

## Terms and Conditions of Credit Mastermind Instalment Loan

### General Terms and Conditions of Credit Mastermind Instalment Loan:

1. Loan tenor of 73 months or longer ("Long Loan Tenor Offer") is only applicable to "Selected Customers" of Dah Sing Bank, Limited ("**Bank**"). Selected Customers include persons in the following occupations: civil servants, professionals (as defined below), staff of selected government organizations / public organizations, full time teachers or teachers of tertiary institutions / universities. "**Professionals**" include chartered / certified accountants, chartered architects, chartered engineers, lawyers, doctors, actuary and chartered surveyors. The Bank reserves the final right to interpret the definition of professionals and Selected Customers. To enjoy the Long Loan Tenor Offer, customers who claim to be professionals or Selected Customers are required to submit the proof of professional qualification / occupation to the Bank when they apply for the loan.
2. Up to 8 times of monthly income cash out (if applicable) is the remaining part of the total loan amount of the Credit Mastermind Instalment Loan approved by the Bank, after settling the outstanding credit card loans or personal loans. Cash out amount is disbursed in the form of cashier's order and is not restricted to repayment of the outstanding credit card loans or personal loans. The Bank reserves the final decision on the approval of any cash out applications.
3. The Bank reserves the right to request customers to cancel credit cards as one of the loan approval conditions.
4. The instantly approved loan amount service is only applicable to customers who submit their loan applications through the Bank's website or Dah Sing Bank Mobile App within the following service hours and provide the Bank with the required documents and / or information when submitting their applications:

	Service Hours of Instantly Approved Loan Amount Service			
Website / Mobile App	Monday – Saturday	9:00am	-	9:00pm; and
	Sunday and Public Holiday	12:00pm	-	9:00pm

No prior notice will be given if there is any change to the above service hours. The Bank may not offer the Service if customers do not provide the required documents and / or information, or if their loan applications do not fulfill all of the approval requirements of the Service. Please note that the instantly approved loan amount offered by the Bank, if any, is for reference only and is subject to the Bank's assessment and confirmation.

5. The monthly income of an applicant must be HKD6,000 at the minimum and the period of service of his / her current employment must be 3 months or above.
6. For the Service Charges applicable to Credit Mastermind Instalment Loan, please [click here](#).
7. Borrowers of Credit Mastermind Instalment Loan will be bound by Dah Sing Bank Instalment Loan Terms and Conditions, please [click here](#) for details.
8. The Bank reserves the right to request for any documents or information deemed necessary for assessment of any loan application, reject any application, decide the approval result, terminate or amend the relevant offers or to amend these terms and conditions at any time without prior notice. In case of dispute, the decision of the Bank shall be final and conclusive.
9. In case of any fraud, abuse, reversal or cancellation of transactions in respect of which the relevant offers under this Promotion are awarded, the Bank reserves the right to debit the equivalent amount from the relevant customer's account without prior notice.
10. In the event of discrepancies between the Chinese version and English version of these terms and conditions, the English version shall prevail.

**Promotional Terms & Conditions of Credit Mastermind Instalment Loan:**

- i. The promotion period is valid from now until **31 March 2022** (both dates inclusive) (the "Promotion Period").
- ii. Customers who successfully apply for a Credit Mastermind Instalment Loan (the "Loan") during the Promotion Period and with loan drawdown on or before 30 April 2022, subject to the terms and conditions herein, are entitled to offers of monthly flat rate as low as 0.11% ("Interest Rate Offer"), up to HKD2,888 Cash Rebate ("Cash Rebate") and HKD100 Online Application Offer ("Online Application Offer"). The above offers are not applicable to existing Credit Mastermind Instalment Loan customers. For details, please refer to paragraphs (iii), (iv) and (v) below.
- iii. The Interest Rate Offer is only applicable to "Selected Customers". For the definition of "Selected Customers", please refer to paragraph (x) below. Below is an example based on the assumption of HKD1,000,000 loan amount:

Loan Tenor	Selected Customers		Normal Customers	
	72-month	60-month	72-month	60-month
Loan Amount (HKD)	1,000,000			
Monthly Flat Rate	0.11%		0.60%	
Loan Handling Fee	1.1% p.a.			
APR (including HKD2,888 Cash Rebate)*	4.73%	4.70%	16.07%	16.20%
APR (without Cash Rebate)	4.83%		16.20%	16.34%

\* Assume the Bank credits the Cash Rebate in the 4th month after loan drawdown.

The Annualized Percentage Rates ("APRs") are calculated according to the guidelines issued in respect of the Code of Banking Practice and are rounded to the nearest two decimal places and may vary for individual customers. Customers should refer to the loan confirmation letter for the relevant information. 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.

- iv. Customers who successfully apply for the Loan with a loan tenor of 12 months or above within the Promotion Period ("Eligible Customers") are entitled to the Cash Rebate according to the amount of the Loan approved:

Loan Amount (HKD)	Cash Rebate (HKD)
30,000 – 49,999	50
50,000 – 199,999	100
200,000 – 499,999	500
500,000 – 999,999	1,000
1,000,000 or above	2,888

To enjoy the Cash Rebate, customers' Loan account and its repayment accounts must be valid and with good repayment records from the loan disbursement date to the date when the Bank credits the Cash Rebate. The Cash Rebate will be credited into Eligible Customers' repayment accounts on or before 30 June 2022.

- v. Customers who successfully apply for the Loan during the Promotion Period through the Bank's website dahsing.com or Dah Sing Bank Mobile App and drawdown the Loan on or before 30 April 2022 ("Online Eligible Customer") are entitled to the Online Application Offer. For details, please refer to paragraph (viii) below. Each Online Eligible Customer is entitled to Online Application Offer once only. If the Loan application of Online Eligible Customer is not approved, other personal loan products may be offered by the Bank, but the Online Application Offer will not be offered under such circumstances. Online Application Offer will be issued in the form of cash coupon. Cash coupon will be mailed to the relevant customers' correspondence address last known to the Bank on or before 31 May 2022. To enjoy the Online Application Offer, the relevant Loan accounts and repayment

accounts must be valid and with good repayment records from the Loan disbursement date to the delivery date of cash coupon.

- vi. Other cash reward ("Extra Offer") (if applicable) will be issued in the form of cash coupons. Cash coupons or its redemption letter will be mailed to the relevant customers' correspondence address last known to the Bank within 3 months after drawdown date. To enjoy the Extra Offer, customers' Loan account and its repayment accounts must be valid and with good repayment records from the Loan disbursement date to the delivery date of coupons or its redemption letter.
- vii. Customers who make an early settlement of the Loan during the repayment period will be subject to an Early Settlement Handling Fee, accrued interest for the month, loan handling fee, and will have to refund the full Cash Rebate amount and total face value of all cash rewards (including Online Application Offer and Extra Offer) (if applicable) without prior notice. The Bank reserves the right to debit the equivalent amount from the relevant customer's account without prior notice. For details of Early Settlement Handling Fee, please [click here](#).
- viii. Cash coupons cannot be redeemed for cash or exchanged to other gifts, and no exchange will be allowed. The Bank is not the supplier of the cash coupons, and is not liable for any products or services provided by the respective suppliers. Should there be any enquires or complaints regarding the quality of the products or services, customers should contact the respective suppliers directly. The Bank reserves the right to offer any alternative gifts as replacement of cash coupons without prior notice if the relevant coupon(s) is not available or there is any other issue. The alternative gift may not be of same value or same category as the cash coupons.
- ix. The example of save interest up to 86% is for reference only. The example is calculated based on an annual interest rate of 30% charged by general credit card on a monthly repayment of 5% of the credit card outstanding balance or HKD50 (whichever is higher) and total outstanding loan amount of HKD1,000,000 over a 302-month repayment period. The average monthly repayment amount quoted is calculated based on the first 12-month repayment amount and is rounded to the nearest dollar. The APR is 34.49%. The total interest and handling fee expenses over the whole repayment period quoted is rounded to the nearest dollar. Total interest and handling fee expenses of Credit Mastermind Instalment Loan are calculated based on HKD1,000,000 loan amount, 0.11% monthly flat rate, loan handling fee of 1.1% p.a. and 72-month loan tenor (APR is 4.83%). The average monthly repayment amount, the total interest and handling fee expenses over the whole repayment period quoted are rounded to the nearest dollar. The APRs are calculated according to the guidelines issued in respect of the Code of Banking Practice and are rounded to the nearest two decimal places. The APR, interest rate, loan handling fee, monthly repayment amount, loan tenor and interest saving may vary for each individual customer and are subject to customer's loan portfolio and final approval of the Bank. Customers should refer to the loan confirmation letter for the relevant information. 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.
- x. "Selected Customers" include persons in the following occupations: civil servants, professionals (as defined below), staff of selected government organizations / public organizations, full time teachers or teachers of tertiary institutions / universities. "Professionals" include chartered / certified accountants, chartered architects, chartered engineers, lawyers, doctors, actuary and chartered surveyors. The Bank reserves the final decision on the definition of professionals. To enjoy the Interest Rate Offer, customers who claim to be professionals or Selected Customers are required to submit the proof of professional qualification / occupation when they apply for the loan.

**To borrow or not to borrow? Borrow only if you can repay!**  
**This service / product is not targeted at customers in the EU.**