offer is granted	0%	1.48%	1.78%

<sup>+</sup>Both the Handling Fee Amount and the Spending Installment Handling Fee Offer are calculated by (a) the Approved Spending Installment Loan Amount multiplied with the Personalized Monthly Handling Fee (%) and rounded up to the nearest integer first, and then (b) multiplied with the Loan tenor.

<sup>^</sup>The monthly handling fee and the relevant APR of the Spending Installment Loan for individual eligible customer may differ and are subject to eligible customer's Designated Eligible Credit Card Account status. APR is calculated according to the guidelines issued in respect of the Code of Banking Practice and is rounded to the nearest two decimal places. An APR is a reference rate which includes the monthly handling fee and other fees and charges of a product expressed as an annualized rate.

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

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