

This product is an overdraft facility.

This KFS provides you with indicative information about interest, fees and charges of this product but please refer to the Bank's Loan Confirmation letter for the final terms of your overdraft facility.

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 Rates and Interest Charges
Annualised Interest Rate

The following annualised rates apply to overdraft facilities falling within the respective loan amount brackets below:

Loan Amount	Customer Type	Annualised interest rate (or range of annualised interest rate)*
Up to HK\$ 5,000	Existing VIP Banking Customers / Securities Account Holders	Not Applicable [#]
	New Securities Account Holders	Below HK\$5,000: Not Applicable [#] HK\$5,000: P+1% [^]
	Normal Customers	Below HK\$5,000: Not Applicable [#] HK\$5,000: P+5% [^]
Above HK\$ 5,000 and up to HK\$ 20,000	Existing VIP Banking Customers / Securities Account Holders	Not Applicable [#]
	New Securities Account Holders	Above HK\$5,000 and up to HK\$20,000: P+1% [^]
	Normal Customers	Above HK\$5,000 and up to HK\$20,000: P+5% [^]
Above HK\$ 20,000 and up to HK\$ 100,000	Existing VIP Banking Customers / Securities Account Holders	Above HK\$20,000 and up to HK\$ 49,999: Not Applicable [#] HK\$50,000 and up to HK\$ 100,000: P+1% [^]
	New Securities Account Holders	Above HK\$20,000 and up to HK\$100,000: P+1% [^]
	Normal Customers	Above HK\$20,000 and up to HK\$ 49,999: P+5% [^] HK\$50,000 and up to HK\$ 100,000: P+3% [^]
Above HK\$ 100,000	Existing VIP Banking Customers / Securities Account Holders	Above HK\$100,000 and up to HK\$ 1,000,000: P+1% [^]
	New Securities Account Holders	Above HK\$100,000 and up to HK\$ 1,000,000: P+1% [^]
	Normal Customers	Above HK\$100,000 and up to HK\$ 299,999: P+3% [^] HK\$300,000 and up to HK\$ 1,000,000: P+1% [^]

*The annualised interest rate is the basic interest rate calculated on the basis of actual number of days elapsed and with a 365 day year. The interest rate of this loan is calculated based on an interest rate benchmark. The major risk of this loan is the interest rate risk.

Interest rate re-fixing for this loan takes place daily.

[^]"P" refers to "Dah Sing Bank HKD Prime Rate" as quoted by the Bank from time to time. For the latest rate and other details of Dah Sing Bank HKD Prime Rate are published on the Bank's website: dahsing.com > "Interest Rate / Exchange Rate" > "Other Rates".

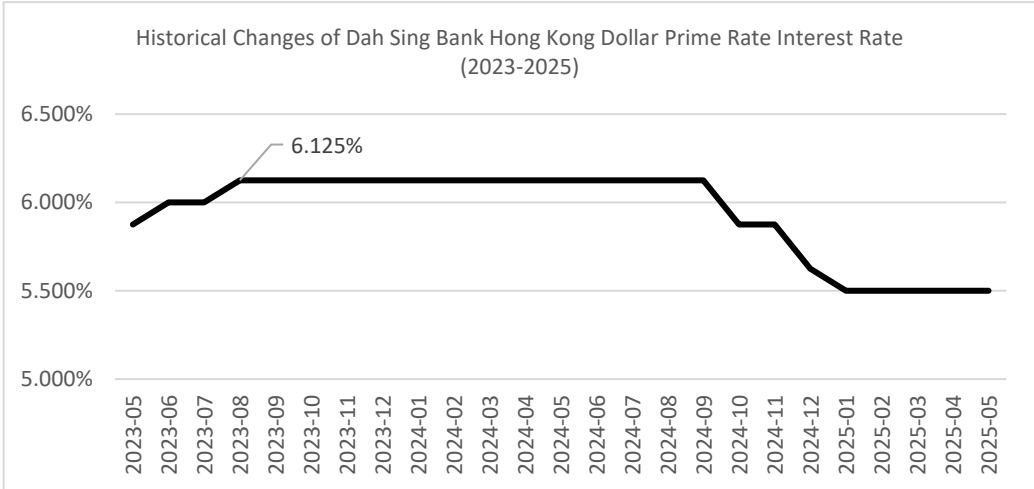
[#]Minimum loan amount for Existing VIP Banking Customers / Securities Account Holders is HK\$50,000 and for New Securities Account Holders and Normal Customers is HK\$5,000.

The interest rate quoted above is for reference only. The applicable interest rate may vary for individual customers. Customers should refer to information set out in the relevant Loan Confirmation Letter issued by the Bank.

Annualised Overdue / Default Interest Rate

If there are 2 or more delinquent records (i.e. fail in repaying the minimum monthly repayment) in the past 12 consecutive months, the Bank shall adjust the Interest Rate to 30% p.a. (Annualized Percentage Rate[△] 34.49%). The Interest Rate will resume to normal after 12 consecutive months of good repayment record. Interest is calculated daily (on the basis of a 365-day year) on the debit balance of the above account (account balance is to be determined by all transactions posted) and charged to the account monthly.

[△]The Annualized Percentage Rate ("APR") is calculated according to the guidelines issued in respect of the Code of Banking Practice (excluding annual fee) and is rounded to the nearest two decimal places and may vary for individual customers. An APR is a reference rate which includes the basic interest rate and other fees and charges of a product expressed as an annualized rate.

Overlimit Interest Rate	P+10% [^] p.a. will be applied to your amount in excess, if your outstanding loan balance exceeds the credit limit of the loan.									
Repayment										
Repayment Frequency	This facility does not require periodic repayment in regular amount.									
Periodic Repayment Amount	This facility does not require periodic repayment in regular amount.									
Total Repayment Amount	Remark: To calculate the total repayment amount applicable to your specific case, please use the Bank's Revolving Loan & FMOD online calculator accessible from the Bank's website: dahsing.com > "Personal Loans" > "Tools" > "Revolving Loan & FMOD Calculator".									
Fees and Charges										
Annual Fee / Fee	1% of credit limit (minimum HK\$300, maximum HK\$1,000)									
Late Payment Fee and Charge	HK\$200 per month									
Overlimit Handling Fee	HK\$150 per occurrence of overlimit will be charged if your outstanding loan balance exceeds the credit limit of the loan.									
Returned Cheque Charge / Rejected Autopay Charge	<ul style="list-style-type: none"> • HK\$150 per item of return of direct debit / autopay / return of inward clearing cheque due to lack of funds / uncollected funds • HK\$100 per item of return of inward clearing cheque due to other reasons (except post-dated cheque) 									
Additional Information										
Monthly Minimum Repayment Amount	3.5% of outstanding statement balance (minimum HK\$50)									
Illustrative Example	<p>Total repayment amount depends on the actual amount borrowed plus any applicable interest over the loan period. The table below is provided for illustrative purpose only.</p> <table border="1"> <thead> <tr> <th>If you make no additional charges using this overdraft facility and each month you pay...</th> <th>You will pay off the outstanding balance of HK\$120,000 in about...</th> <th>and you will end up paying an estimated total of...</th> </tr> </thead> <tbody> <tr> <td>Only the minimum payment</td> <td>13 years</td> <td>HK\$141,090⁺</td> </tr> <tr> <td>HK\$3,712</td> <td>3 years</td> <td>HK\$133,641⁺ (Savings = HK\$7,449)</td> </tr> </tbody> </table> <p>⁺ Assumptions for the calculation of the above total repayment amounts:</p> <ul style="list-style-type: none"> • Outstanding Balance = HK\$ 120,000 • Interest Rate = 7.125% p.a. (Assuming that approved interest rate is 1% over Hong Kong Dollar Prime Rate^{**}) • No new withdrawal • 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 <p>^{***}"Hong Kong Dollar Prime Rate" refers to Dah Sing Bank Hong Kong Dollar Prime Rate; assuming that Dah Sing Bank Hong Kong Dollar Prime Rate is 6.125% (The example is for reference only).</p>	If you make no additional charges using this overdraft facility and each month you pay...	You will pay off the outstanding balance of HK\$120,000 in about...	and you will end up paying an estimated total of...	Only the minimum payment	13 years	HK\$141,090 ⁺	HK\$3,712	3 years	HK\$133,641 ⁺ (Savings = HK\$7,449)
If you make no additional charges using this overdraft facility and each month you pay...	You will pay off the outstanding balance of HK\$120,000 in about...	and you will end up paying an estimated total of...								
Only the minimum payment	13 years	HK\$141,090 ⁺								
HK\$3,712	3 years	HK\$133,641 ⁺ (Savings = HK\$7,449)								
Reference Information										
Historical Changes of Interest Rate Benchmark	<p>The chart below is provided for illustrative purposes only and shows the historical movement of the interest rate benchmark in the past 3 years.</p>  <p>The highest Dah Sing Bank HKD Prime Rate interest rate noted in the past 3 years is 6.125%.</p>									

Periodic Repayment Amount (Illustrative Example)	This facility does not require periodic repayment in regular amount.
Total Repayment Amount (Illustrative Example)	Not Applicable

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.