

Notice of Amendment Relating to the "List of Service Charges for Dah Sing Credit Card / Private Label Card"

To cope with the recent market changes, the "List of Service Charges for Dah Sing Credit Card / Private Label Card" of Dah Sing Bank, Limited ("Bank") will be revised as follows with effect from **30 December 2022 ("Effective Date")**, (Remark: The new financial charge will be effective on the day immediately following the relevant card statement date in January 2023):

Details of Amendments to the "List of Service Charges for Dah Sing Credit Card / Private Label Card":

Item	Content (deletion is crossed out, addition and changes are shaded in grey)									
2.	<p>Financial Charge</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Card Types</th> <th style="text-align: left;">Retail Purchase (APR)*</th> <th style="text-align: left;">Cash Advance (APR)*</th> </tr> </thead> <tbody> <tr> <td>Private Label Card</td> <td>32% (35.70%) 31% (34.46%)</td> <td>N/A</td> </tr> <tr> <td>All Credit Card Types</td> <td>32% (35.70%) 31% (34.46%)</td> <td>32% (39.20%) 31% (35.81%)</td> </tr> </tbody> </table> <p>* 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.</p>	Card Types	Retail Purchase (APR)*	Cash Advance (APR)*	Private Label Card	32% (35.70%) 31% (34.46%)	N/A	All Credit Card Types	32% (35.70%) 31% (34.46%)	32% (39.20%) 31% (35.81%)
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All Credit Card Types	32% (35.70%) 31% (34.46%)	32% (39.20%) 31% (35.81%)								
3.	<p>Cash Advance Handling Fee¹ (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)</p> <ul style="list-style-type: none"> • Visa / Mastercard 3.5% of transaction amount or minimum HK\$100 (whichever is higher) Not applicable • UnionPay Dual Currency Card² 3.5% of transaction amount or minimum HK\$ / RMB100 (whichever is higher) Not applicable 									

21.	<p>Paper Statement Fee</p> <p>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 HK\$30 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 income below HK\$7,300 or household monthly income below HK\$11,500 (supporting documents required) <p>Eligible customers (1) will be exempted automatically. Eligible customers (2)-(4) have to can apply for fee waiver with the Bank upon the effective date.</p>
Remarks	<ul style="list-style-type: none"> • 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% 36% (APR: of Retail Purchase is 34.46% 40.77%* /, APR of Cash Advance / Smart Choice² Balance Transfer Program and / or Cash Conversion Plan is 35.81%* 44.90%*). Meanwhile, 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.

Please note that you may refuse to accept the above amendments by giving notice to the Bank to terminate the relevant Dah Sing Credit Card account(s). Otherwise, the above amendments shall be binding on you if you continue to maintain and / or use your Dah Sing Credit Card(s) and / or use the relevant services of the Bank on or after the Effective Date. Please also note that the Bank may not be able to continue to provide you with the services in relation to the Dah Sing Credit Card(s) if you do not accept the above amendments. In the event of any inconsistency between the English and Chinese versions of this document, the English version shall prevail.

Dah Sing Bank, Limited

November 2022

Dah Sing Bank, Limited