

## Dah Sing Octopus In-Money App Card

Find that your Octopus card has no more balance in a hurry to back to office in the morning?  
Loan approval takes time when you urgently need cash?

Upon successful application of In-Money, you will be issued a Dah Sing Octopus In-Money App Card<sup>2</sup> which is a cash card with Octopus function and a 2.5% cash rebate<sup>4</sup> on every Automatic Add Value Service (AAVS) transaction!

So fast! So efficient!

### 1<sup>st</sup> Cash Card with Octopus function in Hong Kong

The Dah Sing Octopus In-Money App Card (the "Card") combines instant cash flexibility of existing In-Money Cash Card and Octopus function, to bring you fast and efficient lending experience.

#### Instant Cash

- Allows you to withdraw cash by the Card with **low interest rate**<sup>1</sup>
- 24-hour Cash withdrawal is available in Jetco ATMs in Hong Kong and Macau<sup>3</sup>
- Monthly minimum repayment amount is just 3.5% of outstanding balance on monthly statement (minimum HK\$50)

#### Octopus Function

- Simply "Dood" to settle payment for shopping or traveling by public transport
- With Octopus Automatic Add Value Service, you no longer need to reload your Octopus by cash, providing you extra convenience
- Successful applicants during designated promotion period can enjoy a **2.5% cash rebate**<sup>4</sup> on every AAVS transaction in first year after account open

#### Octopus means convenience

Simply "Dood" with your Dah Sing Octopus In-Money App Card, you can make payment conveniently at over 90,000 Octopus payment points in public transport and merchants that accept Octopus card. Even you are in Macau or Shenzhen, you could also spend with the Card at designated merchants.

#### Octopus Automatic Add Value Service (AAVS)

As your new Dah Sing Octopus In-Money App Card has built-in Octopus Automatic Add Value Service, negative balance in Octopus card will no longer be a problem. Your Octopus will be automatically reloaded with HK\$250 once the remaining value reaches zero or a negative balance (only allow to reload once by AAVS on each day)<sup>5</sup>. Your In-Money loan account will be linked as direct debit account and deducted by HK\$250 on each AAVS transaction. You may also choose to reload your Octopus by cash at Octopus' authorized Add Value Service Providers.

Interest will be incurred by the above mentioned AAVS transaction<sup>1</sup> but could be offset by cash rebate<sup>4</sup>, please refer to Question 1 of Frequently Asked Questions below for details.

#### Safe and Reliable AAVS Reminders

Enjoy peace of mind with security alert service on AAVS transactions from the Dah Sing Octopus In-Money App Card. If your In-Money loan account has any overlimit incurred by AAVS, you will receive SMS alerts on your mobile. With our support, you can spend with ease by using Dah Sing Octopus In-Money App Card.

**Note:** This service is only applicable to customers who provide Hong Kong mobile no. that can receive SMS when applying for Dah Sing Octopus In-Money App Card.

### 24-hour Report Loss Hotline

Once report card loss, you will not be liable for any loss incurred by unauthorized ATM transactions. You also will not be liable for any loss which incurred after 3 hours subsequent to reporting card loss by Octopus spending and AAVS<sup>7</sup>. You can report loss via following channels:

**24-hour Report Loss Hotline: 2828 8188**

### Dah Sing Branches:

Mon – Fri 9:00am to 5:00 pm  
Sat 9:00am to 1:00pm

### Annual Fee Waiver and Cash Advance Fee Offer

Customers who successfully apply for Dah Sing Octopus In-Money App Card during the designated promotion period are entitled to **first year annual fee waiver**<sup>3</sup> and **perpetual cash withdrawal fee waiver**<sup>3</sup>!

### Frequently Asked Questions

- Q1: Will Automatic Add Value Service (AAVS) of Dah Sing Octopus In-Money App Card incur any interest?**  
A1: Every time when you reload Octopus with AAVS, the corresponding amount will be deducted from your In-Money loan account and incur interest from the transaction day. Nevertheless, customers who successfully apply for Dah Sing Octopus In-Money App Card during the designated promotion period are entitled to a 2.5% cash rebate<sup>4</sup> for each AAVS transaction via Dah Sing Octopus In-Money App Card, the cash rebate amount will be sufficient to cover the first year's monthly interest expense incurred by Octopus AAVS transaction, if customer make full repayment of the loan amount resulted from AAVS transaction.
- Q2: How much will be reloaded for each AAVS transaction via Dah Sing Octopus In-Money App Card? How many AAVS transaction is allowed in one day?**  
A2: HK\$250 will be reloaded for every AAVS transaction and only one AAVS transaction is allowed on the same day.
- Q3: How long is the validity of Dah Sing Octopus In-Money App Card?**  
A3: Dah Sing Octopus In-Money App Card is valid for 6 years (from card issue date) or until the end date of related product agreement (whichever is earlier).
- Q4: Where can I find the Octopus card number of my Dah Sing Octopus In-Money App Card?**  
A4: The Octopus card number of Dah Sing Octopus In-Money App Card is shown at the right bottom corner of the card back.
- Q5: Do I need to activate the AAVS function after I have been issued with the new, replacement or renewal Dah Sing Octopus In-Money App Card?**  
A5: Yes. The Bank will send you a AAVS activation letter of Dah Sing Octopus In-Money App Card once you have activated the newly issued card, replacement card or renewal card. Upon receiving the letter, you can choose to activate the AAVS in the Octopus App using a compatible Near Field Communication (NFC)-enabled mobile device; or bring your newly issued Dah Sing Octopus In-Money App Card, original copy of identification document and original copy of the letter **in person** to any MTR Customer Service Centres to activate the AAVS. For details, please visit [www.octopus.com.hk/aavs-activation](http://www.octopus.com.hk/aavs-activation).
- Q6: Can I terminate the Octopus service or Octopus AAVS of my Dah Sing In-Money Octopus App Card alone?**  
A6: You can't. You cannot terminate individual service / function of Dah Sing Octopus App Card while keeping the Dah Sing In-Money Octopus App Card.
- Q7: What will happen to the remaining Octopus balance/ negative balance of my current Dah Sing Octopus In-Money App Card after my card is report-loss/ terminated?**  
A7: The remaining Octopus balance/ negative balance of your current Dah Sing Octopus In-Money App Card will be refunded to you/ debited from your In-Money account within 3 weeks after your current card is report loss/ terminated.

**Q8: Anything I need to pay attention to if I report loss of my Dah Sing Octopus In-Money App Card? Do I have to re-register for related Octopus functions after re-issuing a new Dah Sing Octopus In-Money App Card?**

**A8:** The newly-issued Dah Sing Octopus In-Money App Card will have a new Octopus card number (shown at the right bottom of the card back). Should you use current Dah Sing Octopus In-Money App Card for other Octopus functions such as access control, concession fare or other bonus point scheme, please be reminded to contact the related service providers to transfer the services to your new card with your new Octopus number. Charges<sup>6</sup> may apply for card replacement, please refer to the Bank's latest Bank Service Charges or contact our staff for enquiry.

**Q9: How could I make enquiries about Octopus AAVS?**

**A9:** For Octopus AAVS related enquiries, please contact Octopus Customer Service Hotline 2266 2222.

**Q10: What should I do if my Dah Sing Octopus In-Money App Card malfunctions?**

**A10:** If you suspect that the card is not working, please call our customer service hotline 2828 8009. The Bank will issue you a new card if necessary<sup>6</sup>.

**Q11: What is the Dah Sing Octopus In-Money App Card report loss hotline?**

**A11:** If your Dah Sing Octopus In-Money App Card is lost or stolen, please report loss immediately via following channels:

**24-hour customer service hotline**

2828 8188

**Dah Sing Branches**

Mon – Fri 9:00am to 5:00pm

Sat 9:00am to 1:00pm

## Tips for using Dah Sing Octopus In-Money App Card

### You should:

- Keep your Dah Sing Octopus In-Money App Card in a protective pouch.
- Hold your Dah Sing Octopus In-Money App Card steadily over a reader, and wait until there is an indication that the transaction is completed and the remaining value is shown on the screen before removing your Octopus. If your Octopus is rejected at an Octopus reader, wait until the indicator light stops flashing and then try again. You can also check the remaining balance on your card and your last 10 transactions at Octopus Enquiry Machines at MTR stations.
- When taking Light Rail, hold your Octopus over the entry/exit Octopus reader on the platform as required.

### You should not:

- Hold more than one Dah Sing Octopus In-Money App Card or Octopus (including a credit card with Octopus function) over a reader at one time.
- Hold Dah Sing Octopus In-Money App Card together with another contactless smart card, such as a pass for residential or office premises, over a reader at one time.
- Hold any electronic equipment, such as digital diaries, together with an Octopus over a reader at one time.
- Hold your Dah Sing Octopus In-Money App Card too quickly over a reader, which can lead to an incomplete transaction; in such cases, present the same card again at the same reader until the transaction is completed.
- Bend, write on, scratch, tap, cut or paste stickers, crystals or photos on your Dah Sing Octopus In-Money App Card, which may affect transaction processing.
- Place your Dah Sing Octopus In-Money App Card near coins, studs or zippers.
- Put your Dah Sing Octopus In-Money App Card in your back pocket, as the microchip on the card can be damaged when you sit down.
- Pass your Dah Sing Octopus In-Money App Card to another person.

## Enquiry Hotline: 2828 8009

**To borrow or not to borrow? Borrow only if you can repay!  
This service/product is not targeted at customers in the EU**

Remarks:

1. For the details of the interest rate, please refer to the related promotion leaflet of In-Money or [click here](#).
2. Dah Sing Octopus In-Money App Card is default as the card type of In-Money, if customers do not want to have Dah Sing Octopus In-Money App Card, they have to declare that they do not want to have Dah Sing Octopus In-Money App Card when they apply for the In-Money and Dah Sing Bank, Limited (the "Bank") will issue Dah Sing In-Money Cash Card instead. If customers do not declare that they do not want to have Dah Sing Octopus In-Money App Card when they apply for the In-Money, the Bank will assume the customers accept the Dah Sing Octopus In-Money App Card and the relevant terms and conditions, please refer to the related promotion leaflet of In-Money or [click here](#).
3. Customers who successfully apply for In-Money Revolving Loan and being issued Dah Sing Octopus In-Money App Card during the designated promotion period will be entitled to first year annual fee waiver and perpetual cash withdrawal fee waiver. For the latest promotion offer for In-Money, please refer to the relevant promotion leaflet or [click here](#).
4. For customers who successfully apply for and drawdown In-Money Revolving Loan within the designated promotion period and being issued Dah Sing Octopus In-Money App Card, 2.5% cash rebate will be offered on every Automatic Add Value Service (AAVS) transaction for Dah Sing Octopus In-Money App Card ("Cash Rebate on AAVS Promotion") in the first year (starting from the first card issuance date), the Bank reserves the right to amend the promotion period and the cash rebate amount of the Cash Rebate on AAVS Promotion without prior notice. Cash rebate entitled by customer on every AAVS transaction is calculated as  $\text{HK\$}250 \times 2.5\% = \text{HK\$}6.3$  ("Cash Rebate Amount") (rounded it to the nearest 1 decimal place). The Bank will accumulate all Cash Rebate Amount from the next working day after last statement date to next statement date, and will credit the accumulated Cash Rebate Amount which is rounded to the nearest dollar to customer on the next working day after next statement date. For example, Mr. Chan is a Prestige Customers and is entitled to 8.8% p.a. rate offer. Assume the first statement date after loan disbursement is 6 January, there is no outstanding balance in the account, and the next statement date is 6 February. If he uses Octopus AAVS for twice on 8 January and 23 January by Dah Sing Octopus In-Money App Card, and each transaction amount is HK\$250 while the total auto-reload amount is HK\$500. From 8 January to next statement date, interest incurred from HK\$250 auto-reload amount will be  $\text{HK\$}250 \times 8.8\%/365 \times 30 = \text{HK\$}1.81$  (rounded it to the nearest 2 decimal places); from 23 January to next statement date, interest incurred from HK\$250 auto-reload amount will be  $\text{HK\$}250 \times 8.8\%/365 \times 15 = \text{HK\$}0.90$ , therefore total interest to be paid on next statement date for the HK\$500 auto-reload amount will be  $\text{HK\$}1.81 + \text{HK\$}0.90 = \text{HK\$}2.71$ . The cash rebate entitled in that statement cycle will be  $\text{HK\$}250 \times 2.5\% \times 2 = \text{HK\$}6.3 \times 2 = \text{HK\$}13$  (rounded it to the nearest dollar). Hence, after deducting the interest expense, cash rebate to be earned by Mr. Chan in that statement cycle will be  $\text{HK\$}13 - \text{HK\$}2.71 = \text{HK\$}10.29$ .
5. For the details about Octopus Automatic Add Value Service, please call Octopus Customer Service Hotline at 2266 2222.
6. The Card Replacement Fee of Dah Sing Octopus In-Money App Card is HK\$150 per card.
7. For the report loss record and time, the Bank's record shall prevail. In case of dispute, the decision of the Bank shall be final.
8. For the details of Service and Charges for In-Money Revolving Loan, please [click here](#).
9. Borrower of In-Money Revolving Loan will be bound by In Money Promotional Terms & Conditions and Dah Sing Bank Revolving Loan Terms & Conditions. For details, please [click here](#).
10. The Bank reserves the right to reject any loan application, decide the approval result, terminate or amend the relevant offers or to amend these terms and condition at any time without prior notice. In case of dispute, the decision of the Bank shall be final and conclusive.

**Terms and Conditions applicable to holders of the Dah Sing Octopus App Card**  
**(these "Terms and Conditions")**

**1. Definitions and Interpretation**

1.1 In these Terms and Conditions, the following words and expressions shall have the following meaning:-

- (a) "**AAVS**" or "**Automatic Add Value Service**" means the service of adding certain amount of value (determined by OCL from time to time) to an Octopus card (including the Dah Sing Octopus App Card) when the value stored on the Octopus card has reached a certain level determined by OCL from time to time;
- (b) "**AAVS Account**" means such account in the name of the customer (the "Customer") maintained with the Bank that is designated by the Customer in the Application Form and acceptable to the Bank (or such other account acceptable to the Bank from time to time) for the purpose of using AAVS;
- (c) "**AAVS Agreement**" means the Octopus Automatic Add Value Agreement between OCL and the Customer in connection with AAVS;
- (d) "**Applicable Terms and Conditions**" means the Master Terms and Conditions of the Bank and such other terms and conditions as applicable to the relevant AAVS Account maintained with and ATM card issued by the Bank;
- (e) "**Application Form**" means the application form for the Dah Sing Octopus App Card;
- (f) "**ATM Functions**" means the services and functions provided by the Bank to the holder of an ATM card, particulars and detailed terms of which are set out in the Bank's Specific Terms for ATM Card Service under the Master Terms and Conditions of the Bank;
- (g) "**Bank**" means Dah Sing Bank Limited;
- (h) "**Card Functions**" means ATM Functions and/or Credit Functions;
- (i) "**Conditions of Issue of Octopus**" means the Conditions of Issue of Octopus published by OCL, as amended by OCL from time to time;
- (j) "**Credit Functions**" means the provision of credit facility, financial accommodation and arrangement by the Bank to its customers from time to time, particulars and detailed terms of which are set out in the Master Terms and Conditions of the Bank;
- (k) "**HK\$**" means Hong Kong dollars, the lawful currency of Hong Kong;
- (l) "**OCL**" means Octopus Cards Limited;

- (m) "**Octopus card**" means a stored value card issued by OCL with functions including the Octopus Functions;
- (n) "**Dah Sing Octopus App Card**" means one of the following cards issued by the Bank pursuant to these Terms and Conditions, namely, Dah Sing Octopus VIP App Card, Dah Sing Octopus YOU Banking App Card, Dah Sing Octopus i-Account App Card, Dah Sing Octopus e-Cash App Card and Dah Sing Octopus In-Money App Card, which carries the Card Functions and the Octopus Functions;
- (o) "**Octopus Functions**" means the Octopus card functions contained in the Dah Sing Octopus App Card, including, but not limited to, AAVS;

1.2 Unless the context otherwise requires or permits:

- (a) the headings are inserted for convenience only and shall not affect the construction of these Terms and Conditions;
- (b) references to the singular include the plural and vice versa;
- (c) references to one gender include all genders;
- (d) references to Clause(s) are references to clause(s) of these Terms and Conditions;
- (e) references to an agreement, contract or other documents or statutory provisions include those agreements, contracts, documents or statutory provisions as amended, varied, replaced or re-enacted from time to time;
- (f) references to the Customer shall include a reference to his/her executors, personal representatives, administrators and lawful successors; and
- (g) words denoting persons shall include individuals, partnerships, bodies corporate and unincorporated associations of persons and vice versa.

## **2. Application for Dah Sing Octopus App Card, its functions and services**

2.1 The Customer may from time to time apply for the Dah Sing Octopus App Card. The Bank may accept or reject any application for the Dah Sing Octopus App Card at its sole and absolute discretion. Unless otherwise specified by the Bank, a Dah Sing Octopus App Card shall be valid for such period as may be stated on the Dah Sing Octopus App Card.

2.2 The Dah Sing Octopus App Card is and shall at all times remain the property of the Bank and issued at the Bank's discretion. The Dah Sing Octopus App Card shall be surrendered to the Bank immediately on demand.

2.3 Use of the Dah Sing Octopus App Card is subject to:

- (a) these Terms and Conditions and the provisions of the Application Form;
- (b) the Applicable Terms and Conditions;
- (c) the AAVS Agreement; and
- (d) the Conditions of Issue of Octopus published by OCL, as amended from time to time (the "Conditions of Issue of Octopus").

2.4 The Dah Sing Octopus App Card carries ATM Functions and Octopus Functions. The ATM Functions are provided by the Bank and the Octopus Functions (including AAVS) are provided by OCL.

**2.5 The Dah Sing Octopus App Card shall only be used by the designated Customer and is not transferrable.**

2.6 The Customer shall be entitled to obtain services offered by the Bank from time to time with respect to an ATM Card. Use of the ATM Functions and related services is subject to the terms and conditions as contained in the documents referred to in Clause 2.3 (a) and (b) above.

2.7 (Regarding the Octopus Functions on the Dah Sing Octopus App Card) The Octopus Functions on the Dah Sing Octopus App Card is provided by OCL and its use is subject to the Conditions of Issue of Octopus, as amended from time to time. Any matter, queries or complaints regarding any of the documents referred to in Clause 2.3(c) and (d) above and/or the Octopus Functions shall be referred to OCL directly.

2.8 The Bank will not be responsible for any losses or damages arising out of the use or utilization of the Octopus Functions on the Dah Sing Octopus App Card by the Customer, or any act, conduct, omission, fraud, negligence or willful misconduct of OCL, save to the extent resulting from the Bank's act, conduct, omission, fraud, negligence or willful misconduct.

**2.9 A Customer is required to maintain either a *VIP i-Account, YOU i-Account, i-Account, e-Cash Account or In-Money Account* with the Bank in order to hold and use the Dah Sing Octopus App Card.** The Bank shall be entitled to terminate the Dah Sing Octopus App Card in the event that the Customer no longer maintains any of the aforesaid account with the Bank for whatever reasons.



2.10 **The Customer shall pay all fees and charges applicable to the Dah Sing Octopus App Card and related services as the Bank and OCL may respectively publish from time to time.**

### **3. Automatic Add Value Services**

3.1 AAVS, provided by OCL, is linked to the AAVS Account. The value stored under to the Octopus Function on the Dah Sing Octopus App Card shall be automatically reloaded through AAVS from the AAVS Account. Use of the AAVS is subject to the AAVS Agreement between Customer and OCL. The Customer may not cancel the AAVS (unless the Dah Sing Octopus App Card has been terminated) and may not link the Dah Sing Octopus App Card to another Octopus card through AAVS. **Upon activation of AAVS by the Customer, the Customer shall be bound by the AAVS Agreement in relation to any matter relating to AAVS in addition to these Terms and Conditions to which the Customer is already bound by.**

3.2 The amount of each AAVS transaction of each Dah Sing Octopus App Card is HK\$250 (or such other amount as may be specified by OCL from time to time) with a maximum of one reloading transaction per day (or any such other amount or number of reloading transaction as specified by OCL from time to time). **The Customer shall indemnify and keep the Bank fully indemnified against any losses or damages which may be incurred or suffered by the Bank arising out of the use of AAVS by the Customer, save to the extent resulting from the Bank's negligence or willful misconduct.**

3.3 **The Customer shall be liable for any and all amounts added or reloaded to the Dah Sing Octopus App Card through AAVS and the Bank's record shall be binding and conclusive in the absence of manifest error.** For the avoidance of doubt, **upon the termination of the Dah Sing Octopus App Card for whatever reasons, the Bank shall be entitled to deduct any amount from the AAVS Account and apply it towards settlement of any negative balance of the Octopus Functions on the Dah Sing Octopus App Card.**

3.4 The Customer irrevocably authorizes the Bank to debit from or credit to the AAVS Account any and all such amounts in relation to the AAVS in accordance with the instructions given by OCL to the Bank from time to time, without the obligation on the part of the Bank to notify, or obtain the consent from, the Customer when acting upon such instructions.

3.5 The Bank may offer a cash rebate to the Customer at such rate and upon such conditions and limitations as the Bank may determine from time to time for each reloading or adding value transaction to the Dah Sing Octopus App Card through AAVS.

#### **4. Overdraft Facilities under the Dah Sing Octopus App Card**

4.1 **The Customer shall ensure that there are sufficient funds (which may include any pre-arranged overdraft facilities granted by the Bank at its option) in the AAVS Account to effect all AAVS transactions from time to time. Notwithstanding the foregoing, the Bank shall be entitled to effect a transaction even if there are insufficient funds in, or insufficient pre-agreed overdraft limit on, the AAVS Account. The Customer shall be liable for the resulting over-limit (or overdraft, as the case may be and including any overdrawn amount which exceeds the pre-agreed overdraft limit) in the AAVS Account and the related fees and charges.**

4.2 **The Customer shall be responsible for monitoring the balance and the available overdraft limits (positive or negative) on the AAVS Account at all times.**

4.3 The Bank shall inform the Customer of any overdraft on the AAVS Account as a result of use of AAVS by means as the Bank may consider appropriate.

4.4 **Any over-limit (or overdraft, as the case may be, including any overdrawn amount which exceeds the pre-agreed overdraft limit) shall be subject to the provisions of the Applicable Terms and Conditions and the rights and obligations of the Customer in connection therewith shall be determined and construed accordingly.**

4.5 **Without limiting the generality of this Clause 4:**

- (a) the Customer shall immediately repay to the Bank on demand any debit balance (or overdrawn amount, as the case may be) (including all applicable fees and charges) on the AAVS Account; and**
- (b) the Bank shall be entitled to terminate the Dah Sing Octopus App Card without prior notice to or consent from the Customer if the Customer fails to comply with (a) above.**

## **5. Reporting of Loss Card and Termination of Card**

**5.1 The Customer shall immediately notify the Bank through the Bank's designated 24-hour hotline upon becoming aware of the loss or theft of the Dah Sing Octopus App Card for whatever reasons. The relevant provisions of the Applicable Terms and Conditions applicable to loss or theft of ATM Card shall apply with respect to the ATM Functions of the Dah Sing Octopus App Card and the Customer's rights and obligations shall be determined and construed accordingly. The Customer shall be liable to any loss arising from any unauthorized use of the Octopus Functions on the Dah Sing Octopus App Card during the first three hours after actual receipt of the loss or theft report by the Bank (or such other duration as may be determined and announced by OCL from time to time).**

**5.2 Without prejudice to the rights of the Bank to suspend or terminate the Dah Sing Octopus App Cards or any functions or services related thereof under the Applicable Terms and Conditions, the Bank shall be entitled to terminate the Dah Sing Octopus App Card at its sole discretion upon:**

- (a) the Bank becoming aware of any abnormal activities or transactions involving the Dah Sing Octopus App Card;**
- (b) the accumulation of an overdraft amount on the AAVS Account with no pre-arranged overdraft facilities or in excess of the existing pre-arranged overdraft facilities;**
- (c) the occurrence of any circumstances as specified under these Terms and Conditions which gives a right of termination to the Bank; and**
- (d) the termination for any reason of the cooperation arrangement between the Bank and OCL pursuant to which the Dah Sing Octopus App Card is issued and administered.**

**5.3 For the avoidance of doubt, the Customer shall remain liable for any amount due to the Bank under the Dah Sing Octopus App Card (including any interest or charges therefor) upon the termination of the Dah Sing Octopus App Card. The remaining value stored on the Dah Sing Octopus App Card pursuant to the Octopus Functions will be credited to the AAVS Account or other designated account of the Customer maintained with the Bank (or through cashier's order if the Bank deems fit) after deducting all applicable charges and fees. Replacement card shall only be issued after full settlement of the amount due and will be issued at a charge.**

## 6. Personal Data of Customer

6.1 The Customer confirms that he has read, understood and accepted the provisions of the Bank's **<Notice to Customers relating to Customer's Data>** made available by the Bank together with the Application Form and the "Personal Information Collection Statement" in the AAVS Agreement and the Conditions of Issue of Octopus ("such notices"). The Customer agrees that the Bank and/or OCL may use and/or disclose to such classes of transferees (as specified in such notices) the personal data of the Customer, whether such data is collected by the Bank or OCL through the Application Form or by other means or otherwise in the possession of the Bank or OCL from time to time for such purposes specified in such notices.

6.2 Without prejudice to the generality of the foregoing Clause 6.1 and any other agreement as to the use of the personal data of the Customer, the Customer hereby further agrees to the disclosure of his personal data to OCL, and consents to and authorizes OCL to use their personal data and disclose such personal data to such classes of transferees (as specified in such notices) for such purposes as defined in the "Personal Information Collection Statement" in the AAVS Agreement and the Conditions of Issue of Octopus including the followings:

- (a) processing the Customer's request for Octopus Functions on the Dah Sing Octopus App Card (including AAVS) ;
- (b) providing Octopus Functions on the Dah Sing Octopus App Card (including AAVS);
- (c) purposes relating to the cooperation arrangement between the Bank and OCL pursuant to which the Dah Sing Octopus App Card is issued; or
- (d) any other purposes as may be specified in the Personal Information Collection Statement in the AAVS Agreement and Conditions of Issue of Octopus.

## 7. Miscellaneous Provisions

7.1 **The Bank may at its discretion add, delete, or other change any of the functions or services relating to the Dah Sing Octopus App Card (except to the extent the functions or services are provided by OCL or its affiliates) or the operational or compliance requirements in connection therewith.** The Bank will give notice to the Customer notifying any such changes in accordance with the applicable requirements under the Code of Banking Practice or other guidelines and regulations to which the Bank is bound by. **Any Customer who has been given such notice and does not cancel the Dah Sing Octopus App Card within the time specified in such notice shall be deemed to have accepted and agreed to abide by such changes.**

7.2 For the avoidance of doubt, nothing in these Terms and Conditions shall prejudice or affect the terms as set out in the Applicable Terms and Conditions. These Terms and Conditions shall be in addition to and in conjunction with the terms in the Applicable Terms and Conditions. In the event of discrepancy between the Applicable Terms and Conditions and these Terms and Conditions, the provisions of these Terms and Conditions shall prevail to the extent it relates to the subject matter and transactions as contemplated hereunder.

7.3 In the event of discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

### **Appointment of Chip Card Services Provider**

To further enhance our service quality and efficiency, we are pleased to announce that we have appointed Goldpac Data card Solutions Company Limited ("Goldpac") as our new chip card embossing and personalization services provider. Goldpac, located in the Mainland China, is one of the worldwide leading providers of secured card solutions, card issuance system and card personalization service since 1993. We believe this new service partnership will enhance our ability to provide quality services to our customers.

It is always the policy of Dah Sing 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 embossing and personalization process. Your personal data may also be disclosed or provided to any person to whom Dah Sing 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)).

If you have any queries, please feel free to contact our branch staff during office hours or call 2828 8168 (Retail Banking Division), 2507 8122 (Commercial Banking Division) or 2507 8403 (Private Banking Department).