

## Terms and Conditions of Dah Sing Autotoll E-Serve 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, Limited ("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.	
<p><b>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.</b></p> <p><b>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.</b></p>	
Interest Rates <sup>1</sup> and Interest <sup>2</sup> Charges	
<b>Interest Rate<sup>1</sup> for Retail Purchase</b>	<b>31%</b> when you open your account and it will be reviewed from time to time.
<b>Interest Rate<sup>1</sup> for Cash Advance</b>	<b>31%</b> when you open your account and it will be reviewed from time to time. Interest <sup>2</sup> will be charged on the amount of cash advance from the date of the transaction until payment in full.

<b>Annualised Percentage Rate<sup>3</sup> (APR) for Retail Purchase</b>	<b>34.46%</b> when you open your account and it will be reviewed from time to time. <b>We will not charge you interest<sup>2</sup> if you pay your balance in full by the due date each month.</b> Otherwise, interest <sup>2</sup> will be charged on (i) the unpaid balance from the date of the previous statement on a daily basis until payment in full and (ii) the amount of each new transaction (entered into since the previous statement date) from the date of that new transaction on a daily basis until payment in full.
<b>APR<sup>3</sup> for Cash Advance</b>	<b>35.81%</b> when you open your account and it will be reviewed from time to time. Interest <sup>2</sup> will be charged on the amount of cash advance from the date of the transaction on a daily basis until payment in full.
<b>Delinquent APR<sup>3</sup></b>	<b>34.46%</b> (Retail Purchase) & <b>35.81%</b> (Cash Advance / "Smart Choice" Balance Transfer Program and / or Cash Conversion Plan) may be applied to your account if you have 2 or more delinquent records in your account in the past 12 consecutive months.
<b>Interest Free Period<sup>4</sup></b>	<ul style="list-style-type: none"> <li>Up to 60 days</li> <li>No interest-free period on Cash Advance / "Smart Choice" Balance Transfer Program and / or Cash Conversion Plan</li> </ul>
<b>Minimum payment</b>	(i) If the Monthly Statement Balance is HKD / RMB200 or above, all interest <sup>2</sup> and fees and charges including annual membership fees that may be charged, plus <b>1%</b> of outstanding principal or <b>HKD / RMB200</b> (whichever is higher); or (ii) if the Monthly Statement Balance is less than HKD / RMB200, the minimum payment will be the <b>Monthly Statement Balance</b> .
<b>Fees</b>	
<b>Annual Membership Fee</b>	<ul style="list-style-type: none"> <li><b>HKD300</b> for Classic Card / UnionPay Dual Currency Classic Card (<b>HKD150</b> for each supplementary card)</li> <li><b>HKD600</b> for Gold Card / Titanium Card (<b>HKD300</b> for each supplementary card)</li> <li><b>HKD1,800</b> for Platinum Card / UnionPay Dual Currency Platinum Card / UnionPay Dual Currency Diamond Card (<b>HKD900</b> for each supplementary card)</li> <li><b>HKD2,000</b> for World Mastercard (<b>HKD1,000</b> for each supplementary card)</li> </ul>
<b>Cash Advance Fee</b>	Not Applicable
<b>Fees relating to Foreign Currency Transaction</b>	<b>1.95%</b> of every transaction effected in a currency other than Hong Kong dollar (not applicable to UnionPay Dual Currency Credit Card).

<b>Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars</b>	Customers may sometimes be offered the option to settle foreign currency transactions in Hong Kong dollars at the point of sale overseas. Such option is a direct arrangement offered by the overseas merchants and not the card issuer. In such cases, customers are reminded to ask the merchants for the foreign currency exchange rates and the percentage of handling fees to be applied before the transactions are entered into since settling foreign currency transactions in Hong Kong dollars may involve a cost higher than the foreign currency transaction handling fee. A transaction fee for cross-border transaction of <b>1%</b> on the transaction amount will be charged by Visa / MasterCard and debited to your credit card account (not applicable to UnionPay Dual Currency Credit Card).
<b>Late Payment Fee</b>	<b>HKD / RMB 300</b> or the amount of minimum payment, whichever is the lower.
<b>Over-the-limit Fee</b>	<b>HKD / RMB 200</b> per billing cycle
<b>Returned Payment Fee</b>	Not Applicable

Note:

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

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

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

<sup>4</sup>Interest Free Period refers to the period of time when no interest is charged on customers' use of the credit card, so long as payment of the statement balance is received in full on or before the payment due date. The length of the Interest Free Period depends on when a purchase is made within the statement cycle.

### **Illustrative example**

#### **Assumptions -**

- Outstanding Balance = HKD20,000
- Interest Rate = 30% p.a.
- No new transaction
- No annual fee and other fees
- Repayments are due on the 26th day after the statement date, and it is assumed that repayments are made on or before the due date.

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](http://dahsing.com/card/calculator/en).

**The Chinese version of this KFS is for reference only. The English version will prevail if there is any inconsistency between the English and Chinese versions.**

## General Terms and Conditions:

1. The prepaid amount as designated by Autotoll Limited ("**Prepaid Amount**") varies depending on the class of the vehicle. Under the Autotoll Automatic Top-Up Service of Dah Sing Bank, Limited ("**Bank**"), the Bank will credit the required top-up amount to the Autotoll account of each holder ("**Cardholder**") of Dah Sing Autotoll Credit Card ("**Eligible Card**") automatically from the account of the Cardholder's Eligible Card when the remaining balance of the Cardholder's Autotoll account falls below one-third of the Prepaid Amount. If a customer has successfully applied for an Autotoll Tag before the application for Eligible Card is approved, the Autotoll Automatic Top-Up Service will be effective immediately after such application is approved. To submit an application and find out more about the Autotoll Automatic Top-Up Service, please contact the Autotoll Customer Service Hotline on 2627 8888 or visit the Autotoll website at [www.autotoll.com.hk/autotollclub](http://www.autotoll.com.hk/autotollclub).
2. Dah Sing Autotoll E-Serve Credit Card Cash Rebate Scheme ("**Cash Rebate**"):
  - a. Cash Rebate is calculated based on individual transactions, where every HKD250 spent by using the Eligible Card, the Cardholders will earn HKD1 Cash Rebate and any individual transaction with amount less than HKD250 will not be entitled to any Cash Rebate. The valid transactions for Cash Rebate are only applicable to retail purchase amounts, Autotoll Automatic Top-up Service amounts and Octopus Automatic Add Value Service ("Octopus AAVS") amounts, exclude 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 payments, Cash Conversion Plan payments, Stocks Investment Savings Plans, "PayEasy" Bill Payment amounts, "JET Payment" amounts, tax payments, interest-free monthly installments, cheque payment amounts (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. Retail purchase amounts, Autotoll Automatic Top-up Service amounts and Octopus Automatic Add Value Service of supplementary card(s) will be taken into account as the retail spending of the principal card. The Bank reserves the right of final decision on the applicability of the Cash Rebate.
  - b. Cash Rebate earned by a Cardholder will be credited into his / her Eligible Card account. If a Cardholder cancels or reverses the relevant transactions after the Cash Rebate is credited, the Bank reserves the right to debit an amount equivalent to the value of the relevant Cash Rebate given to the Cardholder from his / her account without prior notice.
  - c. Cash Rebate earned in each statement cycle will be credited to the Cardholder's Eligible Card account in the next statement cycle. Cash Rebate will be used for payment of new transaction items. It is not transferable, refundable or cannot be exchanged for cash, other service or product or discount offer or used for payment of any pre-existing credit card balance.
  - d. The Bank will determine the eligibility of each Cardholder for the Cash Rebate based on his / her transaction record held with the Bank.
  - e. A Cardholder must keep all relevant original sales slips. In case of any disputes, the Bank reserves the right to request the Cardholder to submit the relevant original true copy of sales slips or other documents for inspection. All sales slips submitted to the Bank will not be returned.

3. From the 13<sup>th</sup> month following the Eligible Card issuance and onwards, a Cardholder has to accumulate local and / or oversea (except mainland China) Eligible Spending of HKD3,500 or above each month (i.e. the first date to end date of each month) with the Eligible Card to receive the Autotoll Administration Fee Rebate for the month. Meanwhile, a Cardholder has to accumulate Eligible Spending in mainland China of RMB3,500 or above each month (i.e. the first date to end date of each month) with the Eligible Card to receive the Unitoll Service Fee Rebate for the month. The "Eligible Spending" includes retail purchase amounts, cash advances, "Happy Installment" payments, Cash-in Plan payments, "JET Payment" amounts, "PayEasy" Bill Payment amounts, interest-free monthly installments, "Smart Choice" Balance Transfer Program payments, Cash Conversion Plan payments, Autotoll Automatic Top-up Service amounts and Octopus AAVS amounts. The following transactions exclude, including but not limited to bank handling fees (including but not limited to annual fees, financial charges, late fees and cash advance handling fees, etc.), Stocks Investment Savings Plans, casino transactions and unposted / cancelled / refunded / unauthorised / chargeback transactions. The retail spending of supplementary card(s) will be taken into account as the retail spending of the principal card. The Bank reserves the right of final decision for determining the eligibility of transactions.
4. Autotoll Limited will debit the Autotoll Administration Fee and Unitoll Service Fee from the cardholder's Autotoll account on monthly basis. The bank will rebate the Autotoll Administration Fee and Unitoll Service Fee to the Cardholder's Eligible Card account every month (Name of account and name of Autotoll account holder should be identical). The relevant Eligible credit card account must be valid and in good standing status at the time of rebate by the Bank, otherwise the Cardholder will not be entitled to the Autotoll Administration Fee and Unitoll Service Fee rebate. For details of Autotoll Administration Fee and Unitoll Service Fee, please contact Autotoll Customer Service Hotline at 2627 8888 or visit Autotoll website at [www.autotoll.com.hk/autotollclub](http://www.autotoll.com.hk/autotollclub).
5. The Bank, Autotoll Limited, Guangdong Unitoll Services Incorporated and the participating merchants reserve the right of final decision to amend these Terms and Conditions and/or terminate the offer(s) mentioned 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. Each party hereto submits 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 Chinese and English versions of these Terms and Conditions, the English version shall prevail.
9. These Terms and Conditions shall form part of the Cardholder Agreement and shall bind the use of Eligible Card. In case of any conflict between these Terms and Conditions and the said Agreement, these Terms and Conditions shall prevail.

#### **Terms and Conditions for Dah Sing Autotoll E-Serve Credit Card Welcome Offers:**

10. Promotion period for Welcome Offer 1 (as stated in Clause 11 below) and Welcome Offer 2 (as stated in Clause 12 below) (collectively, the **"Welcome Offer"**) is from 1 Jan 2025 to 31 Dec 2025 (both dates inclusive) (**"Welcome Offer Promotion Period"**).
11. Welcome Offer 1: This offer is applicable to each 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 12-month prior to the issuance date of the relevant Eligible Card) who successfully applies for Eligible Card within the Welcome Offer Promotion Period (**"Eligible Cardholder of Welcome Offer 1"**). He/she will be awarded HKD400 cash rebate of Welcome Offer 1 upon accumulating Eligible Spending (**"Eligible Spending of Welcome Offer 1"**) (see clause 13 for details) of HKD6,000 or above (or its equivalent) with the Eligible Card within the first 2 months from the date of the Bank's issuance of the Eligible Card (**"Spending Period of Welcome Offer 1"**).
12. Welcome Offer 2: This offer is applicable to each principal card applicant who successfully applies for the Eligible Card within the Welcome Offer Promotion Period and registers the Eligible Card for Autotoll Automatic Top-up Service (applicable to new principal cardholders or existing Bank's credit cardholders) (**"Eligible Cardholder of Welcome Offer 2"**). The HKD180 cash rebate of Welcome Offer 2 will be payable in 12 equal installments (see clause 15 in details).
13. **"Eligible Spending of Welcome Offer 1"** includes retail purchases, cash advances, autopay, designated mobile payment transactions (including Google Pay™ and Samsung Pay and Apple Pay), Stocks Investment Savings Plans, interest-free monthly installments, gift redemption fee (if applicable), cheque payments (if applicable) but excluding (including not limited to) 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, recurring payment amounts (e.g. Octopus AAVS, Autotoll Automatic Top-up Service), mobile transfer and top-up transactions (including but not limited to PayMe, TNG etc.), WeChat Pay, AlipayHK, "Happy Installment" payments, Cash-In Plan payments, branch Cash-In payments, "Smart Choice" Balance Transfer Program, Cash Conversion Plan, 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 Eligible Spending of Welcome Offer 1 of Supplementary Card will be combined to the Principal Card account and considered as the Eligible Spending of Welcome Offer 1 of the Eligible Cardholder. The Eligible Spending of Welcome Offer 1 shall be counted and determined in accordance with the Bank's record. The Bank reserves the final decision on whether a transaction is qualifies as Eligible Spending of Welcome Offer 1.
14. Each Eligible Cardholder of Welcome Offer 1 and each Eligible Cardholder of Welcome Offer 2 (collectively, the **"Eligible Cardholder of Welcome Offer"**) can only apply for one Eligible Card during the Welcome Offer Promotion Period and is entitled to Welcome Offer once only. If the Eligible Cardholder of Welcome Offer 1 also applies for other principal card(s), he / she can only enjoy the Welcome Offer 1 once through the first-approved Dah Sing credit card.
15. Cash Rebate Arrangement:



- a. Welcome Offer 1: The Bank will credit HKD400 cash rebate to the Eligible Card account of relevant Eligible Cardholder of Welcome Offer 1 within 4 months after the end of the relevant Spending Period of Welcome Offer 1 which will be posted on the relevant statement.
  - b. Welcome Offer 2: The Bank will credit HKD15 cash rebate to the Eligible Card account of Eligible Cardholder of Welcome Offer 2 every month for 12 consecutive months starting from the month following the date of card issuance and such rebate will be posted on relevant statement. Each Eligible Cardholder of Welcome Offer 2 can enjoy up to HKD180 cash rebate in total.
16. Credit card free spending credit of the Welcome Offer will be used for payment of new transaction items; it is not transferable, refundable or cannot be exchanged for cash, other service or product or discount offer or used for payment of any pre-existing credit card balance.
17. If a Cardholder terminates the Autotoll service, Unitoll service, Autotoll Automatic Top-Up Service or cancels his / her Eligible Card within 13 months of card issuance after receiving the Welcome Offer, the Bank will debit a handling fee of HKD300 from the any Cardholder's account of the Bank without prior notice.
18. The Bank will determine the Eligible Cardholders' eligibility to the Welcome Offer based on the Eligible Cardholders' transaction records held with the Bank. The relevant Eligible Card should remain as valid and in good credit standing during the entire Welcome Offer Promotion Period, relevant spending period and when the Welcome Offer is to be granted. Otherwise, the Bank reserves the right to cancel the relevant Eligible Cardholders' entitlement to the Welcome Offer without prior notice.
19. The Bank reserve the right of final decision to amend these Terms and Conditions and / or terminate this promotion at any time without prior notice.
20. All matters and disputes will be subjected to the final decision of the Bank and the participating merchants.

#### **Terms and Conditions for Free Unitoll On Board Unit Offer:**

21. Promotion period is from 1 Jan 2025 to 31 Dec 2025 (both dates inclusive) ("**OBU Offer Promotion Period**").
22. The Free Unitoll On Board Unit Offer ("**OBU Offer**") is only applicable to each principal cardholder who successfully applies for Eligible Card within the OBU Offer Promotion Period ("**Eligible Cardholder of OBU Offer**").
23. The redemption letter of OBU Offer ("**Redemption Letter**") will be sent to each Eligible Cardholder of OBU Offer within 2 week of card issuance, and the relevant card account should maintain as valid and in good credit standing during the date of issuing the Redemption Letter by the Bank. The OBU Offer is subject to the respective terms and conditions, which are set out in the Redemption Letter.
24. To enjoy the OBU Offer, an Eligible Cardholder of OBU Offer is required to have the Unitoll On Board Unit installed and the Unitoll service of the Eligible Card activated at Autotoll Customer Service Centre within 3 months from the date of letter issuance.
25. An Eligible Cardholder of OBU Offer is required to present the Eligible Card and the original copy of the Redemption Letter at Autotoll Customer Service Centre to enjoy the installation of the free Unitoll On Board Unit.
26. The OBU Offer is not applicable to Goods Vehicle and vehicles registered with Unitoll On Board Unit.



27. The OBU Offer is not transferable or cannot be exchanged for cash. The Bank and the participating merchants reserve the right of final decision to amend these Terms and Conditions and / or terminate this promotion at any time without prior notice.
28. The Bank is not the supplier of products and service and shall not be responsible for any matter in relation to relevant product or service. Any enquiry, comment or complaint about the quality of relevant products or service should be directed by Eligible Cardholder of OBU Offer to the relevant supplier(s).
29. All matters and disputes will be subjected to the final decision of the Bank and participating merchants.

**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.**

**Don't be tempted by quick money. Don't lend your bank account to anyone to launder money.**