

Terms and Conditions of FlexiMoney Overdraft Facility

General Terms and Conditions of FlexiMoney Overdraft Facility:

- a. The maximum credit limit of a FlexiMoney Overdraft Facility ("Loan") is HKD1,000,000 or 10 times of a customer's monthly income (whichever is lower). Credit limit of HKD500,000 or above is applicable only to property owners or selected customers designated by Dah Sing Bank, Limited ("Bank"), including civil servants, professionals (as defined below), staff of selected government organizations / public organizations, full-time teachers, staff of tertiary institutions / universities, staff of selected financial institutions and Dah Sing VIP Banking Customers. "Professionals" include chartered / certified accountants, chartered architects, chartered engineers, lawyers, doctors, actuaries and chartered surveyors. The Bank reserves the final right to decide the definitions of professionals and selected customers. Customers who claim to be professionals or selected customers are required to submit proof of professional qualification / occupation to the Bank when they apply for the Loan.
- b. The prime rate / "P" refers to "Dah Sing Bank HKD Prime Rate". For the latest prime rate, please [click here](#).
- c. The instantly approved loan amount service is only applicable to customers who submit their loan applications at the Bank's branches, through the Bank's telephone hotline, 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 upon submitting their applications:

	Service Hours of Instantly Approved Loan Amount Service		
Branch	Monday – Friday Saturday	9:00am 9:00am	- 4:30pm; and - 12:00 noon
Telephone Hotline	Monday – Friday Saturday	9:00am 9:00am	- 10:00pm; and - 5:30pm
Website / Mobile App	Monday – Saturday Sunday and Public Holiday	9:00am 12:00 noon	- 9:00pm; and - 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 service offered by the Bank, if any, is for reference only and is subject to the Bank's assessment and confirmation.

- d. For the details of the service charges for the Loan, please [click here](#).
- e. Borrowers of the Loan will be bound by Dah Sing Bank FlexiMoney Overdraft Facility Terms & Conditions. Please [click here](#) for details.
- f. The Bank reserves the right to request any documents or information deemed necessary for assessment of any loan application, reject any application, decide the approval results of applications for the Loan, 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.
- g. These Terms and Conditions are governed by 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.
- h. A person who is not a party to these Terms and Conditions may not enforce any of their terms under the Contracts (Rights of Third Parties) Ordinance (Cap 623 of the Laws of Hong Kong).
- i. In the event of discrepancy between the Chinese and English versions of these Terms and Conditions, the English version shall prevail.

Promotional Terms & Conditions of FlexiMoney Overdraft Facility:

- 1. The promotion period is valid from now until **31 December 2025** (both dates inclusive) ("Promotion Period").
- 2. Customers who successfully apply for the Loan during the Promotion Period ("Eligible Customers") will be entitled to a waiver of the first year's annual fee ("Offer"). The annual fee is 1% of the credit limit (minimum HKD300; maximum HKD1,000). This offer is not applicable to the existing Loan customers. To be eligible for this offer, customers must not have any Loan account with the Bank upon making an application for the Loan. Customers who have been or was entitled to the first year's annual fee waiver cannot enjoy this offer again.
- 3. "Preferred Customers" include the (1) Existing VIP Banking Customers of the Bank who maintain valid VIP i-Accounts with the Bank on the effective date of the Loan; or the (2) Existing Securities Account Holders of the Bank who maintain valid Securities Accounts with the Bank on the effective date of the Loan.
- 4. This Offer is not transferable and cannot be exchanged for cash, other products / services or any discounts.
- 5. This Offer is not applicable to the staff of Dah Sing Financial Group and its affiliates.

6. Unless otherwise stated, this Offer cannot be used in conjunction with other offers related to the Bank's products / services. If a customer is also eligible to enjoy other offers, the Bank reserves the right to grant such customer all or part of the relevant offers.
7. 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.

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.