

**Terms and Conditions of  
"Dah Sing Credit Card Cash-In Plan Online Application Offer"**

- The promotion period for the Dah Sing Credit Card Cash-In Plan ("Loan") Online Application Offer ("Promotion") starts from **1 Apr 2026 to 31 Oct 2026** (both dates inclusive) ("Promotion Period").
- The Online Exclusive Handling Fee Offer ("Handling Fee Offer") is only applicable to customers who successfully submit their application using the [Dah Sing Credit Card Cash-In Plan Application Form](#) via Dah Sing Bank, Limited's (the "Bank") website, e-Banking or Mobile Banking platform, and drawdown the Loan with loan amount set out in the table below (the "**Approved Loan Amount**") on or before **6 Nov 2026**. Customers are entitled to the Handling Fee Offer according to the Approved Loan Amount set out in the table below. The monthly handling fee and its relevant annualised percentage rate ("APR") for individual customers may differ and are subject to the status of customer's credit card account used to apply for the Loan with the Bank ("**Designated Credit Card Account**") status. For details of the personalised monthly handling fee and its relevant APR, please refer to the Online Application Form, Digital Banking, or call our Enquiry Hotline at 2828 8002. APR is calculated according to the guidelines issued in respect of the Code of Banking Practice and is rounded to the nearest two decimal places. An APR is a reference rate which includes the monthly handling fee and other fees and charges of a product expressed as an annualised rate.

<b>Approved Loan Amount (HKD)</b>	<b>Handling Fee Offer</b>
50,000 – 99,999	As low as 0.23%
100,000 – 149,999	As low as 0.20%
150,000 – 299,999	As low as 0.18%
300,000 – 499,999	As low as 0.16%
500,000 – 799,999	As low as 0.14%
800,000 – 2,000,000	As low as 0.13%

- Customers who fulfill all the following requirements during the Promotion Period ("**Eligible Customers**") are also entitled to a handling fee rebate of up to 5 months ("**Cash Reward**"). The amount of Cash Reward received will depend on the Approved Loan Amount and tenor of the Loan. For further details, please refer to the table below:
  - Successfully submit the [Dah Sing Credit Card Cash-In Plan Application Form](#) via the Bank's website, e-Banking or Mobile Banking platform. The entire application process (i.e., the Loan application submission to Loan disbursement) must be completed online on the Bank's website, e-Banking or Mobile Banking platform without manual processing by the Bank's staff;
  - Not have any outstanding loan(s) with the Bank in the past 24 months from the Loan application date; and
  - Successfully apply for a Loan with a minimum loan amount of HKD50,000 and a tenor of 24 months or above, and drawdown the Loan on or before **6 Nov 2026**

<b>Approved Loan Amount (HKD)</b>	<b>Cash Reward</b>	
	<b>For Tenor of 24 Months</b>	<b>For Tenor of 36 – 60 Months</b>
50,000 – 299,999	Equivalent to handling fee for 1 month	Equivalent to handling fee for 2 months
300,000 – 499,999	Equivalent to handling fee for 2 months	Equivalent to handling fee for 3 months
500,000 – 799,999	Equivalent to handling fee for 3 months	Equivalent to handling fee for 4 months
800,000 or above	Equivalent to handling fee for 4 months	Equivalent to handling fee for 5 months

Examples (for illustration purpose only):

	Eligible Customer A	Eligible Customer B	Eligible Customer C
Approved Loan Amount	HKD150,000	HKD300,000	HKD2,000,000
Loan Tenor	24 months	36 months	48 months
Personalized Monthly Handling Fee (%)	0.18%	0.16%	0.13%
Handling Fee for one month <sup>+</sup>	(a) HKD150,000 x 0.18% = HKD270	(a) HKD300,000 x 0.16% = HKD480	(a) HKD2,000,000 x 0.13% = HKD2,600
Cash Reward <sup>+</sup>	(b) HKD270 x 1 month = <u>HKD270</u> <b>(Equivalent to handling fee for 1 month)</b>	(b) HKD480 x 3 months = <u>HKD1,440</u> <b>(Equivalent to handling fee for 3 months)</b>	(b) HKD2,600 x 5 months = <u>HKD13,000</u> <b>(Equivalent to handling fee for 5 months)</b>
Annualized Percentage Rate (APR) <sup>^</sup> if the Cash Reward is not granted	4.17%	3.73%	3.04%
Annualized Percentage Rate (APR) <sup>^</sup> if the Cash Reward is granted	3.99%	3.41%	2.71%

<sup>+</sup>Both the Handling Fee and the Cash Reward are calculated by (a) the Approved Loan Amount multiplied with the applicable Personalized Monthly Handling Fee (%) and rounded up to the nearest integer first, and then (b) multiplied with the Loan Tenor.

<sup>^</sup>The personalized monthly Handling Fee and the relevant APR of the loan for each Eligible Customer may differ and are subject to the status of the Eligible Customer's Designated Credit Card Account at the Bank used to apply for the Loan. For details of the personalised monthly handling fee and its relevant APR, please refer to the Online Application Form, Digital Banking, or call our Enquiry Hotline at 2828 8002. APR is calculated according to the guidelines issued in respect of the Code of Banking Practice and is rounded to the nearest two decimal places. An APR is a reference rate which includes the monthly handling fee and other fees and charges of a product expressed as an annualized rate.

4. Each Eligible Customer is entitled to the Cash Reward once only within the Promotion Period. The Bank will not grant the Cash Reward and will not send any notification if a customer fails to fulfill all the requirements in Clause 3 above. Eligible Customers can enjoy the Handling Fee Offer and the Cash Reward in conjunction regarding the approved Loan (if any) during the Promotion Period.
5. The Cash Reward will be issued in the form of credit card free spending credit, and will be credited to each Eligible Customer's credit card account used to apply for the Loan on or before **31 Dec 2026**. The credit card free spending credit can only be used for settlement of new transaction items of the Designated Credit Card Account; it is not transferable, refundable and cannot be exchanged for cash or other offer, discount, product or service. To receive the Cash Reward, the Eligible Customer's Designated Credit Card Account must be valid and must have good repayment records when the Bank is about to credit the Cash Reward. If an Eligible Customer makes an early settlement of the Cash-In Plan during the related tenor, the Bank will debit the equivalent amount of the Cash Reward granted to such Eligible Customer from the relevant Designated Credit Card Account without prior notice.
6. Should there be any fraud and / or abuse conducted by an Eligible Customer (as determined by the Bank at its sole discretion), the Bank reserves the right to deduct the equivalent value of the Handling Fee Offer and/or the Cash Reward credited to such Eligible Customer inappropriately pursuant to any fraud and / or abuse directly from his / her bank account(s) with the Bank without prior notice and / or to take legal action to recover any outstanding amount.

7. The Bank reserves the right to terminate or modify this Promotion or modify these Terms and Conditions at any time without prior notice. In case of any dispute, the Bank reserves the right of final decision.
8. The Dah Sing Credit Card Cash-In Plan is subject to the relevant terms and conditions. Please [click here](#) for details.
9. These Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong Special Administrative Region ("Hong Kong"). Any dispute arising under these Terms and Conditions shall be subject to the non-exclusive jurisdiction of the courts of Hong Kong.
10. A person who is not a party to these Terms and Conditions may not enforce any of the provisions by virtue of the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong).
11. In case of any discrepancy between the Chinese and the English versions of these Terms and Conditions, the English version shall prevail.

**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.**