

<Revised Version with effect from 6 Feb 2025>

Terms and Conditions for Dah Sing MINNA NO TABO 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 the chip card / magnetic strip card embossing and credit card personalization services provider of Dah Sing Bank, Limited (the "**Bank**"). It is always the policy of 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:

Credit Card
Jan 2025

This product is a credit card.	
<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>	
Interest Rates ¹ and Interest ² Charges	
Interest Rate ¹ for Retail Purchase	31% when you open your account and it will be reviewed from time to time.
Interest Rate ¹ 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 Rate ³ (APR) for Retail Purchase	<p>34.46% when you open your account and it will be reviewed from time to time.</p> <p>We will not charge you interest² if you pay your balance in full by the due date each month. Otherwise, interest² 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</p>

	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...
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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.

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 ("**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 transactions for the Bonus Point Scheme refer to retail transactions 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 payments (if applicable), bank handling fees (including but not limited to annual fees, financial charges, late fees and cash advance handling fees), casino transactions and unposted / cancelled / refunded / unauthorized / chargeback transactions. The Bank reserves the final decision on whether a transaction is an eligible transaction for the Bonus Point 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 Cardholder to submit the original sales slip(s) or other relevant documents for verification purpose. Submitted documents will not be returned.
2. The Bank reserves the right to amend these Terms and Conditions, or terminate, suspend or amend any promotion referred to herein 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 Eligible 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. 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.

5. 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).
6. In case of any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

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

7. The promotion period of the Promotion is from 1 Jan 2025 to 30 Jun 2025 (both dates inclusive) ("**Promotion Period**").
8. 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 successfully applies 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 (as set forth in Clause 9 below) once only. For the avoidance of doubt, 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.
9. New Cardholders will be entitled to the relevant welcome offer of either i) "Limited Edition MINNA NO TABO Wireless Bluetooth Speaker" or ii) "Limited Edition MINNA NO TABO Gift Card Set" (each the "**Gift**", collectively the "**Gifts**") upon accumulating the respective designated amount of **Eligible Spending** (as defined in Clause 10 below) with his / her Eligible Card within the designated spending period as follows:

Gift	Designated spending period	Designated amount of Eligible Spending
Gift 1: Limited Edition MINNA NO TABO Wireless Bluetooth Speaker	Within the first 2 months from the card issuance date	HKD8,000 or above
Gift 2: Limited Edition MINNA NO TABO Gift Card Set (including 3 gift cards with total stored value of HKD200)		HKD5,000 or above

10. "**Eligible Spending**" refers to 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), interest-free monthly installments, gift redemption fees (if applicable) and cheque payments (if applicable) only, but 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, Tap & Go, 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 charges, late fees and cash advance handling fees), "PayEasy" Bill Payment amounts, "JET Payment" payment amounts, casino transactions and unposted / cancelled / refunded / unauthorized / chargeback transactions. The Bank reserves the final decision on whether a transaction is 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. Eligible 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.

11. A New Cardholder is required to specify his / her choice of Gift on the card application form and the choice of Gift cannot be changed once the card application form is submitted to the Bank. If a New Cardholder does not specify a Gift choice or selects more than one Gift on the card application form, he / she will be deemed to have chosen Gift 2 "Limited Edition MINNA NO TABO Gift Card Set" by default.
12. The Gift redemption letter will be mailed to the statement mailing address of the New Cardholder (according to the Bank's record) within 3 months after the New Cardholder fulfills the corresponding designated requirement of the Gift (as set out in Clause 9 above). The Eligible Card account of the New Cardholder must be valid and in good standing at the time the redemption letter is issued in order to be entitled to the Gift.
13. 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 expires. For details of Gift redemption, including the addresses and office hours of the redemption center(s), please refer to the redemption letter.
14. 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 Cardholder to submit the original sales slip(s) or other relevant documents for verification purpose. Submitted documents will not be returned.
15. 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 relevant New Cardholder's Eligible Card account(s) and / or any account the New Cardholder maintains with the Bank without prior notice.
16. The Gift is not refundable and cannot be exchanged for cash, other gift or any discount. The 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 the replacement 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.
17. The photos and product information of the Gift 1 are provided by Ricco Gift & Promotion Limited (the "Supplier") and are for reference only. The Bank is not the supplier of Gift 1 or the relevant services and will not make any representations or guarantees as to the quality of Gift 1 or the relevant services. The Bank will not be responsible for any matter in relation to Gift 1 or the relevant services. Any enquiry, comment or complaint about the quality of relevant product or services of Gift 1 should be directed to the Supplier through hotline 2580 1983 or email at sales@riccogift.com.
18. For details on the use of Gift 2, please refer to the terms and conditions of the gift card which will be given out together with Gift 2 upon redemption.
19. **If a New Cardholder, who has already redeemed the Gift, cancels his / her principal Eligible Card within 13 months from the card issuance date, the Bank will debit a handling fee of HKD400 (for Gift 1) or HKD300 (for Gift 2) from any account the New Cardholder maintained with the Bank without prior notice.**

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

The services / products mentioned herein are not targeted at customers in the EU.