

Thank you for choosing Dah Sing Corporate Card! To protect the environment, we are introducing you an Online Guide to our Corporate Card Service. You can now view and download related information including Terms & Conditions and DDA Form from Dah Sing Bank, Limited Website at: <http://www.dahsing.com>

Should you have any enquiry, please contact Dah Sing Corporate Card Customer Service Hotline at 8108 6382.

**List of Service Charges for
Dah Sing Corporate Card
(Effective from 30 Dec 2022)**

Item	Service Charge
1. Annual Fee	HKD350 each card (if applicable)
2. Finance Charge	
▪ Retail Purchase	▪ 24% (25.98%)*
▪ Cash Advance (if applicable)	▪ 24% (28.40%)*
3. Minimum Payment (if applicable)	Total amount of bank service fees and financial charges plus 1% of total outstanding balance of transactions or minimum HKD/ CNY50 (whichever is higher)
4. Late Fee	HKD / CNY400 or an amount equivalent to the minimum payment stated on the monthly statement (whichever is lower)
5. New Card Replacement Fee	HKD180
6. Overlimit Handling Charge (Balance exceeded available credit limit)	HKD / CNY180 each time (Each card account will be charged maximum once per statement cycle)
7. Sales Draft Retrieval Fee	HKD100 per copy
8. Statement Retrieval Fee	HKD100 per month
9. Credit Balance Withdrawal Fee (By cashier order)	HKD / CNY100 per cashier order
10. Handling Fee on Over-The-Counter Payment at branch	HKD / CNY30 per item
11. Transaction Fee for Foreign Currency Transaction and Cross-border Transaction in Hong Kong Currency (Including transactions in Hong Kong Currency 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)	<p>For Dah Sing UnionPay Dual Currency Corporate Card:</p> <p>Card transactions in any currencies other than Hong Kong Dollars and Renminbi which are debited to your credit card account after conversion into Hong Kong Dollars on the date the item is processed at a rate[#] determined by UnionPay International.</p> <p>For MasterCard Corporate Card:</p> <p>a) Foreign Currency Transaction – Transactions 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 rate[#] determined by MasterCard plus a fee of 1.95% on the transaction amount (transaction fee(s) charged by MasterCard to the Bank included, if applicable).</p>

<p># Such exchange rate may differ from that on the transaction date due to market fluctuation.</p>	<p>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 rate# 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 MasterCard and debited to your credit card account.</p>
<p>12. Fee related to Settling Foreign Currency Transaction in Hong Kong Dollars</p>	<p>Customers may sometimes be offered the option to settle foreign currency transactions in Hong Kong Dollars at the point of sale overseas. Such option is a direct arrangement offered by the overseas merchants and not the card issuer. Customers are reminded to ask the merchants for the foreign currency exchange rates and the percentage of handling fees (a transaction fee for crossborder transaction of 1% on the transaction amount will be charged by 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.</p>

Remarks:

- 1) If "Minimum Payment" of the statement is not settled on or before the "Payment Due Date", "Cash Rebate" (if applicable) will be suspended until the repayment records resume to normal.
 - 2) If there are 2 or more delinquent records in the past 12 consecutive months, the finance charge will be assessed at Annual Rate 31% (APR: Retail Purchase 34.46%* / Cash Advance 35.81%*). Meanwhile, the "Cash Rebate" (if applicable) will be suspended until the repayment records resume to normal.
- * The Annualized Percentage Rate (APR) calculated based on the Net Present Value (NPV) method for calculation of finance charge in accordance with the guideline of the Code of Banking Practice.

All out-of pocket expenses are for account of clients. For charges not listed above, please contact Dah Sing Corporate Card Customer Service Hotline at 8108 6382 for details.

Dah Sing Bank, Limited reserves the right to change the above charges or introduce charges not included in the above list.

If applicable, the Dah Sing Bank, Limited's "Bank Services Charges" booklet is also applicable to Dah Sing Corporate Card Accounts.