

<Revised Version with effect from 7 Aug 2024>

Terms and Conditions of Dah Sing DORAEMON Credit Card

Appointment of Chip Card / Magnetic Strip Card Services Provider:

Goldpac Datacard Solutions Company Limited ("**Goldpac**") which is located in the Mainland China is the chip card / magnetic strip card embossing and credit card personalization services provider of Dah Sing Bank, Limited (the "**Bank**"). It is always the policy of the Bank to fully comply with the data protection principles and relevant provisions of the Personal Data (Privacy) Ordinance (Cap. 486) during the disclosure or transfer of any personal data. Goldpac will also apply stringent controls to safeguard the confidentiality and security of your data during the chip card / magnetic strip card embossing and personalization process. Your personal data may also be disclosed or provided to any person to whom the Bank or Goldpac is under an obligation to make disclosure under any applicable laws or regulations, or under and for the purposes of any guidelines issued by competent regulator(s) or other authorities (including but not limited to government departments, judiciary or tax authority (ies)).

Key Facts Statement of Credit Card:

Aug 2023

Interest Rates and Finance Charges
APR* for Retail Purchase: 34.46% when you open your account and it will be reviewed from time to time. The Bank will not charge you finance charges if you pay your balance in full by the due date each month. Otherwise, finance charges will be charged on (i) the unpaid balance from the date of the previous statement on a daily basis; and (ii) the amount of all new transactions from the respective transaction dates, until payment in full.
APR* for Cash Advance: 35.81% when you open your account and it will be reviewed from time to time. Finance charges will be charged on the amount of cash advance from the date of the transaction on a daily basis until payment in full.
Delinquent APR*: 34.46% (Retail Purchase) & 35.81% (Cash Advance / "Smart Choice" Balance Transfer Program and / or Cash Conversion Plan) if there are 2 or more delinquent records in your account in the past 12 consecutive months, the above finance charges rate will be assessed.
Interest Free Repayment Period: Up to 60 days
Minimum payment: (i) If the Monthly Statement Balance is HKD / RMB 200 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 / RMB 200 (whichever is higher); or (ii) if the Monthly Statement Balance is less than HKD / RMB200, the minimum payment will be the Monthly Statement Balance .
Fees

<p>Annual Fee:</p> <p>HKD300 for Classic Card / UnionPay Dual Currency Classic Card (HKD150 for each supplementary Card)</p> <p>HKD600 for Gold Card / Titanium Card (HKD300 for each supplementary Card)</p> <p>HKD1,800 for Platinum Card / UnionPay Dual Currency Platinum Card / UnionPay Dual Currency Diamond Card (HKD900 for each supplementary Card)</p> <p>HKD2,000 for World Mastercard (HKD1,000 for each supplementary Card)</p>
<p>Cash Advance Handling Fee: Not Applicable</p>
<p><u>Fees relating to Foreign Currency Transaction</u></p> <p>Transaction Fee for Foreign Currency Transaction: 1.95% on the transaction amount in foreign currency made outside of Hong Kong or in Hong Kong</p> <p>Transaction Fee for Cross-border Transaction: (Applicable to Settling Foreign Currency Transaction in Hong Kong Dollars) 1% on the transaction amount in Hong Kong currency made outside of Hong Kong or at any merchants not registered in Hong Kong</p>
<p>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 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 cross-border transaction of 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.</p>
<p>Late Payment Fee: HKD / RMB 300 or an amount equivalent to the minimum payment stated on the monthly statement (whichever is lower)</p>
<p>Overlimit Handling Charge: HKD / RMB 200 each time (Each card account will be charged maximum once per statement cycle)</p>
<p>Returned Items (Cheque or Direct Debit Authorization): Not Applicable</p>
<p>Paper Statement Fee: If customers receive one or more paper statements in the period of January to June or July to December every year, the Bank will charge HKD30 for the paper statements posted during the period and the charge will be levied in July or January next year respectively. The following customers will be exempted:</p> <ol style="list-style-type: none"> (1) Seniors (aged 65 or above), or (2) Customers who receive welfare allowances or allowances from Social Welfare Department (supporting documents required), or (3) Recipients of the Government's Disability Allowance (supporting documents required), or (4) Low-income group customers, with individual monthly income below HKD7,300 or household monthly income below HKD11,500 (supporting documents required) <p>Eligible customers (1) will be exempted automatically. Eligible customers (2) - (4) have to apply for fee waiver with the Bank.</p>
<p>If there are 2 or more delinquent records in the past 12 consecutive months, the "Instant Cash Reward", "Cash Rebate", "Bonus Point" and "Mileage Reward" 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.</p>

*Note: APR = Annualised Percentage Rate. According to the guideline of the Code of Banking Practice, APR is calculated based on the Net Present Value method.

Illustrative example

Assumptions:

- Outstanding Balance = HKD20,000
- Interest Rate = 30% p.a.
- No new transaction
- No annual fee and other fees
- Repayments are due on the 26th day after the statement date, and it is assumed that repayments are made on or before the due date

If you make no additional charges using this card and each month you pay...	You will pay off the outstanding balance of HKD20,000 in about...	and you will end up paying an estimated total of...
Only the minimum payment	26 years	HKD67,537
HKD849	3 years	HKD30,565 (Savings = HKD36,972)

To calculate the above information applicable to your specific case, please use our online calculator accessible from our website at www.dahsing.com/pws/ccard-payment-calculator/?lang=en-US.

General Terms and Conditions:

1. "Cash Reward Scheme":

- Eligible transaction for the Cash Reward Scheme of the Dah Sing DORAEMON Credit Card issued by Dah Sing Bank, Limited (the "**Bank**") ("**Eligible Card**") includes retail purchase amounts and Octopus Automatic Add Value Service amounts only, excluding transactions including but not limited to cash advances, autopay, "Happy Installment" payments, "Cash-In Plan" payments, branch cash-In payments, "Smart Choice" Balance Transfer Program payments, Cash Conversion Plan payments, Stocks Investment Savings Plans, "PayEasy" Bill Payment amounts, "JET Payment" payment amounts, tax payments, interest-free monthly installment amounts, cheque payment amounts (if applicable), 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 Bank reserves the final decision on whether a transaction is eligible to be an eligible transaction of the Cash Reward Scheme.
- Cash reward will be calculated based on each eligible transaction (calculated up to the last integer) shown on credit card monthly statement. Each eligible transaction with an amount of less than HKD200 will NOT be entitled to any cash reward. Extra HKD1 cash reward will be earned for every eligible transaction of HKD200 made on the birthday of the cardholder of Eligible Card

("Cardholder"). The extra cash reward earned on Cardholder's birthday will be calculated per Cardholder basis (principal and supplementary Cardholders can enjoy extra cash reward upon spending on his / her respective birthday but not on each other's birthday).

Taking a single eligible transaction of HKD400 as an example:

	Classic Card	Platinum Card
Normal cash reward	HKD2	HKD4
Extra cash reward for eligible transaction made on birthday	HKD2	HKD2
Total cash reward	HKD4	HKD6

- c. Cash reward will be posted monthly:
 - i. For Cardholder who successfully applied for a DORAEMON Kids Savings Account, the cash reward earned by both principal and supplementary Cardholders will be credited into designated DORAEMON Kids Savings Account. In case more than one DORAEMON Kids Savings Account was set up successfully, the cash reward will be divided proportionally among all DORAEMON Kids Savings Accounts; cash reward will be divided down to unit dollar and remainder will be credited to the first created DORAEMON Kids Savings Account (according to the Bank's record). Cash reward is only applicable to the DORAEMON Kids Savings Accounts that applied together with Eligible Card, and maximum 3 accounts can be linked with each Eligible Card.
 - ii. For Cardholder who fails to apply for a DORAEMON Kids Savings Account, the cash reward earned by the principal and supplementary Cardholder(s) will be credited into their Eligible Card account(s) respectively.
 - iii. If customers cancel or charge off relevant eligible transactions after posting cash reward, the Bank reserves the right to debit the amount equivalent to the value of cash reward given to customers from the Eligible Card account without prior notice.
 - d. Cash reward amount is only applicable for settling new purchases; it is not transferable, cannot be redeemed for cash, withdrawn as cash advance or exchanged for any gift or any discount.
2. The Bank reserves the right to amend these Terms and Conditions, or terminate, suspend or amend any promotion mentioned herein at any time without prior notice. In case of disputes, the Bank's decision shall be final and conclusive.
 3. These terms and conditions shall be governed by and construed in accordance with the laws of Hong Kong. Any dispute arising under these Terms and Conditions shall be subject to the non-exclusive jurisdiction of the courts of Hong Kong.
 4. A person who is not a party to these Terms and Conditions may not enforce any of their provisions under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong).
 5. These Terms and Conditions shall form part of the agreement governing the use of the relevant Dah Sing Credit Card and shall be construed accordingly. In case of any conflict between these Terms and Conditions and the agreement, these Terms and Conditions shall prevail.
 6. In case of any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

Terms and Conditions of Welcome Offer Promotion of Dah Sing DORAEMON Credit Card (the "Promotion") (Not Applicable to Existing Dah Sing Credit Cardholder):

7. The promotion period of the Promotion is from 7 Apr 2024 to 30 Sep 2024 (both dates inclusive) (the "Promotion Period").

8. The Promotion is only applicable to new principal card applicant (i.e. an applicant who did not hold any principal or supplementary card of any card type issued by the Bank in the past 12 months prior to the card opening date) ("New Cardholder") who has successfully applied for an Eligible Card within the Promotion Period. Each New Cardholder can only apply for one Eligible Card and is entitled to the welcome offer mentioned herein once only. If the New Cardholder also applies for principal card of other Dah Sing Credit Card(s), he / she can only enjoy the welcome offer of the first approved Dah Sing Credit Card ONCE.
9. New Cardholder will be entitled to one DORAEMON Wireless Keyboard & Mouse Set ("**Gift 1**") upon accumulating **Eligible Spending** (as defined in clause 10 below) of HKD8,000 or above with his / her Eligible Card within the first two months from the card issuance date.
10. "**Eligible Spending**" includes retail purchase amounts, online transaction amounts, cash advances, autopay, recurring payment amounts (e.g. Autotoll Automatic Top-up amounts), designated mobile payment transactions (including but not limited to Apple Pay, Google Pay™ and Samsung Pay), interest-free monthly installments, gift redemption fees (if applicable) and cheque payments (if applicable) only, excluding transactions including but not limited to Stocks Investment Savings Plans, Octopus Automatic Add Value Services amounts, top-up amounts to mobile wallets (including but not limited to top-up amounts to Octopus) via any mobile payment and payment amounts in relation to adding a new Octopus on any mobile payment, mobile transfer and top-up transactions (including but not limited to PayMe, TNG and Tap & Go etc.), WeChat Pay HK, AlipayHK, "Happy Installment" payments, "Cash-In Plan" payments, branch cash-In payments, "Smart Choice" Balance Transfer Program payments, Cash Conversion Plan payments, bank handling fees (including annual fees, financial charge, late fees and cash advance handling fees, etc.), "PayEasy" Bill Payment amounts, "JET Payment" payment amounts, casino transactions, unposted / cancelled / refunded / unauthorized / chargeback transactions. The Bank reserves the final decision on whether a transaction is eligible to be an Eligible Spending. Eligible Spending of supplementary Eligible Card(s) (if applicable) will be combined into the corresponding principal Eligible Card account for the purpose of calculating the accumulated Eligible Spending under this Promotion. Eligible Spending is calculated based on the relevant transaction dates(s) and subject to the record of the Bank. Any decimal place for Eligible Spending amount will be rounded down to the nearest integer.
11. The gift redemption letter will be mailed to the statement mailing address of the New Cardholder (according to the Bank's record) within 3 months after the New Cardholder fulfills the spending requirements stated in Clause 9 above. The Eligible Card account must be valid and in good standing at the time the redemption letter is issued in order for the New Cardholder to be entitled to Gift 1.
12. New Cardholder is required to bring along the gift redemption letter to the designated redemption center to redeem Gift 1. The Bank will not re-issue the redemption letter if it is damaged, lost, stolen or expired. For the details of gift redemption, including the addresses and office hours of the redemption center(s), please refer to the redemption letter.
13. New Cardholder is required to keep the original of relevant sales slip(s). In case of any disputes, the Bank reserves the right to require New Cardholders to submit the original sales slip(s) or other relevant documents for verification purposes. Submitted documents will not be returned.
14. In case of any fraud / abuse / reversal / cancellation of transactions in respect of which the relevant gift under the Promotion is awarded, the Bank reserves the right to debit the equivalent value from the New Cardholder's account(s) at the Bank without prior notice.

15. The photos and information of any gift to be awarded under the Promotion are for reference only. The Bank is not the supplier of gift and will not make any representations or guarantees as to its quality or be responsible for any matter.
16. Gift 1 is not transferable, or refundable and cannot be exchanged for cash, other gift or any discount. Gift 1 is available on a first-come-first-served basis while stocks last. In the event that Gift 1 is out of stock, the Bank reserves the right to substitute it with another reward or gift without prior notice. Quoted prices and types of that reward or gift may not be the same as the Gift specified in the Promotion. All the gift redemption cannot be changed, cancelled or returned once confirmed by the Bank.
17. **If New Cardholder, who has already redeemed Gift 1, cancels his / her principal Eligible Card within 13 months from card-issuance date, the Bank will debit a handling fee of HKD350 from any account of the Eligible Cardholder without prior notice.**

Terms and Conditions of Flash Offer for Dah Sing DORAEMON Credit Card (the "Offer") (Not Applicable to Existing Dah Sing Credit Cardholders):

18. The promotion period of the Offer is from 7 Aug 2024 to 31 Oct 2024 (both dates inclusive) (the "Promotion Period 2").
19. The Offer is only applicable to New Cardholder (as defined in clause 8 of the above "Terms and Conditions of Welcome Offer Promotion of Dah Sing Doraemon Credit Card") who successfully applies for the Eligible Card via the Bank's website or Dah Sing Bank Mobile App within the Promotion Period 2 ("Eligible Cardholder"). Each Eligible Cardholder can only apply for one Eligible Card and is entitled to the Offer once only.
20. Eligible Cardholder will be entitled to a Limited Edition Doraemon Tote Bag under the Offer ("Gift 2") after issuance of the Eligible Card. The redemption letter for Gift 2 will be mailed to the statement mailing address of the Eligible Cardholder (according to the Bank's record) on or before 31 Jan 2025. The Eligible Card account must be valid and in good standing at the time the redemption letter is to be issued in order to be entitled to the Gift 2. Each Eligible Cardholder is only allowed to enjoy each of Gift 1 (as defined in clause 9 of the "Terms and Conditions of Welcome Offer Promotion of Dah Sing Doraemon Credit Card") and Gift 2 once.
21. Eligible Cardholder is required to bring along the gift redemption letter to the designated redemption center to redeem Gift 2. Eligible Cardholder shall notify the Bank on or before 28 Feb 2025 if the redemption letter is not received on or before 31 Mar 2025. The Bank assumes no liability and will not offer any compensation in respect of any failure to receive the redemption letter by the Eligible Cardholder. For the details of the redemption of Gift 2, including the addresses and office hours of the redemption center(s), please refer to the redemption letter.
22. Gift 2 is available while stocks last. In the event that Gift 2 is not available for whatever reason, the Bank reserves the right (but not obliged) to substitute it with another reward or gift. Quoted prices and types of the replacement reward or gift may not be the same as Gift 2.
23. The photos and information of any gift to be awarded under the Offer are for reference only. The Bank is not the supplier of gift and will not make any representations or guarantees as to its quality or be responsible for any matter.
24. Gift 2 is not transferable or refundable and cannot be exchanged for cash, other gift or any discount.
25. In case of any fraud / abuse / reversal / cancellation of transactions in respect of which any gift mentioned herein is awarded, the Bank reserves the right to debit the equivalent amount of the gift from the relevant customer's account(s) without prior notice.

26. The Bank reserves the right to amend these Terms and Conditions, or terminate, suspend or amend the promotion(s) herein at any time without prior notice. In case of disputes, the Bank's decision shall be final and conclusive.
27. These Terms and Conditions shall form part of the agreement governing the use of the Dah Sing Credit Card and shall be construed accordingly. In case of any conflict between these Terms and Conditions and the agreement, these Terms and Conditions shall prevail.
28. A person who is not a party to these Terms and Conditions may not enforce any of their provisions under the Contracts (Rights of Third Parties) Ordinance (Cap 623 of the Laws of Hong Kong).
29. These Terms and Conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region ("Hong Kong"). Any dispute arising under these Terms and Conditions shall be subject to the non-exclusive jurisdiction of the courts of Hong Kong.
30. In case of any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

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.