

List of Service Charges for Dah Sing
Business Card

(Effective from 30 December, 2022)

Item	Service charge
1. Annual Fee	
Business Card	HKD500
UnionPay Dual Currency	HKD1,800
Diamond Card	
2. Financial Charge	
• Retail Purchase (APR)*	31% (34.46%)
• Cash Advance (APR)*	31% (35.81%)
If there are 2 or more delinquent records in the past 12 consecutive months, the financial charge will be charged at the Annual Rate of 31% (APR: Retail Purchase 34.46%* / Cash Advance 35.81%). Meanwhile, the "Cash Rebate" and "Bonus Point" will be suspended until the repayment records resume to normal, which means there is only 1 or no delinquent record in the past 12 consecutive months.	
* The Annualized Percentage Rate (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 annualized rate.	

3. Cash Advance Handling Fee
- (Applicable to Cash Advance transactions including "JET Payment" or credit card payment of other JETCO member banks via JETCO ATM / JETCO ATM Interbank Transfer Service)
- Visa / Mastercard

Not applicable
- UnionPay Dual Currency Card¹

Not applicable

Item	Service charge
4. Minimum Payment ^{1,2}	<div>- If the Monthly Statement balance is HKD/RMB200 or above, the minimum payment will be the total amount of bank service fees and financial charges plus 1% of total outstanding balance of transactions or HKD/RMB200 (whichever is higher)</div> <div>- If the Monthly Statement Balance is less than HKD/RMB200, the minimum payment will be the Monthly Statement balance</div>
5. Late Fee ¹	HKD/RMB300 or an amount equivalent to the minimum payment stated on the monthly statement (whichever is lower)
6. New Card Replacement Fee ¹ (or New Balance Transfer Account, if applicable)	HKD/RMB120 per card/account
7. Overlimit Handling Charge ¹ • Balance exceeded available credit limit	HKD/RMB200 each time (Each card account will be charged maximum once per statement cycle)
8. Returned Items (Cheque or Direct Debit Authorization)	Not Applicable
9. Sales Draft Retrieval Fee ¹ (only applicable to the transactions made by UnionPay Dual Currency Credit Card)	HKD/RMB70 per copy
10. Statement Retrieval Fee ¹	HKD/RMB50 per month
11. Credit Balance Withdrawal ¹	HKD/RMB75 per transaction
12. Handling Fee On Over-the-counter Payment at branch ¹	HKD/RMB30 per item
13. Instalment Plan Cancellation Fee	HKD300 (per product/service)

14. Transaction Fee for Foreign Currency Transaction and Cross-border Transactions in Hong Kong Currency
- (covering transactions in Hong Kong Dollar or Foreign Currency made outside of Hong Kong; transactions in Foreign Currency made in Hong Kong and transactions at any merchant not registered in Hong Kong)
- Visa/Mastercard

a) Foreign Currency Transaction – Transaction in foreign currency made outside of Hong Kong or in Hong Kong which are debited to your credit card account after conversion into Hong Kong Dollars on the date the item is processed at a rate³ determined by Visa/Mastercard plus a fee of 1.95% on the transaction amount (transaction fee(s) charged by Visa/Mastercard to the Bank included, if applicable).

b) Cross-border Transactions in Hong Kong Currency (applicable to settling Foreign Currency Transaction in Hong Kong Dollars) – Transactions in Hong Kong Currency made outside of Hong Kong (which are simultaneously converted into Hong Kong Dollars by the merchant at an exchange rate³ determined at the time of transaction) or transactions at any merchant not registered in Hong Kong (e.g. internet transaction), a transaction fee of 1% on the transaction amount will be charged by Visa/Mastercard and debited to your credit card account.

- UnionPay Dual Currency Card¹

Card transactions in any currencies other than HKD and RMB which are debited to your credit card account after conversion into HKD on the date the item is processed at a rate³ determined by UnionPay International.

Item	Service charge
15. Fee related to Settling Foreign Currency Transaction in Hong Kong Dollars	Customers may sometimes be offered the option to settle foreign currency transactions in Hong Kong Dollars when spending overseas. Such option is a arrangement offered directly by the overseas merchants and not the card issuer. Customers are reminded to ask the relevant merchants for details of the foreign currency exchange rates and the handling fees (a transaction fee for cross-border transaction at 1% on the transaction amount will be charged by Visa/Mastercard and debited to your credit card account) to be applied before the transactions are entered into since settling foreign currency transactions in Hong Kong Dollars may involve a cost higher than the foreign currency transaction handling fee.
16. Alipay [®] Express Payment [™] Service Bank Service Charge ⁴	1.5% of each transaction carried out via Alipay [®] Express Payment [™] Service

- Remarks:
1. The Renminbi Account and Hong Kong Currency Account of UnionPay Dual Currency Credit Card will be counted separately. Reference to fees and charges in RMB in this notice applies to UnionPay Dual Currency Card (RMB account) only.

2. If "Minimum Payment" of the statement is not settled on or before the "Payment Due Date", the "Cash Rebate" and "Bonus Point" will be suspended until the related minimum payment amount is settled.

3. Such exchange rate may differ from that on the transaction date due to market fluctuation.

4. Not applicable to Private Label Card, Visa Card and UnionPay Dual Currency Card.

5. Important reminder: Financial charges of cash advance transactions will be calculated and accrued daily from the transaction date. If the total outstanding balance is not settled before payment due date, relevant financial charges will continue to be accrued after the statement cutoff date and carried forward to the next statement until all outstanding balance is settled. Should there be any questions on settling the outstanding financial charges of cash advance transaction before the next statement date, please contact the Bank.

Dah Sing Bank reserves the right to change the above charges or introduce charges not included in this leaflet.