

## Terms and Conditions of In-Money Revolving Loan

### General Terms & Conditions of In-Money Revolving Loan:

1. The maximum credit limit of In-Money Revolving Loan ("Loan") is HKD1,000,000 or 10 times monthly salary (whichever is lower). A credit limit of HKD500,000 or above is applicable only to property owners or "selected customers" designated by Dah Sing Bank, Limited (the "Bank"), including civil servants, professionals (as defined below), staff of selected government organizations / public organizations, full-time teachers, staff of tertiary institutions / universities, staff of selected financial institutions and Dah Sing VIP Banking Customers. "Professionals" include chartered / certified accountants, chartered architects, chartered engineers, lawyers, doctors, actuaries and chartered surveyors. The Bank reserves the final right to interpret the definition of professional or selected customers. Customers who claim to be professionals or selected customers are required to submit proof of professional qualification / occupation to the Bank when they apply for the Loan.
2. The instantly approved loan amount service is only applicable to customers who submit their loan applications at the Bank's branches, through the Bank's telephone hotline, the Bank's website or Dah Sing Bank Mobile App within the following service hours and provide the Bank with the required documents and / or information upon submitting their applications:

|                      | Service Hours of Instantly Approved Loan Amount Service |                      |                               |
|----------------------|---|----------------------|-------------------------------|
| Branch               | Monday – Friday<br>Saturday                             | 9:00am<br>9:00am     | - 4:30pm; and<br>- 12:00 noon |
| Telephone Hotline    | Monday – Friday<br>Saturday                             | 9:00am<br>9:00am     | - 10:00pm; and<br>- 5:30pm    |
| Website / Mobile App | Monday – Saturday<br>Sunday and Public Holiday          | 9:00am<br>12:00 noon | - 9:00pm; and<br>- 9:00pm     |

No prior notice will be given if there is any change to the above service hours. The Bank may not offer the Service if customers do not provide the required documents and / or information, or if their loan applications do not fulfill all of the approval requirements of the Service. Please note that the instantly approved loan amount offered by the Bank, if any, is for reference only and is subject to the Bank's assessment and confirmation.

3. The Monthly Minimum Repayment Amount of the Loan is 3.5% of outstanding statement balance (minimum HKD50).
4. For the details of Service Charges for the Loan, please [click here](#).

5. Borrowers of the Loan will be bound by Dah Sing Bank Revolving Loan Terms & Conditions. Please [click here](#) for details.
6. The Bank reserves the right to request any documents or information deemed necessary for assessment of any loan application, reject any loan application, decide the approval result, terminate or amend the relevant offers or to amend these Terms and Conditions at any time without prior notice. In case of dispute, the decision of the Bank shall be final and conclusive.
7. These Terms and Conditions are governed by 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.
8. A person who is not a party to these Terms and Conditions may not enforce any of their terms under the Contracts (Rights of Third Parties) Ordinance (Cap 623 of the Laws of Hong Kong).
9. In the event of discrepancies between the Chinese version and English version of these Terms and Conditions, the English version shall prevail.

#### **Promotional Terms & Conditions of In-Money Revolving Loan:**

- i. The promotion period is valid from now until **31 December 2025** (both dates inclusive) ("Promotion Period").
- ii. The interest rate applicable to customers is 10.8% p.a. (APR 11.35%). The 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 and may vary for individual customers. Customers should refer to the loan confirmation letter for the relevant information. An APR is a reference rate which includes the basic interest rate and other applicable fees and charges of a product expressed as an annualized rate.
- iii. The annual fee is 1% of the approved credit limit (minimum HKD300, maximum HKD1,000). The Bank reserves the right to revise the above charges at any time. For the latest fees and charges, please [click here](#). Customers who successfully apply for the Loan, including those who are issued with In-Money Cash Card during the Promotion Period will be entitled to first year annual fee and perpetual cash withdrawal fee waiver notwithstanding any provisions contained in the (a) Key Facts Statement (KFS) for Revolving Credit Facility; (b) Dah Sing Bank Revolving Loan Terms & Conditions; (c) Loan Acceptance Letter; (d) Loan Confirmation Letter; and (e) any other Bank's documents containing terms applicable to the product herein to the contrary.

**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.**