

Terms and Conditions of Dah Sing VIP 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	<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 full.</p>
APR³ for Cash Advance	<p>35.81% when you open your account and it will be reviewed from time to time. Interest² will be charged on the amount of cash advance from the date of the transaction on a daily basis until payment in full.</p>
Delinquent APR³	<p>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.</p>
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	<p>(i) If the Monthly Statement Balance is HKD / RMB200 or above, all interest² 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.</p>
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.

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 VIP Banking Visa Infinite Card ("**Eligible Card**") is only applicable to valid Dah Sing VIP i-Account and / or Dah Sing Hello Kitty VIP i-Account ("**Eligible i-Account** ") Customers only. If Customer terminates his / her **Eligible i-Account**, the Bank reserves the right to cancel the Customer's 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 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) reserve the right to amend these Terms and Conditions and / or amend, terminate or suspend 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 Welcome Offer – HKD500 Cash Rebate ("**Welcome Offer**") (Not Applicable to Existing Dah Sing Credit Cardholders)**
1. The promotion period of this Welcome Offer is valid from 1 Jul 2025 to 31 Dec 2025 (both dates inclusive) ("**Promotion Period**").
 2. This Welcome Offer is only applicable to the customer who fulfills the requirements below ("**Eligible New Cardholder**"):

- a. New Principal Card applicant (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 Eligible Card within the Promotion Period; and
- b. Customer has to hold a valid Eligible i-Account and such Eligible i-Account has to maintain a Total Relationship Value* of HKD1,000,000 or above (or equivalent) for the period from the Eligible Card issue date until the Welcome Offer is granted.

**The Total Relationship Value includes deposit balance of deposit accounts, latest market value of investment accounts and reference premium of life insurance accounts maintained with the Bank. Reference premium refers to the calculation based on the latest available information of in-forced life insurance policies provided by the third-party insurer as designated by the Bank, if any. The premium calculated may not be equal to accumulated actual premium paid and shall exclude pre-paid premium, premium discount, and policy loan etc. The reference premium of non HKD policy will be converted into HKD equivalent using the presumed exchange rate when calculating the Total Relationship Value.*

- 3. An Eligible New Cardholder will be entitled to this Welcome Offer, i.e. HKD500 cash rebate, upon accumulating "Eligible Spending for Welcome Offer" (as defined in Clause 3a below) of HKD10,000 or above within the first 2 months from the date of the Bank's issuance of the Eligible Card ("**Designated Spending Period**"), by using his / her Eligible Card.
 - a. "**Eligible Spending for Welcome Offer**" includes retail purchases and designated mobile payment transactions (including Google Pay™ and Samsung Pay and Apple Pay) but excludes (including 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 AAVS) 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 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 but not limited to 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 for Welcome Offer of Supplementary Card will be combined to the Principal Card account and considered as the

Eligible Spending for Welcome Offer of the Eligible New Cardholder. The Eligible Spending for Welcome Offer shall be determined by the transaction date and subject to the record of the Bank. The Bank reserves the final decision on whether a transaction is qualified as Eligible Spending for Welcome Offer.

4. This Welcome Offer will be credited to the Eligible Card account of the Eligible New Cardholder in the form of credit card free spending credit within 3 months after the end of the respective Designated Spending Period and will be posted on the relevant statement. Each Principal Card applicant can only apply for one Eligible Card and is entitled to this Welcome Offer once only.
5. This Welcome Offer 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.
6. **If an Eligible New Cardholder has received this Welcome Offer and cancels his / her Eligible Card within 13 months from the Eligible Card issuance date, the Bank will debit a handling fee of HKD500 from any account of the Eligible New Cardholder without prior notice.**
7. The Bank will determine the Eligible New Cardholders' eligibility to this Welcome Offer based on the Eligible New Cardholders' transaction records held with the Bank. Eligible New Cardholders' relevant Eligible Cards should remain as valid and in good credit standing when this Welcome Offer is to be granted. The relevant transactions must be posted. Otherwise, the Bank reserves the right to cancel the relevant Eligible New Cardholders' entitlement to this Welcome Offer without prior notice.
8. Eligible New Cardholders are required to keep all relevant original sales slips. In case of any disputes, the Bank reserves the right to request Eligible New Cardholders to submit the relevant original sales slips and other supporting documents for inspection. All sales slips and other supporting documents submitted to the Bank (whether original or copies) will not be returned.
9. In case of fraud / abuse / reversal or cancellation of transactions in respect of which this Welcome Offer is awarded, the Bank reserves the right to debit an amount equivalent to this Welcome Offer granted to the relevant Eligible New Cardholder from his / her account(s) maintained with the Bank without prior notice.

II. 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.

III. General 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 / refunds the transactions of relevant eligible spending, Eligible Products (as defined in clause 5b under General Terms and Conditions of "Exclusive Bonus Point Scheme") and / or eligible transactions 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 Insurance and Investment Service ("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 any insurance scheme of Sun Life Hong Kong Limited, Stocks Investment Savings Plan or Investment Fund Savings Plan ("Eligible Products") in any credit card billing cycle, he / she can earn 1 Extra Bonus Point on the payment of Eligible Products upon completion of one Eligible Spending of Extra Bonus Point Offer 1 (as defined in Clause 5c under General Terms and Conditions of "Extra Exclusive Bonus Point Offers") in the same credit card billing cycle in which the relevant payment of Eligible 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 Eligible 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 is required to hold a valid Eligible i-Account (as defined in clause 2 under General Terms and Conditions) and such Eligible i-Account has to maintain a Total Relationship Value (as defined under Clause 2(b) of Section I above) of HKD1,000,000 or above (or equivalent) ("Eligible VIP Banking Customer") in such month in order to enjoy Extra Bonus

Point Offer 2.

- c. For every HKD1 (calculated up to the last integer) an Eligible VIP Banking Customer spends with his / her Eligible Card on **Eligible Spending of Extra Bonus Point** (as defined in clause 6d under General 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) of Extra Bonus Point Offer 2 earned by Supplementary Eligible Card(s) will be credited towards the Principal Eligible Card account.
- f. The spending is determined by the post date of the 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 General 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 Jul 2025 to 31 Dec 2025 (both dates inclusive).
- b. Extra Bonus Point Offer 3 is only applicable to Eligible VIP Banking Customer (as defined in clause 6b under General Terms and Conditions of "Extra Exclusive Bonus Point Offers").
- c. Eligible VIP Banking Customer has to accumulate monthly Eligible Spending (as defined in clause 3 under Terms and Conditions of "Exclusive Bonus Point Scheme") of HKD10,000 or

above ("**Monthly Spending Requirement**") to earn 4 Extra Bonus Points ("**Limited Extra Bonus Points**") for every HKD1 (calculated up to the last integer) an Eligible VIP Banking Customer spends with his / her Eligible Card on Eligible Spending of Extra Bonus Point (as defined in clause 6d under General Terms and Conditions of "Extra Exclusive Bonus Point Offers") in such month.

- 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 General Terms and Conditions of "Extra Exclusive Bonus Point Offers") and Extra Bonus Point Offer 3.

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

Example 1: Customer is an Eligible VIP Banking Customer

Spending month: Jul 2025

	Customer A	Customer B
Accumulated Eligible Spending amount <i>(Accumulated Eligible Spending of extra Bonus Point amount)</i>	HKD4,000 <i>(HKD2,000)</i>	HKD25,000 <i>(HKD20,000)</i>
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)	2,000 Exclusive Bonus Points	20,000 Exclusive Bonus Points
Extra Bonus Point(s) under Extra Bonus Point Offer 3 (i.e. 4 Extra Bonus Point)	0 Exclusive Bonus Point (Eligible Spending Requirement is not fulfilled)	80,000 Exclusive Bonus Points
Extra Bonus Points to be earned in that calendar month	2,000 Exclusive Bonus Points	100,000 Exclusive Bonus Points
Can earn a total of	6,000 Exclusive Bonus Points	125,000 Exclusive Bonus Points

Example 2: Customer is not an Eligible VIP Banking Customer

Spending Period: Jul 2025

	Customer A	Customer B
Accumulated Eligible Spending amount <i>(Accumulated Eligible Spending of extra Bonus Point amount)</i>	HKD4,000 <i>(HKD2,000)</i>	HKD50,000 <i>(HKD20,000)</i>
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 VIP Banking Customer)	0 Exclusive Bonus Point (Customer is not an Eligible VIP 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 VIP Banking Customer)	0 Exclusive Bonus Point (Customer is not an Eligible VIP Banking Customer)
Extra Bonus Points to be earned in that calendar month	0 Exclusive Bonus Point	0 Exclusive Bonus Point
Can earn a total of	4,000 Exclusive Bonus Points	50,000 Exclusive Bonus Points

IV. Terms and Conditions of Priority Pass Airport Lounges Promotion:

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 Priority Pass Airport Lounges, please refer to www.dahsing.com/card/vippl/en.

3. **Cardholders of the Principal Eligible Card who fulfill the designated requirements below can enjoy a maximum of 2 times of complimentary Priority Pass airport lounges access ("Complimentary Access") within the Promotion Period ("Eligible Principal Cardholders").**

Lounges Privilege	Designated Requirements
Enjoy a maximum of <u>2</u> times of <u>Complimentary Access</u> within the Promotion Period without any spending requirement	Must be an <u>Eligible VIP Banking Customer (as defined in clause 6b under General Terms and Conditions of "Extra Exclusive Bonus Point Offers")</u> in the month of accessing the Lounges

4. If Eligible Principal Cardholder is not an **Eligible VIP Banking Customer** (as defined in clause 6b under General Terms and Conditions of "Extra Exclusive Bonus Point Offers") in the month of accessing 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 Complimentary Access once. The relevant spending is determined by the post date of the relevant transaction and subject to the record of the Bank. Each Eligible Principal Cardholder is only entitled to 2 times of Complimentary Access in total within the Promotion Period.
 - a. "**Eligible Spending of Complimentary Access**" includes local and overseas retail transactions, but excludes transactions including but 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 Lounges if Eligible Principal Cardholder (a) has not fulfilled the requirement mentioned in clauses 3 and 4 above; (b) has already enjoyed the Complimentary Access 2 times within the Promotional Period or (c) has accompanying guest(s) and / or Supplementary Eligible Card cardholder(s) who has/have enjoyed the Lounges access. The visit record is subject to the "Record of Visit" provided by Priority Pass.
6. The use 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.
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 an Eligible VIP Banking Customer 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)	2 nd Access: HKD0 3 rd Access: HKD250 (Reached the maximum number of Complimentary Access within the Promotion Period)

Example 2:

Eligible Principal Cardholder who is not an Eligible VIP Banking Customer 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 (Met the relevant spending requirements)
Mar 2025	1 time (3 rd Access)	HKD10,000	HKD250 (Reached the maximum number of Complimentary Access within the Promotion Period)

Example 3:

Eligible Principal Cardholder has changed the status of being Eligible VIP Banking Customer in different months of access

Month of Access	Eligible VIP 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	2 time (2 nd and 3 rd Accesses)	HKD20,000	2 nd Access: HKD0 (Met the relevant spending requirements) 3 rd Access: HKD250 (Reached the maximum number of Complimentary Access within the Promotion Period)
Apr 2025	Yes	1 time (4 th Access)	N/A	HKD250 (Reached the maximum number of Complimentary Access within the Promotion Period)

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

Investment fund is investment product. Some investment funds are structured products involving derivatives. This investment decision is yours but you should not invest in this product unless Dah Sing Bank, Limited has explained to you that this product is suitable for you having regard to your financial situation, investment experience and investment objectives.

Unless the context requires otherwise, this document does not constitute any offer, invitation or recommendation to any person to enter into any investment / securities transaction, nor does it constitute any prediction of likely future movements in prices of any investment products/ securities. This document has not been reviewed by the Securities and Futures Commission or any regulatory authority in Hong Kong.

The insurance plans of Sun Life Hong Kong Limited ("**Sun Life**") are underwritten by Sun Life, which is solely responsible for all coverage and compensation, but are not the products of the Bank. The Bank, registered as a licensed insurance agency, is the authorized licensed insurance agency of Sun Life. Sun Life reserves the right of final approval of the enrolment of the insurance plans. For the policy coverage, detailed terms and conditions and policy exclusions, etc. of Sun Life's insurance plans, please refer to the

policy contract of the insurance plans and the information stated in the relevant policy contract shall prevail.

In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between the Bank and the customer out of the selling process or processing of the related transaction, the Bank is required to enter into a Financial Dispute Resolution Scheme process with the customer.

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

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

The service(s) / product(s) mentioned herein is / are not targeted at customers in the EU.