

e-Cash Instalment Loan

Dah Sing Bank, Limited (the "Bank")

June 2025

This product is an instalment loan.

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 instalment loan.

Interest Rates and Interest Charges					
Interest Rate	For a loan amount of HK\$100,000:				
	Loan Tenor	6-month	12-month	24-month	
	Interest rate	0.90%	0.90%	0.90%	
	(or range of interest rate)*	0.5070	0.5070	0.50%	
	*The interest rate is the basic int is rounded to the nearest two d	ecimal places.	· ·		
	The interest rate quoted above customers. Customers should re the Bank.				
Annualised Percentage Rate (APR)	For a loan amount of HK\$100,00	For a loan amount of HK\$100,000:			
	Loan Tenor	6-month	12-month	24-month	
	APR (or range of APR)^	21.98%	23.51%	23.87%	
	to the nearest two decimal place	^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.			
	The APR quoted above is for refe should refer to information set				
Interest Rate	If the designated monthly instalment payment is not fully paid on the payment due date, a default in will be levied. The default interest is calculated on simple daily basis at 2.5% per month on overdue insta payments until repayment record resume to normal and charge on monthly basis (default interest for = overdue instalment payment amount x 2.5% x 12 / 365). No minimum amount of default interest v applied.				
		amount x 2.5% x 12 / 3	65). No minimum amount	of default interest will	
Repayment		amount x 2.5% x 12 / 3	65). No minimum amount	of default interest will	
Repayment Repayment Frequency		amount x 2.5% x 12 / 3	65). No minimum amount	of default interest will	
Repayment Frequency	applied.	amount x 2.5% x 12 / 3	65). No minimum amount	of default interest will	
Repayment Frequency	This loan requires monthly repa	amount x 2.5% x 12 / 3	65). No minimum amount	of default interest will	
Repayment Frequency	This loan requires monthly repa	amount x 2.5% x 12 / 3 yment. O with monthly repaym	65). No minimum amount	of default interest will	
Repayment Frequency Periodic Repayment Amount	This loan requires monthly reparations for a loan amount of HK\$100,000 Loan Tenor Periodic repayment amount for the interest rate (or range of interest	amount x 2.5% x 12 / 3 yment. 00 with monthly repaym 6-month HK\$17,654	ent: 12-month HK\$9,326	of default interest will	
Repayment Frequency Periodic Repayment Amount	applied. This loan requires monthly repa For a loan amount of HK\$100,00 Loan Tenor Periodic repayment amount for the interest rate (or range of interest rate) specified above	amount x 2.5% x 12 / 3 yment. 00 with monthly repaym 6-month HK\$17,654	ent: 12-month HK\$9,326	of default interest will	
	applied. This loan requires monthly reparation of HK\$100,00 Loan Tenor Periodic repayment amount for the interest rate (or range of interest rate) specified above For a loan amount of HK\$100,00	yment. O with monthly repaym 6-month HK\$17,654	nent: 12-month HK\$9,326	24-month HK\$5,168	
Repayment Frequency Periodic Repayment Amount	This loan requires monthly reparations for a loan amount of HK\$100,000 Loan Tenor Periodic repayment amount for the interest rate (or range of interest rate) specified above For a loan amount of HK\$100,000 Loan Tenor Total repayment amount for the interest rate (or range of interest rate)	yment. O with monthly repaym 6-month HK\$17,654 O with monthly repaym 6-month HK\$105,924 repayment amount apor accessible from the	nent: 12-month HK\$9,326 HK\$111,912 Dicable to your specific ca	24-month HK\$5,168 24-month HK\$124,032 se, please use the Bai	
Repayment Frequency Periodic Repayment Amount	This loan requires monthly reparations for a loan amount of HK\$100,00 Loan Tenor Periodic repayment amount for the interest rate (or range of interest rate) specified above For a loan amount of HK\$100,00 Loan Tenor Total repayment amount for the interest rate (or range of interest rate) specified above Remark: To calculate the total instalment loan online calculate	yment. O with monthly repaym 6-month HK\$17,654 O with monthly repaym 6-month HK\$105,924 repayment amount apor accessible from the	nent: 12-month HK\$9,326 HK\$111,912 Dicable to your specific ca	24-month HK\$5,168 24-month HK\$124,032 se, please use the Bai	
Repayment Frequency Periodic Repayment Amount Total Repayment Amount	This loan requires monthly reparations for a loan amount of HK\$100,00 Loan Tenor Periodic repayment amount for the interest rate (or range of interest rate) specified above For a loan amount of HK\$100,00 Loan Tenor Total repayment amount for the interest rate (or range of interest rate) specified above Remark: To calculate the total instalment loan online calculate	yment. O with monthly repaym 6-month HK\$17,654 O with monthly repaym 6-month HK\$105,924 repayment amount apport accessible from the syment Calculator".	nent: 12-month HK\$9,326 HK\$111,912 Dicable to your specific ca	24-month HK\$5,168 24-month HK\$124,032 se, please use the Bai	



Prepayment / Early Settlement / Redemption Fee	2.5% of the original loan amount (minimum HK\$500) and the interest payable for the month or part thereof from the last monthly repayment date to the date when the total outstanding amount is settled and return any applicable promotional offers. Interest payable is calculated on the basis of "Rule of 78". Important Notes: Customer should consider the Early Settlement Handling Fee involved before deciding whether to pay off the loan early or not. Interest payable is calculated on the basis of "Rule of 78". More interest will, in general, be included in earlier repayments, and less on principal. The amount of outstanding interest is likely to be small when repayments have been made as scheduled for some time. Customer should compare total amount involved in early settlement (including Early Settlement Handling Fee and other fees, etc.) and the amount of outstanding interest before making a decision of early settlement. For details, please visit the Bank's website at dahsing.com > "Personal Loan" > "e-Cash" > "FAQ".
Returned Cheque / Rejected Autopay Charge	HK\$150 per returned cheque / rejected autopay payment
Additional Information	
Re-issue of Loan Confirmation Letter	HK\$100 per copy
Extension Fee (For change of repayment date <u>before</u> Loan disbursement) ¹	Extension fee, calculated based on the amount of the loan drawn at monthly flat rate on daily basis from the date which is one month after the drawdown date to the first repayment date.
Extension Fee (For change of repayment date <u>after</u> Loan disbursement) ²	HK\$100 and extension fee, the latter of which shall be calculated based on the outstanding principal loan amount at monthly flat rate on daily basis from the date which is one month after the original repayment date to the amended repayment date.

- 1. Only applicable to Instalment Loans with credit limit.
- 2. Only applicable to customers whose amended repayment date is more than one month away from the original repayment date.

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To borrow or not to borrow? Borrow only if you can repay!



e-Cash Plus Instalment Loan

Dah Sing Bank, Limited (the "Bank")

June 2025

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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 instalment loan.

nterest Rate	For a loan amount of HK\$100,00	00:		
	Loan Tenor	6-month	12-month	24-month
	Interest rate (or range of interest rate)*	1.00%	1.00%	1.00%
	*The interest rate is the basic int is rounded to the nearest two do The interest rate quoted above customers. Customers should rethe Bank.	ecimal places. is for reference only.	Γhe applicable interest rat	e may vary for individ
Annualised Percentage Rate (APR)	For a loan amount of HK\$100,000:			
	Loan Tenor	6-month	12-month	24-month
	APR (or range of APR)^	24.43%	26.08%	26.40%
	^APR is calculated according to the to the nearest two decimal place fees and charges of a product ex	es. An APR is a reference	rate which includes the ba	ng Practice and is roun sic interest rate and ot
	The APR quoted above is for refe should refer to information set of			
Annualised Overdue / Default Interest Rate	30% If the designated monthly instalment payment is not fully paid on the payment due date, a default inter will be levied. The default interest is calculated on simple daily basis at 2.5% per month on overdue instalm payments until repayment record resume to normal and charge on monthly basis (default interest for 1 = overdue instalment payment amount x 2.5% x 12 / 365). No minimum amount of default interest will applied.			
	payments until repayment record = overdue instalment payment applied.	rd resume to normal and	d charge on monthly basis	(default interest for 1
Repayment	= overdue instalment payment	rd resume to normal and	d charge on monthly basis	(default interest for 1
	= overdue instalment payment	rd resume to normal and amount x 2.5% x 12 / 3	d charge on monthly basis	(default interest for 1
Repayment Frequency	= overdue instalment payment applied.	rd resume to normal and amount x 2.5% x 12 / 3 yment.	d charge on monthly basis 65). No minimum amount	(default interest for 1
Repayment Frequency	= overdue instalment payment applied. This loan requires monthly repa	rd resume to normal and amount x 2.5% x 12 / 3 yment.	d charge on monthly basis 65). No minimum amount	(default interest for 1
Repayment Frequency	= overdue instalment payment applied. This loan requires monthly reparation for a loan amount of HK\$100,00	rd resume to normal and amount x 2.5% x 12 / 3 yment.	d charge on monthly basis 65). No minimum amount ent:	(default interest for 1 of default interest wil
Repayment Frequency Periodic Repayment Amount	= overdue instalment payment applied. This loan requires monthly reparation of HK\$100,000 Loan Tenor Periodic repayment amount for the interest rate (or range of interest	rd resume to normal and amount x 2.5% x 12 / 3 yment. 00 with monthly repaym 6-month HK\$17,755	ent: 12-month HK\$9,427	(default interest for 1 of default interest wil
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Repayment Frequency Periodic Repayment Amount	= overdue instalment payment applied. This loan requires monthly repa For a loan amount of HK\$100,00 Loan Tenor Periodic repayment amount for the interest rate (or range of interest rate) specified above For a loan amount of HK\$100,00	yment. O with monthly repaym 6-month HK\$17,755	ent: HK\$9,427 ent:	(default interest for 1 of default interest wil
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Repayment Frequency Periodic Repayment Amount Total Repayment Amount	= overdue instalment payment applied. This loan requires monthly reparation of the interest rate (or range of interest rate) specified above For a loan amount of HK\$100,000 Loan Tenor For a loan amount of HK\$100,000 Loan Tenor Total repayment amount for the interest rate (or range of interest rate) specified above Remark: To calculate the total instalment loan online calculate	yment. O with monthly repaym 6-month HK\$17,755 O with monthly repaym 6-month HK\$106,530 repayment amount apport accessible from the	ent: 12-month HK\$9,427 ent: 12-month HK\$113,124	24-month HK\$126,480 se, please use the Bal
Repayment Frequency Periodic Repayment Amount	= overdue instalment payment applied. This loan requires monthly reparation of the interest rate (or range of interest rate) specified above For a loan amount of HK\$100,000 Loan Tenor For a loan amount of HK\$100,000 Loan Tenor Total repayment amount for the interest rate (or range of interest rate) specified above Remark: To calculate the total instalment loan online calculate	yment. O with monthly repaym 6-month HK\$17,755 O with monthly repaym 6-month HK\$106,530 repayment amount apport accessible from the yment Calculator".	ent: 12-month HK\$9,427 ent: 12-month HK\$113,124	24-month HK\$126,480 se, please use the Bal



Prepayment / Early Settlement / Redemption Fee	2.5% of the original loan amount (minimum HK\$500) and the interest payable for the month or part thereof from the last monthly repayment date to the date when the total outstanding amount is settled and return any applicable promotional offers. Interest payable is calculated on the basis of "Rule of 78".
	Important Notes: Customer should consider the Early Settlement Handling Fee involved before deciding whether to pay off the loan early or not. Interest payable is calculated on the basis of "Rule of 78". More interest will, in general, be included in earlier repayments, and less on principal. The amount of outstanding interest is likely to be small when repayments have been made as scheduled for some time. Customer should compare total amount involved in early settlement (including Early Settlement Handling Fee and other fees, etc.) and the amount of outstanding interest before making a decision of early settlement. For details, please visit the Bank's website at dahsing.com > "Personal Loan" > "e-Cash" > "FAQ".
Returned Cheque / Rejected Autopay Charge	HK\$150 per returned cheque / rejected autopay payment
Additional Information	
Re-issue of Loan Confirmation Letter	HK\$100 per copy
Extension Fee (For change of repayment date <u>before</u> Loan disbursement)¹	Extension fee, calculated based on the amount of the loan drawn at monthly flat rate on daily basis from the date which is one month after the drawdown date to the first repayment date.
Extension Fee (For change of repayment date <u>after</u> Loan disbursement) ²	HK\$100 and extension fee, the latter of which shall be calculated based on the outstanding principal loan amount at monthly flat rate on daily basis from the date which is one month after the original repayment date to the amended repayment date.

- 1. Only applicable to Instalment Loans with credit limit.
- 2. Only applicable to customers whose amended repayment date is more than one month away from the original repayment date.

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To borrow or not to borrow? Borrow only if you can repay!

Express Money Instalment Loan

Dah Sing Bank, Limited (the "Bank")

July 2025

This product is an instalment loan.

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 instalment loan.

nterest Rate	For a loan amount of HK\$100,00	nn·			
	Loan Tenor	6-month	12-month	24-month	
	Interest rate (or range of interest rate)*	0.35%	0.35%	0.38%	
	*The interest rate is the basic interest rate shown as a percentage of the amount borrowed over a month an is rounded to the nearest two decimal places. The interest rate quoted above is for reference only. The applicable interest rate may vary for individu customers. Customers should refer to information set out in the relevant Loan Confirmation Letter issued to the Bank.				
Annualised Percentage Rate (APR)	For a loan amount of HK\$100,000:				
	Loan Tenor	6-month	12-month	24-month	
	APR (or range of APR)^	7.41%	7.93%	8.87%	
	^APR is calculated according to the guidelines issued in respect of the Code of Banking Practice and is round to the nearest two decimal places. An APR is a reference rate which includes the basic interest rate and oth fees and charges of a product expressed as an annualised rate. The APR quoted above is for reference only. The applicable APR 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	30% If the designated monthly instalment payment is not fully paid on the payment due date, a default interwill be levied. The default interest is calculated on simple daily basis at 2.5% per month on overdue instalment payments until repayment record resume to normal and charge on monthly basis (default interest for 1 c = overdue instalment payment amount x 2.5% x 12 / 365). No minimum amount of default interest will applied.				
Repayment					
	This loan requires monthly repa	yment.			
Repayment Frequency	This loan requires monthly repa	-	ent:		
Repayment Frequency	For a loan amount of HK\$100,00	-	ent: 12-month	24-month	
Repayment Frequency	For a loan amount of HK\$100,00	00 with monthly repaym	1	24-month HK\$4,547	
Repayment Frequency Periodic Repayment Amount	For a loan amount of HK\$100,00 Loan Tenor Periodic repayment amount for the interest rate (or range of interest	00 with monthly repaym 6-month HK\$17,017	12-month HK\$8,683		
Repayment Frequency Periodic Repayment Amount	For a loan amount of HK\$100,00 Loan Tenor Periodic repayment amount for the interest rate (or range of interest rate) specified above	00 with monthly repaym 6-month HK\$17,017	12-month HK\$8,683		
	For a loan amount of HK\$100,00 Loan Tenor Periodic repayment amount for the interest rate (or range of interest rate) specified above For a loan amount of HK\$100,00	00 with monthly repaym 6-month HK\$17,017 00 with monthly repaym	12-month HK\$8,683 ent:	HK\$4,547	
Repayment Frequency Periodic Repayment Amount Total Repayment Amount	For a loan amount of HK\$100,00 Loan Tenor Periodic repayment amount for the interest rate (or range of interest rate) specified above For a loan amount of HK\$100,00 Loan Tenor Total repayment amount for the interest rate (or range of interest rate)	6-month HK\$17,017 00 with monthly repaym 6-month HK\$102,102 repayment amount apport accessible from the	ent: 12-month HK\$8,683 HK\$104,196 Dicable to your specific case	HK\$4,547 24-month HK\$109,128 se, please use the Bar	
Repayment Frequency Periodic Repayment Amount	For a loan amount of HK\$100,00 Loan Tenor Periodic repayment amount for the interest rate (or range of interest rate) specified above For a loan amount of HK\$100,00 Loan Tenor Total repayment amount for the interest rate (or range of interest rate) specified above Remark: To calculate the total instalment loan online calculat	6-month HK\$17,017 00 with monthly repaym 6-month HK\$102,102 repayment amount apport accessible from the	ent: 12-month HK\$8,683 HK\$104,196 Dicable to your specific case	HK\$4,547 24-month HK\$109,128 se, please use the Bar	
Repayment Frequency Periodic Repayment Amount Total Repayment Amount Fees and Charges	For a loan amount of HK\$100,00 Loan Tenor Periodic repayment amount for the interest rate (or range of interest rate) specified above For a loan amount of HK\$100,00 Loan Tenor Total repayment amount for the interest rate (or range of interest rate) specified above Remark: To calculate the total instalment loan online calculat	6-month HK\$17,017 00 with monthly repaym 6-month HK\$102,102 repayment amount apport accessible from the	ent: 12-month HK\$8,683 HK\$104,196 Dicable to your specific case	HK\$4,547 24-month HK\$109,128 se, please use the Bar	
Repayment Frequency Periodic Repayment Amount Total Repayment Amount	For a loan amount of HK\$100,00 Loan Tenor Periodic repayment amount for the interest rate (or range of interest rate) specified above For a loan amount of HK\$100,00 Loan Tenor Total repayment amount for the interest rate (or range of interest rate) specified above Remark: To calculate the total instalment loan online calculat "Tools" > "Instalment Loan Repa	6-month HK\$17,017 00 with monthly repaym 6-month HK\$102,102 repayment amount apport accessible from the yment Calculator".	ent: 12-month HK\$8,683 HK\$104,196 Dicable to your specific case Bank's website: dahsing.c	HK\$4,547 24-month HK\$109,128 se, please use the Bar om > "Personal Loans	



Prepayment / Early Settlement / Redemption Fee	2.5% of the original loan amount (minimum HK\$500) and the interest payable for the month or part thereof from the last monthly repayment date to the date when the total outstanding amount is settled and return any applicable promotional offers. Interest payable is calculated on the basis of "Rule of 78". Important Notes: Customer should consider the Early Settlement Handling Fee involved before deciding whether to pay off the loan early or not. Interest payable is calculated on the basis of "Rule of 78". More interest will, in general, be included in earlier repayments, and less on principal. The amount of outstanding interest is likely to be small when repayments have been made as scheduled for some time. Customer should compare total amount involved in early settlement (including Early Settlement Handling Fee and other fees, etc.) and the amount of outstanding interest before making a decision of early settlement. For details, please visit the Bank's website at dahsing.com > "Personal Loan" > "Express Money" > "FAQ".
Returned Cheque / Rejected Autopay Charge	HK\$150 per returned cheque / rejected autopay payment
Additional Information	
Re-issue of Loan Confirmation Letter	HK\$100 per copy
Replacement of Express Money Card	HK\$100
Extension Fee (For change of repayment date <u>before</u> Loan disbursement) ¹	Extension fee, calculated based on the amount of the loan drawn at monthly flat rate on daily basis from the date which is one month after the drawdown date to the first repayment date.
Extension Fee (For change of repayment date <u>after</u> Loan disbursement) ²	HK\$100 and extension fee, the latter of which shall be calculated based on the outstanding principal loan amount at monthly flat rate on daily basis from the date which is one month after the original repayment date to the amended repayment date.

- 1. Only applicable to Instalment Loans with credit limit.
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Dah Sing Bank, Limited (the "Bank")

June 2025

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nterest Rate	For a loan amount of HK\$100,000:			
	Loan Tenor	6-month	12-month	24-month
	Interest rate (or range of interest rate)*	0.47%	0.47%	0.50%
	*The interest rate is the basic inte is rounded to the nearest two de		entage of the amount born	owed over a month
	The interest rate quoted above customers. Customers should ref the Bank.			
Annualised Percentage Rate (APR)	For a loan amount of HK\$100,000:			
	Loan Tenor	6-month	12-month	24-month
	APR (or range of APR)^	10.05%	10.74%	11.72%
	to the nearest two decimal place	^APR is calculated according to the guidelines issued in respect of the Code of Banking Practice and is round to the nearest two decimal places. An APR is a reference rate which includes the basic interest rate and oth fees and charges of a product expressed as an annualised rate.		
	The APR quoted above is for refershould refer to information set o	rence only. The applicable a out in the relevant Loan Co	APR may vary for individua nfirmation Letter issued b	al customers. Custom y the Bank.
Annualised Overdue / Default Interest Rate	30% If the designated monthly instalment payment is not fully paid on the payment due date, a default interwill be levied. The default interest is calculated on simple daily basis at 2.5% per month on overdue instalm payments until repayment record resume to normal and charge on monthly basis (default interest for 1 c = overdue instalment payment amount x 2.5% x 12 / 365). No minimum amount of default interest will			
	payments until repayment record = overdue instalment payment a	d resume to normal and cl	harge on monthly basis (d	efault interest for 1
Repayment	payments until repayment recor	d resume to normal and cl	harge on monthly basis (d	efault interest for 1
	payments until repayment record = overdue instalment payment a	d resume to normal and cl amount x 2.5% x 12 / 365)	harge on monthly basis (d	efault interest for 1
Repayment Frequency	payments until repayment record = overdue instalment payment a applied.	d resume to normal and clamount x 2.5% x 12 / 365)	hárge on monthly basis (d . No minimum amount of	efault interest for 1
Repayment Frequency	payments until repayment reconserved applied. This loan requires monthly repay	d resume to normal and clamount x 2.5% x 12 / 365)	hárge on monthly basis (d . No minimum amount of	efault interest for 1
Repayment Frequency	payments until repayment record = overdue instalment payment a applied. This loan requires monthly repay For a loan amount of HK\$100,000	d resume to normal and clamount x 2.5% x 12 / 365) when the contract of the c	hárge on monthly basis (d . No minimum amount of	efault interest for 1 default interest will
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Repayment Frequency Periodic Repayment Amount	payments until repayment recome overdue instalment payment a applied. This loan requires monthly repayment a loan amount of HK\$100,000 Loan Tenor Periodic repayment amount for the interest rate (or range of interest rate) specified above	d resume to normal and clamount x 2.5% x 12 / 365) ment. 0 with monthly repayment 6-month HK\$17,137	harge on monthly basis (d. No minimum amount of the control of the	efault interest for 1 default interest will
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Repayment Frequency Periodic Repayment Amount	payments until repayment recome overdue instalment payment a applied. This loan requires monthly repayment a loan amount of HK\$100,000 Loan Tenor Periodic repayment amount for the interest rate (or range of interest rate) specified above For a loan amount of HK\$100,000 Loan Tenor Total repayment amount for the interest rate (or range of interest rate)	d resume to normal and clamount x 2.5% x 12 / 365) ment. 0 with monthly repayment 6-month HK\$17,137 0 with monthly repayment 6-month HK\$102,822 repayment amount applicator accessible from the Ba	t: 12-month HK\$8,803 t: 12-month HK\$105,636	24-month HK\$4,667 24-month HK\$112,008
Repayment Frequency Periodic Repayment Amount	payments until repayment recome overdue instalment payment a applied. This loan requires monthly repayment a loan amount of HK\$100,000 Loan Tenor Periodic repayment amount for the interest rate (or range of interest rate) specified above For a loan amount of HK\$100,000 Loan Tenor Total repayment amount for the interest rate (or range of interest rate) specified above Remark: To calculate the total reinstalment loan online calculated.	d resume to normal and clamount x 2.5% x 12 / 365) ment. 0 with monthly repayment 6-month HK\$17,137 0 with monthly repayment 6-month HK\$102,822 repayment amount applicator accessible from the Ba	t: 12-month HK\$8,803 t: 12-month HK\$105,636	24-month HK\$4,667 24-month HK\$112,008
Repayment Frequency Periodic Repayment Amount Total Repayment Amount	payments until repayment recome overdue instalment payment a applied. This loan requires monthly repayment a loan amount of HK\$100,000 Loan Tenor Periodic repayment amount for the interest rate (or range of interest rate) specified above For a loan amount of HK\$100,000 Loan Tenor Total repayment amount for the interest rate (or range of interest rate) specified above Remark: To calculate the total reinstalment loan online calculated.	d resume to normal and clamount x 2.5% x 12 / 365) ment. 0 with monthly repayment 6-month HK\$17,137 0 with monthly repayment 6-month HK\$102,822 repayment amount applicator accessible from the Ba	t: 12-month HK\$8,803 t: 12-month HK\$105,636	24-month HK\$4,667 24-month HK\$112,008



Prepayment /	2.5% of the original loan amount (minimum HK\$500) and the interest payable for the month or part thereof from the last monthly repayment date to the date when the total outstanding amount is settled and return
Early Settlement / Redemption Fee	from the last monthly repayment date to the date when the total outstanding amount is settled and return any applicable promotional offers. Interest payable is calculated on the basis of "Rule of 78".
	Important Notes:
	Customer should consider the Early Settlement Handling Fee involved before deciding whether to pay off the loan early or not. Interest payable is calculated on the basis of "Rule of 78". More interest will, in general, be included in earlier repayments, and less on principal. The amount of outstanding interest is likely to be small when repayments have been made as scheduled for some time. Customer should compare total amount involved in early settlement (including Early Settlement Handling Fee and other fees, etc.) and the amount of outstanding interest before making a decision of early settlement. For details, please visit the Bank's website at dahsing.com > "Personal Loan" > "Express Money" > "FAQ".
Returned Cheque / Rejected Autopay Charge	HK\$150 per returned cheque / rejected autopay payment
Additional Information	
Re-issue of Loan Confirmation Letter	HK\$100 per copy
Replacement of Express Money Card	HK\$100
Extension Fee (For change of repayment date <u>before</u> Loan disbursement)¹	Extension fee, calculated based on the amount of the loan drawn at monthly flat rate on daily basis from the date which is one month after the drawdown date to the first repayment date.
Extension Fee (For change of repayment date <u>after</u> Loan disbursement) ²	HK\$100 and extension fee, the latter of which shall be calculated based on the outstanding principal loan amount at monthly flat rate on daily basis from the date which is one month after the original repayment date to the amended repayment date.

- 1. Only applicable to Instalment Loans with credit limit.
- 2. Only applicable to customers whose amended repayment date is more than one month away from the original repayment date.

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!