

## Terms and Conditions of Dah Sing Autotoll E-Serve Credit Card

### Appointment of Chip Card / Magnetic Strip Card Services Provider:

Goldpac Datacard Solutions Company Limited ("Goldpac") which located in the Mainland China is our chip card / magnetic strip card embossing and credit card personalization services provider. It is always the policy of Dah Sing Bank, Limited ("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

<b>Interest Rates and Finance Charges</b>
<b>APR* for Retail Purchase: 34.46%</b> 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.
<b>APR* for Cash Advance: 35.81%</b> 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.
<b>Delinquent APR*: 34.46%</b> (Retail Purchase) & <b>35.81%</b> (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.
<b>Interest Free Repayment Period: Up to 60 days</b>
<b>Minimum payment:</b> (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 <b>1%</b> of total outstanding balance of transactions or <b>HKD / RMB 200</b> (whichever is higher); or (ii) if the Monthly Statement Balance is less than HKD / RMB200, the minimum payment will be the <b>Monthly Statement Balance</b> .
<b>Fees</b>

<p><b>Annual Fee:</b></p> <p><b>HKD300</b> for Classic Card / UnionPay Dual Currency Classic Card (<b>HKD150</b> for each supplementary Card)</p> <p><b>HKD600</b> for Gold Card / Titanium Card (<b>HKD300</b> for each supplementary Card)</p> <p><b>HKD1,800</b> for Platinum Card / UnionPay Dual Currency Platinum Card / UnionPay Dual Currency Diamond Card (<b>HKD900</b> for each supplementary Card)</p> <p><b>HKD2,000</b> for World Mastercard (<b>HKD1,000</b> for each supplementary Card)</p>
<p><b>Cash Advance Handling Fee:</b> Not Applicable</p>
<p><b><u>Fees relating to Foreign Currency Transaction</u></b></p> <p><b>Transaction Fee for Foreign Currency Transaction: 1.95%</b> on the transaction amount in foreign currency made outside of Hong Kong or in Hong Kong</p> <p><b>Transaction Fee for Cross-border Transaction:</b> (Applicable to Settling Foreign Currency Transaction in Hong Kong Dollars) <b>1%</b> on the transaction amount in Hong Kong currency made outside of Hong Kong or at any merchants not registered in Hong Kong</p>
<p><b>Fee related to Settling Foreign Currency Transaction in Hong Kong Dollars:</b> 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 <b>1%</b> 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><b>Late Payment Fee: HKD / RMB 300</b> or an amount equivalent to the minimum payment stated on the monthly statement (whichever is lower)</p>
<p><b>Overlimit Handling Charge: HKD / RMB 200</b> each time (Each card account will be charged maximum once per statement cycle)</p>
<p><b>Returned Items (Cheque or Direct Debit Authorization):</b> Not Applicable</p>
<p><b>Paper Statement Fee:</b> 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 <b>HKD30</b> 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"> <li>(1) Seniors (aged 65 or above), or</li> <li>(2) Customers who receive welfare allowances or allowances from Social Welfare Department (supporting documents required), or</li> <li>(3) Recipients of the Government's Disability Allowance (supporting documents required), or</li> <li>(4) Low-income group customers, with individual monthly income below HKD7,300 or household monthly income below HKD11,500 (supporting documents required)</li> </ol> <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](http://www.dahsing.com/pws/ccard-payment-calculator/?lang=en-US).

### General Terms and Conditions:

1. The prepaid amount as designated by Autotoll Limited ("**Prepaid Amount**") varies depending on the class of the vehicle. Under the Autotoll Automatic Top-Up Service of Dah Sing Bank, Limited ("**Bank**"), the Bank will credit the required top-up amount to the Autotoll account of each holder ("**Cardholder**") of Dah Sing Autotoll Credit Card ("**Eligible Card**") automatically from the account of the Cardholder's Eligible Card when the remaining balance of the Cardholder's Autotoll account falls below one-third of the Prepaid Amount. If a customer has successfully applied for an Autotoll Tag before the application for Eligible Card is approved, the Autotoll Automatic Top-Up Service will be effective immediately after such application is approved. To submit an application and find out more about the Autotoll Automatic Top-Up Service, please contact the Autotoll Customer Service Hotline on 2627 8888 or visit the Autotoll website at [www.autotoll.com.hk/autotollclub](http://www.autotoll.com.hk/autotollclub).

2. Dah Sing Autotoll E-Serve Credit Card Cash Rebate Scheme ("**Cash Rebate**"):
  - a. Cash Rebate is calculated based on individual transactions, where every HKD250 spent by using the Eligible Card, the Cardholders will earn HKD1 Cash Rebate and any individual transaction with amount less than HKD250 will not be entitled to any Cash Rebate. The valid transactions for Cash Rebate are only applicable to retail purchase amounts, Autotoll Automatic Top-up Service amounts and Octopus Automatic Add Value Service ("Octopus AAVS") amounts, exclude the following 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" amounts, tax payments, interest-free monthly installments, 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. Retail spending of supplementary card(s) will be taken into account as the retail spending of the principal card. The Bank reserves the right of final decision on the applicability of the Cash Rebate.
  - b. Cash Rebate earned by a Cardholder will be credited into his / her Eligible Card account. If a Cardholder cancels or reverses the relevant transactions after the Cash Rebate is credited, the Bank reserves the right to debit an amount equivalent to the value of the Cash Rebate given to the Cardholder from his / her account without prior notice.
  - c. Cash Rebate earned in each statement cycle will be credited to the Cardholder's Eligible Card account in the next statement cycle. Cash Rebate will be used for payment of new transaction items. It is not transferable, refundable or cannot be exchanged for cash, other service or product or discount offer or used for payment of any pre-existing credit card balance.
  - d. The Bank will determine the eligibility of each Cardholder for the Cash Rebate based on his / her transaction record held with the Bank.
  - e. A Cardholder must keep all relevant original sales slips. In case of any disputes, the Bank reserves the right to request the Cardholder to submit the relevant original true copy of sales slips or other documents for inspection. All sales slips submitted to the Bank will not be returned.
3. From the 13<sup>th</sup> month following the Eligible Card issuance and onwards, (i) A Cardholder has to accumulate local and / or oversea (except China) transaction amount or cash advance of HKD3,500 or above each month (i.e. the first date to end date of each month) with the Eligible Card to receive the Autotoll Administration Fee Rebate for the month. (ii) A Cardholder has accumulate transaction amount in China or cash advance of RMB3,500 or above each month (i.e. the first date to end date of each month) with the Eligible Card to receive the Unitoll Service Fee Rebate for the month. (iii) The eligible spending amount includes retail purchase amounts, cash advances, "Happy Installment" payments, Cash-in Plan payments, "JET Payment" amounts, "PayEasy" Bill Payment amounts, interest-free monthly installments, "Smart Choice" Balance Transfer Program payments, Cash Conversion Plan payments, Autotoll Automatic Top-up Service amounts and Octopus AAVS amounts. The following transactions exclude, 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.), Stocks Investment Savings Plans, casino transactions and unposted / cancelled / refunded / unauthorised / chargeback

transactions. The retail spending of supplementary card(s) will be taken into account as the retail spending of the principal card.

4. Autotoll Limited will debit the Autotoll Administration Fee and Unitoll Service Fee from the cardholder's Autotoll account on monthly basis. The bank will rebate the Autotoll Administration Fee and Unitoll Service Fee to the Cardholder's Eligible Card account every month (Name of principal applicant and name of Autotoll account holder should be identical). The relevant credit card account must be valid and in good standing status at the time of rebate by the Bank, otherwise the Cardholder will not be entitled to the Autotoll Administration Fee and Unitoll Service Fee rebate. For details of Autotoll Administration Fee and Unitoll Service Fee, please contact Autotoll Customer Service Hotline at 2627 8888 or visit Autotoll website at [www.autotoll.com.hk/autotollclub](http://www.autotoll.com.hk/autotollclub).
5. The Bank, Autotoll Limited, Guangdong Unitoll Services Incorporated and the participating merchants reserve the right of final decision to amend these terms and conditions and/or terminate this offer at any time without prior notice. All matters and disputes will be subject to the final decision of the Bank.
6. These Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong. Each party hereto submits to the non-exclusive jurisdiction of the courts of Hong Kong.
7. 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).
8. In case of any discrepancy between the Chinese and English versions of these Terms and Conditions, the English version shall prevail.
9. These Terms and Conditions shall form part of the Cardholder Agreement and shall bind the use of Eligible Card. In case of any conflict between these Terms and Conditions and the said Agreement, these Terms and Conditions shall prevail.

**Terms and Conditions for Dah Sing Autotoll E-Serve Credit Card Welcome Offer:**

10. Promotion period is from 29 Dec 2023 to 31 Dec 2024 (both dates inclusive) ("**Welcome Offer Promotion Period**").
11. Welcome Offer 1: This offer is applicable to each 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-month) ("**Eligible Cardholder of Welcome Offer 1**") who successfully applies for Eligible Card within the Welcome Offer Promotion Period and registers the Eligible Card for Autotoll Automatic Top-up Service will be entitled to a HKD420 cash rebate of Welcome Offer 1, payable in 12 equal installments (see clause 14 below for details).
12. Welcome Offer 2: This offer is applicable to each new principal card applicant who successfully applies for the Eligible Card within the Welcome Offer Promotion Period and registers the Eligible Card for Autotoll Automatic Top-up Service (applicable to new principal cardholders or existing Bank's credit cardholders) ("**Eligible Cardholder of Welcome Offer 2**") will be entitled to a HKD180 cash rebate of Welcome Offer 2, payable in 12 equal installments (see clause 14 below for details).
13. Each Eligible Cardholder of Welcome Offer 1 and each Eligible Cardholder of Welcome Offer 2 (collectively, the "**Eligible Cardholder of Welcome Offer**") can only apply for one Eligible Card and is entitled to Welcome Offer 1 and Welcome Offer 2 once only. If the Eligible Cardholder of Welcome Offer also applies for other principal card(s), he / she can only enjoy the relevant welcome offer once through the first-approved Dah Sing credit card. There is no spending requirement for the Eligible Card. Each Eligible Cardholder of Welcome Offer can be entitled to a maximum of HKD600 cash rebate.
14. Cash Rebate Arrangement:

Welcome Offer 1: The Bank will credit HKD35 cash rebate to the Eligible Card account of relevant Eligible Cardholder every month for 12 consecutive months starting from the month following the date of card issuance and such rebate will be posted on relevant statement. The relevant Eligible Card account must be valid and in good standing status at the time of cash rebate by the Bank, otherwise the Eligible Cardholder will not be entitled to the Cash Rebate.

Welcome Offer 2: The Bank will credit HKD15 cash rebate to the Eligible Card account of relevant Eligible Cardholder every month for 12 consecutive months starting from the month following the date of card issuance and such rebate will be posted on relevant statement. The relevant Eligible Card account must be valid and in good standing status at the time of cash rebate by the Bank, otherwise each relevant Cardholder will not be entitled to the Cash Rebate.

15. Credit card free spending credit will be used for payment of new transaction items; it is not transferable, refundable or cannot be exchanged for cash, other service or product or discount offer or used for payment of any pre-existing credit card balance.
16. If a Cardholder terminates the Autotoll service, Unitoll service, Autotoll Automatic Top-Up Service or cancels his / her Eligible Card within 13 months of card issuance after receiving the Welcome Offer, the Bank reserves the right to debit a handling fee of HKD300 from the Cardholder's account without prior notice.

17. The Bank and the participating merchants reserve the right of final decision to amend these Terms and Conditions and / or terminate this promotion at any time without prior notice.
18. All matters and disputes will be subjected to the final decision of the Bank and the participating merchants.

#### **Terms and Conditions for Free Unitoll On Board Unit Offer**

19. Promotion period is from 29 Dec 2023 to 31 Dec 2024 (both dates inclusive) ("**OBU Offer Promotion Period**").
20. The Free Unitoll On Board Unit Offer ("**OBU Offer**") is only applicable to each principal cardholder who successfully applies for Eligible Card within the OBU Offer Promotion Period ("**Eligible Cardholder of OBU Offer**").
21. The redemption letter of OBU Offer ("**Redemption Letter**") will be sent to each Eligible Cardholder of OBU Offer within 1 week of card issuance, and the relevant card account should maintain as valid and in good credit standing during the date of issuing the Redemption Letter by the Bank. The OBU Offer is subject to the respective terms and conditions, which are set out in the Redemption Letter.
22. To enjoy the OBU Offer, an Eligible Cardholder of OBU Offer is required to have the Unitoll On Board Unit installed and the Unitoll service of the Eligible Card activated at Autotoll Customer Service Centre within 3 months from the date of letter issuance.
23. An Eligible Cardholder of OBU Offer is required to present the Eligible Card and the original copy of the Redemption Letter at Autotoll Customer Service Centre to enjoy the installation of the free Unitoll On Board Unit.
24. The OBU Offer is not applicable to Goods Vehicle and vehicles registered with Unitoll On Board Unit.
25. The OBU Offer is not transferable or cannot be exchanged for cash. The Bank and the participating merchants reserve the right of final decision to amend these Terms and Conditions and / or terminate this promotion at any time without prior notice.
26. The Bank is not the supplier of products and service and shall not be responsible for any matter in relation to relevant product or service. Any enquiry, comment or complaint about the quality of relevant products or service should be directed by Eligible Cardholder of OBU Offer to the relevant supplier(s).
27. All matters and disputes will be subjected to the final decision of the Bank and participating merchants.

**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.**

**Don't be tempted by quick money. Don't lend your bank account to anyone to launder money.**