

**Please read and understand the information in the below Key Facts Statement before applying for this product.**

## **Key Facts Statement (KFS) for Instalment Loan**

Dah Sing Bank, Limited (the "Bank") e-Cash Instalment Loan  
 June 2024

This product is an instalment loan.

This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our offer letter for the final terms of your instalment loan.

### **Interest Rates and Interest Charges**

#### **Annualized Percentage Rate (APR):**

For a loan amount of HK\$100,000

<b>Loan Tenor</b>	<b>6-month</b>	<b>12-month</b>	<b>24-month</b>
APR	21.98%	23.51%	23.87%
APR may vary for individual customers, please refer to the latest promotional materials of the Bank, the Bank's website or contact our staff at 2828 8111.			

The APRs are calculated as 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, other fees and charges and cash rebate (if applicable) of a product expressed as an annualized rate.

#### **Annualized Overdue / Default Interest Rate:**

30%

If the designated monthly instalment payment is not fully paid on the payment due date, a default interest will be levied. The default interest is calculated on simple daily basis at 2.5% per month on overdue instalment payments until repayment record resume to normal and charge on monthly basis (default interest for 1 day = overdue instalment payment amount x 2.5% x 12 / 365). No minimum amount of default interest will be applied.

### **Fees and Charges**

**Loan Handling Fee:** At 1% per annum flat of loan amount

#### **Late Payment Fee and Charge:**

HK\$500 per month if the designated monthly instalment payment is not fully paid on the payment due date.

#### **Prepayment / Early Settlement / Redemption Fee:**

2.5% of the original loan amount (minimum HK\$500) and the interest payable for the month or part thereof from the last monthly repayment date to the date when the total outstanding amount is settled and return any applicable

promotional offers. Interest payable is calculated on the basis of "Rule of 78".

**Important Notes:**

Customer should consider the Early Settlement Handling Fee involved before deciding whether to pay off the loan early or not. Interest payable is calculated on the basis of "Rule of 78". More interest will, in general, be included in earlier repayments, and less on principal. The amount of outstanding interest is likely to be small when repayments have been made as scheduled for some time. Customer should compare total amount involved in early settlement (including Early Settlement Handling Fee and other fees, etc.) and the amount of outstanding interest before making a decision of early settlement. For details, please visit our website at [dahsing.com](http://dahsing.com) > "Personal Loan" > "e-Cash" > "FAQ".

**Returned Cheque / Rejected Autopay Charge:**

HK\$150 per returned cheque / rejected autopay payment

**Additional Information**

**Re-issue of Loan Confirmation Letter:** HK\$100 per copy

**Extension Fee (For change of repayment date before loan disbursement)<sup>1</sup>:**

Extension fee, calculated based on the amount of the loan drawn at monthly flat rate on daily basis from the date which is one month after the drawdown date to the first repayment date.

**Extension Fee (For change of repayment date after loan disbursement)<sup>2</sup>:**

HK\$100 and extension fee, the latter of which shall be calculated based on the outstanding principal loan amount at monthly flat rate on daily basis from the date which is one month after the original repayment date to the amended repayment date.

- Notes: 1. Only applicable to Instalment Loans with credit limit.  
2. Only applicable to customers whose amended repayment date is more than one month away from the original repayment date.

**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.

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

**Please read and understand the information in the below Key Facts Statement before applying for this product.**

## **Key Facts Statement (KFS) for Instalment Loan**

Dah Sing Bank, Limited (the "Bank")

e-Cash Plus  
Instalment Loan  
June 2024

This product is an instalment loan.

This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our offer letter for the final terms of your instalment loan.

### **Interest Rates and Interest Charges**

#### **Annualized Percentage Rate (APR):**

For a loan amount of HK\$100,000

<b>Loan Tenor</b>	<b>6-month</b>	<b>12-month</b>	<b>24-month</b>
<b>APR</b>	24.43%	26.08%	26.40%
APR may vary for individual customers, please refer to the latest promotional materials of the Bank, the Bank's website or contact our staff at 2828 8111.			

The APRs are calculated as 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, other fees and charges and cash rebate (if applicable) of a product expressed as an annualized rate.

#### **Annualized Overdue / Default Interest Rate:**

30%

If the designated monthly instalment payment is not fully paid on the payment due date, a default interest will be levied. The default interest is calculated on simple daily basis at 2.5% per month on overdue instalment payments until repayment record resume to normal and charge on monthly basis (default interest for 1 day = overdue instalment payment amount x 2.5% x 12 / 365). No minimum amount of default interest will be applied.

### **Fees and Charges**

**Loan Handling Fee:** At 1% per annum flat of loan amount

#### **Late Payment Fee and Charge:**

HK\$500 per month if the designated monthly instalment payment is not fully paid on the payment due date.

**Prepayment / Early Settlement / Redemption Fee:**

2.5% of the original loan amount (minimum HK\$500) and the interest payable for the month or part thereof from the last monthly repayment date to the date when the total outstanding amount is settled and return any applicable promotional offers. Interest payable is calculated on the basis of "Rule of 78".

**Important Notes:**

Customer should consider the Early Settlement Handling Fee involved before deciding whether to pay off the loan early or not. Interest payable is calculated on the basis of "Rule of 78". More interest will, in general, be included in earlier repayments, and less on principal. The amount of outstanding interest is likely to be small when repayments have been made as scheduled for some time. Customer should compare total amount involved in early settlement (including Early Settlement Handling Fee and other fees, etc.) and the amount of outstanding interest before making a decision of early settlement. For details, please visit our website [atdahsing.com](http://atdahsing.com) > "Personal Loan" > "e-Cash" > "FAQ".

**Returned Cheque / Rejected Autopay Charge:**

HK\$150 per returned cheque / rejected autopay payment

**Additional Information**

**Re-issue of Loan Confirmation Letter:** HK\$100 per copy

**Extension Fee (For change of repayment date before loan disbursement)<sup>1</sup>:**

Extension fee, calculated based on the amount of the loan drawn at monthly flat rate on daily basis from the date which is one month after the drawdown date to the first repayment date.

**Extension Fee (For change of repayment date after loan disbursement)<sup>2</sup>:**

HK\$100 and extension fee, the latter of which shall be calculated based on the outstanding principal loan amount at monthly flat rate on daily basis from the date which is one month after the original repayment date to the amended repayment date.

- Notes: 1. Only applicable to Instalment Loans with credit limit.  
2. Only applicable to customers whose amended repayment date is more than one month away from the original repayment date.

**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.

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

**Please read and understand the information in the below Key Facts Statement before applying for this product.**

## **Key Facts Statement (KFS) for Revolving Credit Facility**

Dah Sing Bank, Limited (the "Bank")      e-Cash Revolving Loan  
 June 2024

This product is a revolving credit facility.  
 This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our offer letter for the final terms of your revolving credit facility.

### **Interest Rates and Interest Charges**

#### **Annualized Percentage Rate (APR):**

<b>Credit Limit (HK\$)</b>	<b>Introductory rate for the first 3 months (p.a.) (APR)</b>	<b>Interest rate from the 4th month onwards (p.a.) (APR)</b>	<b>Average Annualized Percentage Rate</b>
5,000 - 300,000	9.80% (10.25%)	22% (24.36%)	22.91%

The Bank will examine and approve the customer's application on the basis of his or her credit status and determine the interest rates to which he or she is entitled. Customers who meet the requirements specified by the Bank, the interest rates and APRs entitled are demonstrated according to the table illustrated above. 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 annualised rate. The Average Annualized Percentage Rate is calculated based on the credit limit of HK\$50,000 (including the first 3 months' introductory rate) with the assumption that the customer pays the monthly minimum repayment amount on the respective account monthly statement every month.

#### **Annualized Overdue / Default Interest Rate:**

If a customer's account has a delinquent record showing the "Minimum Payment" not fully settled, the finance charge will be calculated at the daily rate of 0.0821% (annualized rate 30%)<sup>Δ</sup>. The original loan interest rate will be restored on the first day of next statement cycle until after the repayment

record resumes to normal.

△The finance charge to be imposed will be the above-stated finance charge on late payment account or the original finance charge of the loan account, whichever is higher. According to the Guideline of Code of Banking Practice, the Annualized Percentage Rate of annualized rate 30% is 34.49%, excluding the annual fee, and is rounded to the nearest 2 decimal places.

**Overlimit Interest Rate:** Not applicable

**Minimum Payment:**

3.5% of outstanding statement balance (minimum HK\$50)

**Fees and Charges**

**Loan Handling Fee:** Not applicable

**Annual Fee / Monthly Fee:**

Annual Fee: 1% of credit limit (minimum HK\$300, maximum HK\$1,000)

**Withdrawal Fee / Transaction Fee:** Not applicable

**Late Payment Fee and Charge:** HK\$200 per month

**Overlimit Handling Fee:** Not applicable

**Returned Cheque Charge / Rejected Autopay Charge:**

Not applicable

**Lost Card Replacement Fee:**

HK\$100 per replacement of lost card

**Additional Information**

**Statement Retrieval Fee:** HK\$50 per copy

**Credit Balance Withdrawal:** HK\$75 per transaction

**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.

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