

**Please read and understand the information in the below Key Facts Statement before applying for this product.**

### **Key Facts Statement (KFS) for Revolving Credit Facility**

Dah Sing Bank, Limited (the "Bank")

In-Money Revolving Loan

December 2024

<p>This product is a revolving credit facility.  This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our offer letter for the final terms of your revolving credit facility.</p>		
<b>Interest Rates and Interest Charges</b>		
<b>Annualised Percentage Rate (APR)</b>	<b>Successfully Apply &amp; Drawdown</b>	<b>In-Money Cash Card</b>
	<b>Credit Limit (HK\$)</b>	<b>APR</b>
	\$5,000	11.35%
	\$20,000	
\$100,000		
<p>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 basic interest rate and other fees and charges of a product expressed as an annualised rate.</p>		
<b>Annualised Overdue / Default Interest Rate</b>	<p>If a customer's account has 2 or more delinquent records (i.e. failure in repaying the monthly "Minimum Payment") within 12 consecutive months, the interest rate shall be adjusted at the daily rate of 0.0821% (annualized rate 30%)<sup>Δ</sup>. The original loan interest rate will be restored on the first day of next statement cycle until after the repayment record resumes normal.</p> <p><sup>Δ</sup> The finance charge to be imposed will be the above-stated finance charge on late payment account or the original finance charge of the loan account, whichever is higher. According to the Guideline of Code of Banking Practice, the Annualized Percentage Rate of annualized rate 30% is 34.49%, excluding the annual fee, and is rounded to the nearest 2 decimal places.</p>	
<b>Overlimit Interest Rate</b>	Not applicable	
<b>Minimum Payment</b>	3.5% of outstanding statement balance (minimum HK\$50)	
<b>Fees and Charges</b>		
<b>Loan Handling Fee</b>	Not applicable	
<b>Annual Fee / Monthly Fee</b>	Annual Fee: 1% of credit limit (minimum HK\$300, maximum HK\$1,000)	
<b>Withdrawal Fee / Transaction Fee</b>	Not applicable	
<b>Late Payment Fee and Charge</b>	HK\$200 per month	
<b>Overlimit Handling Fee</b>	Not applicable	
<b>Returned Cheque Charge / Rejected Autopay Charge</b>	Not applicable	
<b>Lost Card Replacement Fee</b>	HK\$100 per replacement of lost card	
<b>Additional Information</b>		
<b>Statement Retrieval Fee</b>	HK\$50 per copy	
<b>Credit Balance Withdrawal</b>	HK\$75 per transaction	

**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.

In case of any inconsistency between the English and Chinese versions of this KFS, the English version shall prevail.