

「信用卡貸款 7 天冷靜期」安排之條款及細則
(適用於「商戶分期付款計劃」及「免息分期付款計劃」)

1. 在「信用卡貸款 7 天冷靜期」安排（「**冷靜期安排**」）下，如客戶於其在商戶分期付款計劃 / 免息分期付款計劃下的貸款（「**貸款**」）之成功設立日後 7 個曆日內（包括首尾兩日）（「**冷靜期**」）完成所有相關指定條件（見本條款及細則第 3 條），可被視為符合行使冷靜期安排之資格並獲豁免終止分期付款計劃手續費（「**合資格客戶**」）。
2. 客戶如就貸款要求行使冷靜期安排（「**冷靜期要求**」），該要求將被視為並當作要求提早全數清還貸款般處理。
3. 客戶如欲提出冷靜期要求，須於冷靜期內成功填妥「**信用卡貸款提早全數還款服務申請表**」並親臨大新銀行有限公司（「**本行**」）任何分行遞交或郵寄該表格至「香港郵政信箱 333 號」；如客戶提供之資料不完整、不正確或存在其他缺陷，其冷靜期要求將不獲處理。
客戶亦可聯絡本行之客戶服務熱線 2828 8168 以查詢所需清還之全數本金金額。
4. 如本行認為任何冷靜期要求超越冷靜期安排的範圍、屬於不合理或濫用冷靜期安排，本行有唯一及絕對酌情權拒絕相關冷靜期要求、拒絕退還 / 豁免於本條款及細則第 1 條列明之可獲豁免款項 (如適用) 及 / 或 (如該款項已經退還 / 豁免) 從客戶相關戶口扣除該款項。任何有關退還 / 豁免的處理方法以本行的最終決定為準。
5. 本行保留在事先通知的情況下修改本條款及細則的權利。如有任何爭議，本行保留最終決定權。
6. 本條款及細則受香港法律管轄並應根據香港法律詮釋。任何因本條款及細則而引起的爭議均受香港法院的非專有司法管轄權管轄。
7. 任何人士若非本條款及細則的一方，不可根據《合約（第三者權利）條例》（香港法例第 623 章）強制執行本條款及細則的任何條文。
8. 本條款及細則之中、英文版本如有歧義，概以英文版本為準。

借定唔借？還得到先好借！

本文提及的服務 / 產品並不是以歐盟的人士為目標。

Terms and Conditions for "Credit Card Loan 7-day Cooling-off Period" Arrangement
(Applicable to Merchant Installment Purchase Plan and Interest-free Installment Plan)

1. Under the "Credit Card Loan 7-day Cooling-off Period" Arrangement ("**Cooling-off Arrangement**"), if a customer fulfils all of the relevant requirements (as set forth in Clause 3 below) for the loan under the Merchant Installment Purchase Plan and Interest-free Installment Plan ("**Loan**") within 7 calendar days following the date of his / her successful setup of the Loan ("**Cooling-off Period**"), he / she will be eligible for the Cooling-off Arrangement and will be entitled to the waiver of the Installment Plan Cancellation Fee ("**Eligible Customer**").
2. Should the customer decide to initiate a request for the Cooling-off Arrangement ("**Cooling-off Request**"), the request will be considered and handled as a request for the early settlement of the entire Loan in full.
3. To initiate a Cooling-off Request, customer has to successfully complete and submit the "**Credit Card Loan Full Early Settlement Service Application Form**" through visiting any of the branches of Dah Sing Bank, Limited ("**Bank**") in person or mailing such form to "G.P.O.BOX 333, HONG KONG" within the Cooling-off Period. If the information provided by the Customer is incomplete, incorrect or otherwise deficient, the Cooling-off Request will not be processed.
Customer could call the customer service hotline at 2828 8168 to inquire about the total amount required to be repaid.
4. If the Bank determines at its sole discretion, that any Cooling-off Request is not within the intended scope of the Cooling-off Arrangement, is not reasonable or is considered abusive of the Cooling-off Arrangement, the Bank expressly reserves the rights at its sole and absolute discretion to reject the Cooling-off Request, refuse to make the relevant refund or grant the waiver as specified in Clause 1 above (if applicable) or otherwise debit an amount from the customer's account(s) for any refund / waiver made. Any handling of refund / waiver shall be subject to the Bank's final decision.
5. The Bank reserves the right to amend these Terms and Conditions with prior notice. In case of disputes, the Bank's decision shall be final and conclusive.
6. These Terms and Conditions shall be governed by and construed in accordance with the laws of the 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.
7. A person who is not a party to these Terms and Conditions may not enforce any of the terms under the Contracts (Rights of Third Parties) Ordinance (Cap 623 of the Laws of Hong Kong).
8. In the event of any discrepancy between the English and Chinese 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.