

Terms and Conditions of Dah Sing MINNA NO TABO Credit Card

Appointment of Chip Card / Magnetic Strip Card Services Provider:

Goldpac Datacard Solutions Company Limited ("**Goldpac**") which located in the Mainland China is our chip card / magnetic strip card embossing and credit card personalization services provider. It is always the policy of Dah Sing Bank to fully comply with the data protection principles and relevant provisions of the Personal Data (Privacy) Ordinance (Cap. 486) during the disclosure or transfer of any personal data. Goldpac will also apply stringent controls to safeguard the confidentiality and security of your data during the chip card / magnetic strip card embossing and personalization process. Your personal data may also be disclosed or provided to any person to whom Dah Sing Bank or Goldpac is under an obligation to make disclosure under any applicable laws or regulations, or under and for the purposes of any guidelines issued by competent regulator(s) or other authorities (including but not limited to government departments, judiciary or tax authority(ies)).

Key Facts Statement of Credit Card:

<u>Interest Rates and Finance Charges</u>
<p>APR* for Retail Purchase: 35.70% when you open your account and it will be reviewed from time to time. The Bank will not charge you finance charges if you pay your balance in full by the due date each month. Otherwise, finance charges will be charged on (i) the unpaid balance from the date of the previous statement on a daily basis; and (ii) the amount of all new transactions from the respective transaction dates, until payment in full.</p>
<p>APR* for Cash Advance: 39.20% when you open your account and it will be reviewed from time to time. Finance charges will be charged on the amount of cash advance from the date of the transaction on a daily basis until payment in full.</p>
<p>Delinquent APR*: 40.77% (Retail Purchase) & 44.90% (Cash Advance) if there are 2 or more delinquent records in your account in the past 12 consecutive months, the above finance charges rate will be assessed.</p>
<p>Interest Free Repayment Period: Up to 60 days</p>
<p>Minimum Payment: (i) If the Monthly Statement Balance is HKD / 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.</p>
<u>Fees</u>
<p>Annual Fee:</p>

HKD300 for Classic Card / UnionPay Dual Currency Classic Card (**HKD150** for each supplementary Card)

HKD600 for Gold Card / Titanium Card (**HKD300** for each supplementary Card)

HKD1,800 for Platinum Card / UnionPay Dual Currency Platinum Card / UnionPay Dual Currency Diamond Card (**HKD900** for each supplementary Card)

HKD2,000 for World Mastercard (**HKD1,000** for each supplementary Card)

Cash Advance Handling Fee: 3.5% of transaction amount or minimum of **HKD / RMB100** (whichever is higher)

Fees relating to Foreign Currency Transaction

Transaction Fee for Foreign Currency Transaction: 1.95% on the transaction amount in foreign currency made outside of Hong Kong or in Hong Kong

Transaction Fee for Cross-border Transaction: (Applicable to Settling Foreign Currency Transaction in Hong Kong Dollars) **1%** on the transaction amount in Hong Kong currency made outside of Hong Kong or at any merchants not registered in Hong Kong

Fee related to Settling Foreign Currency Transaction in Hong Kong Dollars: Customers may sometimes be offered the option to settle foreign currency transactions in Hong Kong dollars at the point of sale overseas. Such option is a direct arrangement offered by the overseas merchants and not the card issuer. Customers are reminded to ask the merchants for the foreign currency exchange rates and the percentage of handling fees (a transaction fee for cross-border transaction of **1%** on the transaction amount will be charged by Visa / MasterCard and debited to your credit card account) to be applied before the transactions are entered into since settling foreign currency transactions in Hong Kong dollars may involve a cost higher than the foreign currency transaction handling fee.

Late Fee: HKD / RMB280 or an amount equivalent to the minimum payment stated on the monthly statement (whichever is lower)

Overlimit Handling Charge: 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 statements in the period of January to June or July to December every year, the Bank will charge HKD20 for the paper statements posted during the period and the charge will be levied in July or January next year respectively. The following customers will be exempted:

- (1) Seniors (aged 65 or above), or
- (2) Customers who receive welfare allowances or allowances from Social Welfare Department (supporting documents required), or
- (3) Recipients of the Government's Disability Allowance (supporting documents required), or

(4) Low-income group customers, with individual monthly income below HKD7,300 or household monthly income below HKD11,500 (supporting documents required)
Eligible customers for exemption can apply for fee waiver with the Bank.

If there are 2 or more delinquent records in the past 12 consecutive months, the "Instant Cash Reward", "Cash Rebate", "Bonus Point" and "Mileage Reward" will be suspended until the repayment records resume to normal, which means there is only 1 or no delinquent record in the past 12 consecutive months.

* Note: APR = Annualized 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. **"Bonus Point Scheme":**
 - a. For every HKD1 spent on eligible transactions with your Dah Sing MINNA NO TABO Credit Card issued by Dah Sing Bank, Limited (the "**Bank**") ("**Eligible Card**"), 1 bonus point will be earned. Cardholder of Eligible Card ("**Cardholder**") can earn double bonus points for eligible transactions made on his / her birthday. The extra bonus points earned on birthdays will be calculated per Cardholder basis (principal and supplementary Cardholders can enjoy extra bonus points upon spending on his / her respective birthday but not on each other's birthday). Eligible transaction for the Bonus Point Scheme includes retail purchase amounts and Octopus Automatic Add Value Service amounts only, excluding transactions including but not limited to cash advances, autopay, "Happy Installment" payments, "Cash-in Plan" payments, branch cash-in payments, "Smart Choice" Balance Transfer Program payments, Cash Conversion Plan payments, Stocks Investment Savings Plans, "PayEasy" Bill Payment amounts, "JET Payment" payment amounts, tax payments, interest-free monthly installments, cheque payment amounts (if applicable), bank handling fees (including but not limited to annual fees, financial charge, 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 an eligible transactions for the Bonus Points Scheme.
 - b. Bonus points will be calculated based on each eligible transaction (calculated up to the last integer) shown on the credit card monthly statement.
 - c. Cardholder is required to keep the original of relevant sales slip(s). In case of any disputes, the Bank reserves the right to require Cardholders to submit the original sales slip(s) or other relevant documents for verification purposes. Submitted documents will not be returned.
2. The Bank reserves the right to amend these terms and conditions, or terminate or amend this promotion at any time without prior notice. In case of disputes, the Bank's decision shall be final and conclusive.
3. These terms and conditions shall form part of the agreement governing the use of the Dah Sing Credit Card and shall be construed accordingly. In case of any conflict between these terms and conditions and the agreement, these terms and conditions shall prevail.
4. In case of any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.

Terms & Conditions of Welcome Offer Promotion of Dah Sing MINNA NO TABO Credit Card (the "Promotion") (Not Applicable to Existing Dah Sing Credit Cardholders):

5. The promotion period of the Promotion is from 1 Jan 2021 to 30 Jun 2021 (both dates inclusive) (the "Promotion Period").
6. The Promotion is only applicable to new principal card applicant (i.e. an applicant who did not hold any principal or supplementary card of any card type issued by the Bank in the past 12 months) who has successfully applied for an Eligible Card within the Promotion Period ("New Cardholder"). Each New Cardholder can only apply for one Eligible Card and is entitled to the welcome offer once only. If the New Cardholder also applies for other Dah Sing Credit Card(s), he / she can only enjoy the welcome offer of the first approved Dah Sing Credit Card ONCE only.
7. New Cardholder will be entitled to the welcome offer of i) "Limited Edition MINNA NO TABO Storage Box" and ii) Limited Edition MINNA NO TABO Gift Card Set" (as detailed below) (each, the "Gift") upon fulfilling the respective designated requirement as follows:

Gift	Designated requirement
Gift 1: Limited Edition MINNA NO TABO Storage Box	Upon successful card issuance and no spending is required
Gift 2: "Limited Edition MINNA NO TABO Gift Card Set" (including 3 gift cards with total stored value of HKD200)	Accumulate the Eligible Spending (as defined in Clause 8 below) of HKD5,000 or above with his / her Eligible Card within the first 2 months from the card-issuance date

8. "**Eligible Spending**" includes retail purchase amounts, online transaction amounts, 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), Stocks Investment Savings Plans, interest-free monthly installments, gift redemption fees (if applicable) and cheque payments (if applicable), excluding transactions including but not limited to Octopus Automatic Add Value Services amounts, top-up amounts to mobile wallets (including but not limited to top-up amounts to Octopus) via any mobile payment and payment amounts in relation to adding a new Octopus on any mobile payment, mobile transfer and top-up transactions (including but not limited to PayMe, TNG, etc.), WeChat Pay, Alipay, "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 annual fees, financial charge, late fees and cash advance handling fees, etc.), "PayEasy" Bill Payment amounts, "JET Payment" payment amounts, casino transactions, unposted / cancelled / refunded / unauthorized / chargeback transactions. The Bank reserves the final decision on whether a transaction is eligible to be an Eligible Spending. Eligible Spending of supplementary Eligible Card(s) will be combined with the Eligible Spending of the principal Eligible Card for the purpose of this Promotion. Spending is calculated based on the relevant transaction dates(s) and subject to the record of the Bank. Any decimal place for Eligible Spending amount will be rounded down to the nearest integer.
9. The Gift redemption letter will be mailed to the statement mailing address of the New Cardholder (according to the Bank's record) within 2 months after the New Cardholder fulfills the spending requirements stated in Clause 7 above. The Eligible Card account must be valid and in good standing at the time the redemption letter is issued in order to be entitled to the Gift.
10. New Cardholder is required to bring along the Gift 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.

11. New Cardholder is required to keep the original of relevant sales slip(s). In case of any disputes, the Bank reserves the right to require New Cardholders to submit the original sales slip(s) or other relevant documents for verification purposes. Submitted documents will not be returned.
12. In case of any fraud / abuse / reversal / cancellation of transactions in respect of which the relevant Gift under this Promotion is awarded, the Bank reserves the right to debit the equivalent value from the New Cardholder's account(s) at the Bank without prior notice.
13. The Gift is not transferable, or refundable and cannot be exchanged for cash, other gift or any discount. Gift is available on a first-come-first-served basis while stocks last. In the event that the Gift is out of stock, the Bank reserves the right to substitute it with another reward or gift without prior notice. Quoted prices and types of that reward or gift may not be the same as the Gift specified in this Promotion. All the Gift redemption cannot be changed, cancelled or returned once confirmed by the Bank.
14. For the terms and conditions of the use of gift card, please refer to the terms and conditions of gift card which will be given out together with Gift 1 upon redemption.
15. The photos, price and information that relate to Gift 2 are for reference only. The Bank is not the supplier of Gift 2 and will not make any representations or guarantees as to its quality. The Bank shall not be responsible for any matter.
16. **If New Cardholder, who has already redeemed the Gift, cancels his / her principal Eligible Card within 13 months from card-issuance date, the Bank reserves the right to charge a handling fee of HKD100 (for Gift 1 only) or HKD400 (for both Gift 1 and Gift 2) from the relevant Eligible Card account without prior notice.**