

Terms and Conditions of Dah Sing Private Banking Visa Infinite 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 (the "**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.

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.

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.

Interest Rates¹ and Interest²Charges

Interest Rate¹ for Retail

Purchase

31% when you open your account and it will be reviewed from time to time.

| | |
|---|--|
| Interest Rate¹ for Cash Advance | 31% when you open your account and it will be reviewed from time to time. Interest ² will be charged on the amount of cash advance from the date of the transaction until payment in full. |
| Annualised Percentage Rate³ (APR) for Retail Purchase | 34.46% when you open your account and it will be reviewed from time to time. We will not charge you interest² if you pay your balance in full by the due date each month. Otherwise, interest ² 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. |
| APR³ for Cash Advance | 35.81% when you open your account and it will be reviewed from time to time. Interest ² will be charged on the amount of cash advance from the date of the transaction on a daily basis until payment in full. |
| Delinquent APR³ | 34.46% (Retail Purchase) & 35.81% (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. |
| Interest Free Period⁴ | <ul style="list-style-type: none"> Up to 60 days No interest-free period on Cash Advance / "Smart Choice" Balance Transfer Program and / or Cash Conversion Plan |
| Minimum payment | (i) If the Monthly Statement Balance is HKD / RMB200 or above, all interest ² and fees and charges including annual membership fees that may be charged, plus 1% of outstanding principal 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 Membership Fee | <ul style="list-style-type: none"> 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 Fee | Not Applicable |
| Fees relating to Foreign Currency Transaction | 1.95% of every transaction effected in a currency other than Hong Kong dollar (not applicable to UnionPay Dual Currency Credit Card). |
| Fee relating 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. 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 1% 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). |
| Late Payment Fee | HKD / RMB 300 or the amount of minimum payment, whichever is the lower. |
| Over-the-limit Fee | HKD / RMB 200 per billing cycle |
| Returned Payment Fee | Not Applicable |

Note:

¹The interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year.

²Interest refers to the "financial charge" stated on the credit card statement and List of Service Charges for Dah Sing Credit Card / Private Label Card.

³An APR is a reference rate which includes the basic interest rates and other fees and charges of a product expressed as an annualised rate.

⁴Interest 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.

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.

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.

Terms and Conditions of "Dah Sing Private Banking Visa Infinite Card" Offer (effective from 1 Jan 2025, unless otherwise specified hereunder)

General Terms and Conditions:

1. These Terms and Conditions shall form part of the agreement governing the use of Dah Sing Bank, Limited (the "**Bank**") 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.
2. Dah Sing Private Banking Visa Infinite Credit Card ("**Eligible Card**") is applicable to valid Dah Sing Private Banking Customers only. If any customer terminates his / her Dah Sing Private Banking Account, the Bank reserves the right to cancel his / her Eligible Card without any prior notice.
3. 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.
4. Part of the below products / services below are not offered by the Bank. For any enquiries, disputes or complaints in respect of the relevant product or service quality, please direct to relevant merchant(s) and the Bank shall not hold any responsibilities.
5. Eligible Card must remain valid and in good standing status at the time of enjoying the offer. If customer fails to meet the relevant requirement(s), the Bank reserves the right to forfeit the offer(s) without any prior notice.
6. The Bank and the respective merchants (if applicable) reserves the right to amend these Terms and Conditions and/ or amend, suspend or terminate the relevant offer(s) at any time without prior notice. All matters and disputes will be subject to the final decision of the Bank and the respective merchants.
7. 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.
8. 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).
9. In case of any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

I. Terms and Conditions of "Exclusive Bonus Point Scheme":

1. The Exclusive Bonus Point Scheme is applicable to Principal Card cardholder and Supplementary Card cardholder of the Eligible Card issued by the Bank ("**Eligible Cardholder**"). Basic Bonus Points (as defined in clause 2 under Terms and Conditions of "Exclusive Bonus Point Scheme") 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.
2. For every HKD1 (calculated up to the last integer) an Eligible Cardholders spends with his / her Eligible Card on Eligible Spending (as defined in clause 3 under Terms and Conditions of "Exclusive Bonus Point Scheme"), he / she will earn 1 basic Exclusive Bonus Point ("**Basic Bonus Point**").
3. "Eligible Spending" includes local & overseas retail purchases and "Octopus Automatic Add Value Service" amount, but excludes the following transactions, including but not limited to cash advances, autopay, "Happy Installment" payments, Cash-in Plan payments, branch cash-in payments, balance transfers, 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, unposted / cancelled / refunded transactions and all unauthorized transactions. The Bank reserves the right to determine the eligibility of the transactions.
4. The Exclusive Bonus Point will be deducted if there are any cancelled or refunded transactions on the credit card monthly statement of Eligible Cardholder.
5. The earned Exclusive Bonus Point(s) does / do not expire.
6. The Exclusive Bonus Point(s) earned in each statement cycle will be credited to the relevant Eligible Card account in the next statement cycle.
7. Exclusive Bonus Point(s) accumulated in Eligible Card account cannot be combined for redemption or calculation together with other credit card accounts issued by the Bank.
8. All accumulated Exclusive Bonus Point(s) shall not be transferred to other Dah Sing Credit Card under Eligible Cardholder or other cardholders.
9. If Eligible Cardholder fails to make minimum payment on or before the expiry date shown on the credit card monthly statement and / or did not make minimum payment for 2 times or above in the past 12 months, the Basic Bonus Point shall not be rewarded until the credit card account resumes its good credit standing.

II. Terms and Conditions of "Extra Exclusive Bonus Point Offers":

1. "Extra Exclusive Bonus Point Offers" includes the offers stated in Clauses 5 to 7 below.
2. The Bank will determine the Eligible Cardholder's eligibility for the entitlement of "Extra Exclusive Bonus Point Offers" based on the transaction records under the relevant Eligible Card account held with the Bank.
3. If Eligible Cardholder cancels and / or refunds the transactions of relevant eligible spending and / or Designated Products (as defined in clause 5b under Terms and Conditions of "Extra Exclusive Bonus Point Offers") after the Extra Exclusive Bonus Point ("**Extra Bonus Point**") being credited to the Eligible Card account, the Bank reserves the right to debit the relevant Extra Bonus Point from the relevant Eligible Card account without further notice.
4. Eligible Cardholders' Eligible Card account must remain valid and in good standing status at the time when the Extra Bonus Point being credited. If Eligible Cardholder fails to meet the requirement, the Bank reserves the right to forfeit the Extra Bonus Point without any prior notice.
5. **Extra 1X Exclusive Bonus Point Offer for Designated Product ("Extra Bonus Point Offer 1")**
 - a. The promotion period of the Extra Bonus Point Offer 1 is from 1 Jan 2025 to 31 Dec 2025 (both dates inclusive).
 - b. For every HKD1 (calculated up to the last integer) an Eligible Cardholder spends with his / her Eligible Card by settling the payment of Stocks Investment Savings Plan or Investment Fund Savings Plan of the Bank ("**Designated Products**") in any credit card billing cycle, he / she can earn 1 Extra Bonus Point on the payment of Designated Products upon completion of one Eligible Spending of Extra Bonus Point Offer 1 (as defined in Clause 5c under Terms and Conditions of "Extra Exclusive Bonus Point Offers") in the same credit card billing cycle in which the relevant payment of Designated Product(s) is billed.
 - c. "**Eligible Spending of Extra Bonus Point Offer 1**" includes local & overseas retail purchases and "Octopus Automatic Add Value Service" amount, but excludes the transaction of purchasing the Designated Products and the following transactions, including but not limited to cash advances, autopay, "Happy Installment" payments, Cash-in Plan payments, branch cash-in payments, balance transfers, 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, unposted / cancelled / refunded transactions and all unauthorized transactions. The Bank reserves the right to determine the eligibility of the transactions.
 - d. Eligible Spending of Extra Bonus Point Offer 1 and the Extra Bonus Point(s) earned under Extra Bonus Point Offer 1 of the Principal Eligible Card account will be counted separately from those of the Supplementary Eligible Card account.

- e. Each Eligible Card account can earn a maximum of 25,000 Extra Bonus Points under Extra Bonus Point Offer 1 in each monthly credit card statement.
 - f. The relevant spending is determined by the transaction date and subject to the record of the Bank. The Extra Bonus Point(s) of Extra Bonus Point Offer 1 will be credited to Eligible Card account after statement cutoff date and will be shown on monthly credit card statement.
- 6. Extra 1X Exclusive Bonus Point Offer on Retail Purchases ("Extra Bonus Point Offer 2")**
- a. The promotion period of the Extra Bonus Point Offer 2 is from 1 Jan 2025 to 31 Dec 2025 (both dates inclusive).
 - b. Eligible Cardholder must hold a valid Dah Sing Private Banking Account in relevant month ("Eligible Private Banking Customer") in order to enjoy Extra Bonus Point Offer 2.
 - c. For every HKD1 (calculated up to the last integer) an Eligible Private Banking Customer spends with his / her Eligible Card on **Eligible Spending of Extra Bonus Point** (as defined in clause 6d under Terms and Conditions of "Extra Exclusive Bonus Point Offers"), he / she can earn 1 Extra Bonus Point.
 - d. "Eligible Spending of Extra Bonus Point" includes local and overseas retail transactions, but excluding not limited to cash advances, autopay, Stocks Investment Savings Plans, interest-free monthly installments, gift redemption fee (if applicable), cheque payments (if applicable), 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, 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 PayHK, AlipayHK, "Happy Installment" payments, Cash-in Plan payments, branch cash-in payments, "Smart Choice" Balance Transfer Program payments, Cash Conversion Plan payments, transactions at financial / non-financial institutions or security brokers / dealers (including but not limited to purchases of products or services such as foreign currency, money orders, travellers' cheques, securities, stocks, bonds, commodities or mutual fund, money deposits and money transfers), 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. The Bank reserves the right to determine the eligibility of the transactions.
 - e. Extra Bonus Point(s) earned by Supplementary Eligible Card(s) will be credited towards the Principal Eligible Card account.
 - f. The relevant spending is determined by the post date of relevant transaction and subject to the record of the Bank. Extra Bonus Point(s) of Extra Bonus Point Offer 2 will be calculated based on calendar month and credit to the Principal Eligible Card account in the next calendar month.

- g. Each Eligible Card account (including Principal Eligible Card and Supplementary Eligible Card) will be subject to a maximum of 200,000 Extra Bonus Points in total for each calendar month under Extra Bonus Point Offer 2 and Extra Bonus Point Offer 3 (for details please refer to clause 7 under Terms and Conditions of "Extra Exclusive Bonus Point Offers").

7. Limited Extra 4X Exclusive Bonus Point Offer ("Extra Bonus Point Offer 3")

- a. The promotion period of the Extra Bonus Point Offer 3 is from 1 Jan 2025 to 30 Jun 2025 (both dates inclusive).
- b. Extra Bonus Point Offer 3 is only applicable to Eligible Private Banking Customer (as defined in clause 6b under Terms and Conditions of "Extra Exclusive Bonus Point Offers").
- c. For every HKD1 (calculated up to the last integer) an Eligible Private Banking Customer spends from 1 Jan 2025 to 31 Mar 2025 with his / her Eligible Card on Eligible Spending of Extra Bonus Point (as defined in clause 6d under Terms and Conditions of "Extra Exclusive Bonus Point Offers"), he / she can earn 4 Extra Bonus Points ("**Limited Extra Bonus Points**"). From 1 Apr 2025 to 30 Jun 2025 (both dates inclusive), Eligible Private Banking Customer has to accumulate monthly Eligible Spending (as defined in clause 3 of Terms and Conditions of "Exclusive Bonus Point Scheme") of HKD10,000 or above ("**Monthly Spending Requirement**") to enjoy the Limited Extra Bonus Points.
- d. Limited Extra Bonus Point(s) earned by Supplementary Eligible Card(s) will be credited towards the Principal Eligible Card account.
- e. The Monthly Spending Requirement is determined by the post date of relevant transaction and subject to the record of the Bank. Limited Extra Bonus Points will be calculated based on calendar month and credit to the Principal Eligible Card account in the next calendar month.
- f. Each Eligible Card account (including Principal Eligible Card and Supplementary Eligible Card) will be subject to a maximum of 200,000 Extra Bonus Points in total for each calendar month under Extra Bonus Point Offer 2 (for details please refer to clause 6 under Terms and Conditions of "Extra Exclusive Bonus Point Offers") and Extra Bonus Point Offer 3.

Examples of Extra Bonus Point Offer 2 and Extra Bonus Point Offer 3 (for illustration purpose only):

Customer is an Eligible Private Banking Customer

Example 1:

Spending Period: Jan 2025

| | Customer A | Customer B |
|--|--------------------------------------|---|
| Accumulated Eligible Spending amount | HKD4,000 | HKD50,000 |
| Basic Bonus Points to be earned in that calendar month | 4,000 Exclusive Bonus Points | 50,000 Exclusive Bonus Points |
| Extra Bonus Point(s) under Extra Bonus Point Offer 2 (i.e. 1 Extra Bonus Point) | 4,000 Exclusive Bonus Points | 50,000 Exclusive Bonus Points |
| Extra Bonus Point(s) under Extra Bonus Point Offer 3 (i.e. 4 Extra Bonus Point) | 16,000 Exclusive Bonus Points | 200,000 Exclusive Bonus Points |
| Extra Bonus Points to be earned in that calendar month | 20,000 Exclusive Bonus Points | 200,000 Exclusive Bonus Points (Reached the maximum Extra Bonus Points per calendar month) |
| Total Exclusive Bonus Points to be earned | 24,000 Exclusive Bonus Points | 250,000 Exclusive Bonus Points |

Example 2:

Spending month: Apr 2025

| | Customer A | Customer B |
|--|-------------------------------------|--------------------------------------|
| Accumulated Eligible Spending amount | HKD4,000 | HKD25,000 |
| Basic Bonus Points to be earned in that calendar month | 4,000 Exclusive Bonus Points | 25,000 Exclusive Bonus Points |
| Extra Bonus Point(s) under Extra Bonus Point Offer 2 (i.e. 1 Extra Bonus Point) | 4,000 Exclusive Bonus Points | 25,000 Exclusive Bonus Points |
| Extra Bonus Point(s) under Extra | 0 Exclusive Bonus | 100,000 Exclusive Bonus |

| | | |
|---|---|---------------------------------------|
| Bonus Point Offer 3 (i.e. 4 Extra Bonus Point) | Point (Eligible Spending Requirement is not fulfilled) | Points |
| Extra Bonus Points to be earned in that calendar month | 4,000 Exclusive Bonus Points | 125,000 Exclusive Bonus Points |
| Total Exclusive Bonus Points to be earned | 8,000 Exclusive Bonus Points | 150,000 Exclusive Bonus Points |

Customer is not an Eligible Private Banking Customer

Example 1:

Spending Period: Jan 2025

| | Customer A | Customer B |
|--|---|---|
| Accumulated Eligible Spending amount | HKD4,000 | HKD50,000 |
| Basic Bonus Points to be earned in that calendar month | 4,000 Exclusive Bonus Points | 50,000 Exclusive Bonus Points |
| Extra Bonus Point(s) under Extra Bonus Point Offer 2 (i.e. 1 Extra Bonus Point) | 0 Exclusive Bonus Point (Customer is not an Eligible Private Banking Customer) | 0 Exclusive Bonus Point (Customer is not an Eligible Private Banking Customer) |
| Extra Bonus Point(s) under Extra Bonus Point Offer 3 (i.e. 4 Extra Bonus Point) | 0 Exclusive Bonus Point (Customer is not an Eligible Private Banking Customer) | 0 Exclusive Bonus Point (Customer is not an Eligible Private Banking Customer) |
| Extra Bonus Points to be earned in that calendar month | 0 Exclusive Bonus Point | 0 Exclusive Bonus Point |
| Total Exclusive Bonus Points to be earned | 4,000 Exclusive Bonus Points | 50,000 Exclusive Bonus Points |

Example 2:

Spending month: Apr 2025

| | Customer A | Customer B |
|--|--|--|
| Accumulated Eligible Spending amount | HKD4,000 | HKD25,000 |
| Basic Bonus Points to be earned in that calendar month | 4,000 Exclusive Bonus Points | 25,000 Exclusive Bonus Points |
| Extra Bonus Point(s) under Extra Bonus Point Offer 2 (i.e. 1 Extra Bonus Point) | 0 Exclusive Bonus Point (Customer is not an Eligible Private Banking Customer) | 0 Exclusive Bonus Point (Customer is not an Eligible Private Banking Customer) |
| Extra Bonus Point(s) under Extra Bonus Point Offer 3 (i.e. 4 Extra Bonus Point) | 0 Exclusive Bonus Point (Customer is not an Eligible Private Banking Customer) | 0 Exclusive Bonus Point (Customer is not an Eligible Private Banking Customer) |
| Extra Bonus Points to be earned in that calendar month | 0 Exclusive Bonus Point | 0 Exclusive Bonus Point |
| Total Exclusive Bonus Points to be earned | 4,000 Exclusive Bonus Points | 25,000 Exclusive Bonus Points |

III. Terms and Conditions of Priority Pass Airport Lounges Promotion (effective from 1 Jan 2025 to 31 Jan 2025):

1. Priority Pass membership card will be delivered to Eligible Cardholder within 2 weeks upon the approval of Eligible Card.
2. Eligible Cardholder has to present a valid Priority Pass membership card to access the Priority Pass airport lounges ("**Lounges**").
3. Usage of Lounges is subject to the relevant terms and conditions set out by Priority Pass. For details, please refer to Priority Pass Website www.prioritypass.com.hk.
4. Lounges service is provided by Priority Pass. For any enquiries, disputes or complaints in respect of the relevant product or service quality, please direct to Priority Pass and the Bank shall not hold any responsibilities.

IV. Terms and Conditions of Priority Pass Airport Lounges Promotion (effective from 1 Feb 2025):

1. The promotion period of the Priority Pass Airport Lounges ("**Lounges**") Promotion is from 1 Feb 2025 to 31 Dec 2025 (both dates inclusive) ("**Promotion Period**").
2. For the guideline of the use of the Lounges, please refer to www.dahsing.com/card/vippl/en.
3. **Cardholders of the Principal Eligible Card ("Eligible Principal Cardholders") who fulfill the designated requirements below can enjoy unlimited complimentary Lounges access ("Complimentary Access") within the Promotion Period.**

| Lounges Privilege | Designated Requirements |
|--|---|
| Enjoy <u>unlimited Complimentary Access</u> within the Promotion Period without any spending requirement | <u>Must be holding a valid Dah Sing Private Banking Account for the entire month in the month of accessing the Lounges</u> |

4. If Eligible Principal Cardholder is not holding a valid Dah Sing Private Banking Account for the entire month in which he / she accesses the Lounges, Eligible Principal Cardholder is required to **accumulate Eligible Spending of Complimentary Access (as defined in sub-clause (a) of this clause 4) of HKD10,000 or above** within the next calendar month following each access to the Lounges in order to enjoy the Complimentary Access once. The relevant spending is determined by the post date of the relevant transaction and subject to the record of the Bank.
 - a. "**Eligible Spending of Complimentary Access**" includes local and overseas retail transactions, but excluding not limited to cash advances, autopay, Stocks Investment Savings Plans, interest-free monthly installments, gift redemption fee (if applicable), cheque payments (if applicable), 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, 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 PayHK, AlipayHK, "Happy Installment" payments, Cash-in Plan payments, branch cash-in payments, "Smart Choice" Balance Transfer Program payments,

Cash Conversion Plan payments, transactions at financial / non-financial institutions or security brokers / dealers (including but not limited to purchases of products or services such as foreign currency, money orders, travellers' cheques, securities, stocks, bonds, commodities or mutual fund, money deposits and money transfers), 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. The Bank reserves the right to determine the eligibility of the transactions.

5. The Bank will levy **an access fee of HKD250 per person per visit** on the relevant Eligible Card account within 4 months after the use of the Lounges if Eligible Principal Cardholder (a) does not fulfill the requirement mentioned in clauses 3 and 4 above or (b) has accompanying guest(s) and / or Supplementary Eligible Card cardholder(s) who has / have enjoyed access to the Lounges during the Promotion Period. The visit record is subject to the "Record of Visit" provided by Priority Pass.
6. The use of the Lounges is subject to the relevant terms and conditions set out by Priority Pass. For details, please refer to Priority Pass Website www.prioritypass.com.hk.
7. The Lounges service is provided by Priority Pass. For any enquiries, disputes or complaints in respect of the relevant product or service quality, please direct to Priority Pass and the Bank shall not hold any responsibilities.

Examples (for illustration purpose only):
Example 1:

Eligible Principal Cardholder who is holding a valid Dah Sing Private Banking Account in the month of access

| Month of Access | Access | Access fee |
|-----------------|---|------------|
| Feb 2025 | 1 time (1 st Access) | HKD0 |
| Mar 2025 | 2 times (2 nd and 3 rd Accesses) | HKD0 |

Example 2:

Eligible Principal Cardholder who is not holding a valid Dah Sing Private Banking Account in the month of access

| Month of Access | Access | Eligible Spending in next calendar month | Access fee |
|-----------------|---|--|--|
| Feb 2025 | 2 times (1 st and 2 nd Accesses) | HKD20,000 | HKD0 (Fulfilled spending requirement) |
| Mar 2025 | 1 time (3 rd Access) | HKD5,000 | HKD250 (Not yet fulfilled spending requirement) |
| Apr 2025 | 1 time (4 th Access) | HKD10,000 | HKD0 (Fulfilled spending requirement) |

Example 3:

Eligible Principal Cardholder has changed the status of holding valid Dah Sing Private Banking Account in different months of access

| Month of Access | Eligible Private Banking Customer? | Access | Eligible Spending in next calendar month | Access fee |
|-----------------|------------------------------------|---|--|--|
| Feb 2025 | Yes | 1 time (1 st Access) | N/A | HKD0 |
| Mar 2025 | No | 3 time (2 nd to 4 th Accesses) | HKD20,000 | 2 nd Access: HKD0 (Met the relevant spending requirements) 3 rd Access: HKD0 (Met the relevant spending requirements) 4 th Access: HKD250 (Not yet fulfilled spending requirement) |
| Apr 2025 | Yes | 1 time (5 th Access) | N/A | HKD0 |

V. Terms and Conditions of Airport Limousine Service:

1. Eligible customer is required to present the relevant payment receipts of the Eligible Card for proof of purchase or booking of air ticket, travel package, tour or overseas hotel upon the service reservation. Airport limousine service is provided by the merchant partner of Visa. For any enquiries, disputes or complaints in respect of the quality of the relevant products or services quality, please direct to the relevant merchant and the Bank shall not hold any responsibilities.
2. For the promotion period, fee & charge, offer details, terms and conditions of the service, please refer to Visa website www.visa.com.hk.

VI. Terms and Conditions of Exclusive Bonus Point Redemption:

1. Exclusive Bonus Point redemption (including but not limited to bonus points' usage and storage) is subject to the relevant terms and conditions. For details, please refer to the relevant Credit

Card Bonus Point Program Redemption Form which is available at www.dahsing.com.

VII. Terms and Conditions of Birthday Offer:

1. Birthday Offer is subject to the relevant terms and conditions. For details, please visit www.dahsing.com/card/bday/en.

VIII. Terms and Conditions of Worldwide VIP Privileged Offers:

1. The offers are provided by merchant partner(s) of Visa and are bound by the relevant terms and conditions, and the Bank shall not hold any responsibilities. For other details, please visit Visa website www.visa.com.hk.

RISK DISCLOSURE:Stocks Investment Savings Plan

Investment involves risks. Stocks Investment Savings Plan ("SISP") is intended to assist customers to accumulate stock portfolio and expect there will be an appreciation in the long term. However, the price of securities fluctuates, sometimes dramatically. The price of securities may move up or down and may become valueless. Customers may not be able to purchase stock at the best price during a particular purchase date. Losses may be incurred as well as profits made as a result of buying and selling securities. Customers should carefully consider whether the investment products or services mentioned herein are appropriate for them in view of their investment experience, objectives and risk tolerance level, and read the terms and conditions of relevant Securities Services before making any investment decision. Customers are advised to seek independent professional advice if they wish.

Investment Fund Service

Investment involves risks. The price of funds fluctuates, sometimes dramatically. The price of fund may move up or down and may become valueless. Losses may be incurred as well as profits made as a result of buying and selling funds. Past performance is no guide to future performance. Before making any investment decision, investors should consider their investment experience, objectives and risk tolerance level and read carefully the terms and conditions and the risk factors contained in the relevant offering documents. If investors are in doubt about the nature of or the risks associated with this investment product, investors should obtain any necessary and appropriate professional advice before investing

IMPORTANT NOTES

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