

親愛的客戶：

**有關大新 Autotoll 信用卡之條款及細則的修訂通知及更換新卡安排之通知**

感謝您對大新信用卡的支持。您所持有之「大新 Autotoll 信用卡\*」之「快易泊 1%泊車費回贈」及「快易通行政費回贈」將由 2024 年 7 月 1 日 (「生效日」) 起終止，而大新銀行有限公司 (「本行」) 之「大新 Autotoll 信用卡之條款及細則」將由生效日起作修訂如下：

- i. 「大新 Autotoll 信用卡之條款及細則」之標題將更改為「大新 MyAuto 車主信用卡 (只適用於已由大新 Autotoll 信用卡提升為大新 MyAuto 車主信用卡之客戶) 之條款及細則」
- ii. 以下條款將刪除 (隨後的條款將按相應的順序重新編號)：

條款編號	條款內容
2	「快易泊」1%泊車費回贈將以信用卡免找數簽賬額形式於每月截數日 (即每月最後一天) 後一個月內誌入客戶的合資格信用卡賬戶內，而有關信用卡賬戶必須於誌賬當日仍為有效及信用狀況良好。信用卡免找數簽賬額將用以扣減新簽賬項之用，不得轉讓、安排退款、提取現金或用作繳付信用卡結欠。
4	客戶憑合資格信用卡每月累積簽賬或現金透支 3,500 港元或以上，可獲該月的「快易通」行政費回贈。「快易通」行政費回贈以信用卡免找數簽賬額直接存入合資格客戶的合資格信用卡戶口。 <u>有關累積簽賬包括零售簽賬金額、現金透支、「開心消費分期」計劃金額、信用卡兌現計劃、「網上繳費 NET」繳費金額、「繳費易」繳費金額、免息分期之月供金額、「智息揀」結欠轉賬計劃、「智·簡單」折現計劃、「快易通」自動增值服務金額、「八達通自動增值」服務金額；惟不適用於以下交易，包括但不限於銀行手續費 (包括但不限於繳交年費、財務費用、逾期費用及現金透支手續費等)、籌碼兌換及未誌賬 / 取消 / 退回 / 未經授權 / 退款之交易。附屬卡之零售簽賬金額及現金透支將合併於主卡賬戶計算，而行政費回贈只適用於主卡客戶。若客戶不使用合資格信用卡作「快易通」自動增值服務，將不可獲快易通行政費回贈。</u>

\*「大新 Autotoll 信用卡」的服務已於 2023 年 2 月提升至「大新 MyAuto 車主信用卡」，詳情請參閱本行於 2023 年 1 月給您發出的服務提升安排通知。

**更換「大新 Autotoll 信用卡\*」之安排**

- 本行將於 2024 年 5 月 25 日起發出「大新 MyAuto 車主信用卡」(「新卡」) 以更換您現時持有之「大新 Autotoll 信用卡\*」(「更換新卡」)。

**更新新卡後，以下服務將維持不變**

- 您仍可憑新卡使用「快易通」自動增值服務以「快易通」戶口繳交「易通行」的隧道費。
- 新卡將繼續保留您現時持有之「大新 Autotoll 信用卡\*」的信用卡號碼，而信用卡年費、信用額、服務收費（包括但不限於財務費用及其他費用），以及其他服務（如適用）包括但不限於自動櫃員機密碼、24 小時電話理財 / 網上理財服務用戶號碼及密碼、自動轉賬繳費、「八達通自動增值」服務、「大新流動支付服務」（如 Apple Pay、Google Pay™ 及 Samsung Pay）、「信用卡兌現」計劃、「開心消費分期」計劃、免息分期付款計劃及信用卡支票服務將會維持不變。

**其他重要資訊及安排**

- 更換新卡後，聯繫於您現時持有的「大新 Autotoll 信用卡\*」之其他流動轉賬及增值交易服務並不會轉移至新卡。您或需重新設定新卡以安排有關流動轉賬及增值交易服務，詳情請聯絡個別服務供應商。
- 如您持有尚未啟動之「大新 Autotoll 信用卡\*」（包括主卡及附屬卡（如適用））並且未能於 2024 年 5 月 24 日或之前成功啟動，該卡將由 2024 年 5 月 25 日起失效。而已啟動之「大新 Autotoll 信用卡\*」（包括主卡及附屬卡（如適用））將於 2024 年 11 月 24 日或本行收到您確認收妥新卡之指示後（以日期較早者為準）被終止服務。

如您不接受上述修訂，您可於 2024 年 5 月 24 日或之前通知本行終止您現有之「大新 Autotoll 信用卡\*」，惟本行將未能繼續為您提供有關信用卡服務及 / 或賬戶。若您於生效日或以後仍保留有關賬戶，則上述修訂對閣下具有約束力。

如有任何查詢，歡迎致電大新信用卡客戶服務熱線：2828 8168。

大新銀行有限公司

2024 年 4 月

本文件之中英文版本如有歧異，概以英文版本為準。

Dear Customer:

**Notice of Amendment to the Terms and Conditions of Dah Sing Autotoll Credit Card and Arrangement for Card Replacement**

Thank you for supporting Dah Sing Credit Card. **With effect from 1 Jul 2024 (the "Effective Date"), the features of "AutoPark 1% parking fee rebate" and "Autotoll administration fee rebate" under your "Dah Sing Autotoll Credit Card\*" will be terminated.** Accordingly, starting from the Effective Date, the "Terms and Conditions of Dah Sing Autotoll Credit Card" of Dah Sing Bank, Limited (the "Bank") will be amended as follows:

- i. "Terms and Conditions of Dah Sing Autotoll Credit Card" will be renamed as "Terms and Conditions of Dah Sing MyAuto Credit Card (Applicable to customers whose Dah Sing Autotoll Credit Card has been upgraded to Dah Sing MyAuto Credit Card only)".
- ii. The following clauses will be **deleted (and the subsequent clauses will be renumbered in sequence order accordingly)**:

Clause No.	Content
2	AutoPark 1% parking fee rebate will be credited to Cardholder's Eligible Card account in the form of credit card free spending credit one month after the cut-off date of each month (i.e. the last date of each month). The Eligible Card account must be valid and in good standing status at the time of crediting. Credit card free spending credit will be used for payment of new transaction items, it is not transferable, refundable, cannot be exchanged for cash or be used for settling credit card outstanding payment.
4	Autotoll Administration Fee Rebate for the respective month will be credited to the Eligible Card account of the Eligible Cardholder upon fulfillment of spending or making cash advance transaction of HKD3,500 or more in each calendar month with the Eligible Card. <u>The eligible spending amount includes retail purchase amounts, cash advances, "Happy Installment" payments, "Cash-in Plan" payments, "JET Payment" amounts, "PayEasy" Bill Payments amounts, interest-free monthly installments, "Smart Choice" Balance Transfer Program payments, Cash Conversion Plan payments, Autotoll automatic top-up services amounts, Octopus AAVS amounts. The following transactions are excluded, including but not limited to bank handling fees (including but not limited to annual fees, financial charges, late fees and cash advance handling fees, etc.), casino transactions and unposted / cancelled / refunded / unauthorized / chargeback transactions. The retail spending / cash advance of the supplementary cardholder will be combined with the principal cardholder for the purpose of calculating the Autotoll Administration Fee Rebate. The rebate is only applicable to principal cardholders. If the</u>

<p><u>customer does not use the Eligible Card for the Autotoll Automatic Top-up service, he / she will not be entitled to the Autotoll Administration Fee Rebate.</u></p>
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\*The service of "Dah Sing Autotoll Credit Card" has been upgraded to "Dah Sing MyAuto Credit Card" since Feb 2023. For details, please refer to the Notification of Service Upgrade Arrangement that sent to you by the Bank in Jan 2023.

**Arrangement for Replacement of "Dah Sing Autotoll Credit Card"**

The Bank will issue a "Dah Sing MyAuto Credit Card" ("**New Card**") to replace your "Dah Sing Autotoll Credit Card\*" starting from 25 May 2024 ("**Card Replacement**").

**Below services will remain unchanged after the Card Replacement**

- You can still **use the Autotoll top-up function** to settle the HKeToll toll payment with your New Card via your Autotoll Account.
- Your New Card will have the same credit card number as your existing "Dah Sing Autotoll Credit Card\*". The credit card annual fees, credit limit, service fees (including but not limited to financial charges and other fees and charges), and other services including but not limited to your ATM PIN number, 24-Hour Telephone Banking / Online Banking user ID and password, autopay service, Octopus Automatic Add-Value Service, "Dah Sing Mobile Payment Service" (such as Apple Pay, Google Pay™ and Samsung Pay), Cash-in Plan, "Happy Installment" Plan, interest-free installment plan and credit card cheque facilities, if applicable, will also remain unchanged.

**Other important information and arrangements**

- **The mobile transfer and top-up services that linked with your existing "Dah Sing Autotoll Credit Card\*" will not be transferred to your New Card after the Card Replacement.** You may need to re-register your New Card to set up the relevant services for the mobile transfer and top-up transactions. Please contact the respective service provider(s) for details.
- **If you have not activated your "Dah Sing Autotoll Credit Card\*" (including the principal and supplementary card(s), if any) successfully on or before 24 May 2024, the card will be invalid starting from 25 May 2024. For the activated "Dah Sing Autotoll Credit Card\*" (including the principal and supplementary card(s), if any), the card will be terminated on 24 Nov 2024 or after the new card is activated, whichever is earlier.**

Please note that you may refuse to accept the above amendments by giving notice to the Bank to terminate your existing "Dah Sing Autotoll Credit Card\*" **on or before 24 May 2024**, and the Bank may not be able to continue to provide you with the relevant credit card services and / or account if you do not accept the amendments. Otherwise, the amendments shall be binding on you if you continue to maintain your relevant account on or after the Effective Date.

Should you have any enquiries, please contact Dah Sing Credit Card Customer Service Hotline on 2828 8168.

Dah Sing Bank, Limited

Apr 2024

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