

**Terms and Conditions of 0 Handling Fee Offer for Dah Sing Credit Card "Happy Installment" Plan ("Promotion"):**

1. The Promotion is available from 1 Jul 2021 to 31 Dec 2021 (both dates inclusive) ("**Promotion Period**").
2. The Promotion is only applicable to customer who **HAS NOT** successfully applied for the Dah Sing Credit Card "Happy Installment" Plan ("**Installment Plan**") via the online [Dah Sing Credit Card Happy Installment Plan Application Form](#) on the designated website of the Dah Sing Bank, Limited (the "**Bank**") from 1 Feb 2021 to 30 Jun 2021 (both dates inclusive).
3. During the Promotion Period, every customer who has successfully applied for the Installment Plan via the online [Dah Sing Credit Card Happy Installment Plan Application Form](#) on the designated website of the Bank ("**Eligible Customer**"), will be entitled to 0 monthly handling fee on the first HKD10,000 of the approved Installment Plan amount for 6 months within the loan tenor of the relevant Installment Plan ("**Handling Fee Offer**").
4. Each Eligible Customer can enjoy the Handling Fee Offer with respect to a maximum of 3 times within the Promotion Period. If an Eligible Customer has successfully applied for the Installment Plan for more than 3 times within the Promotion Period, the Handling Fee Offer will be calculated based on his / her first 3 successful applications of the Installment Plan only.
5. The Handling Fee Offer will be issued to the Eligible Customers in the form of credit card free spending credit, and will be calculated based on the first HKD10,000 of the approved Installment Plan amount and capped at 6 months of repayment tenor. If the approved Installment Plan amount is less than HKD10,000, the Handling Fee Offer will be calculated based on the relevant Eligible Customer's actual Installment Plan amount finally approved by the Bank.

Examples (for illustration purpose only):

	Eligible Customer A	Eligible Customer B	Eligible Customer C
Approved Installment Plan Amount	HKD9,000	HKD9,000	HKD15,000
Loan Tenor	6 months	12 months	12 months
Personalised Monthly Handling Fee (%)	0.11%	0.13%	0.12%
Handling Fee Amount*	(a) HKD9,000 x 0.11% = HKD10 (b) HKD10 x 6 months = <u>HKD60</u>	(a) HKD9,000 x 0.13% = HKD12 (b) HKD12 x 12 months = <u>HKD144</u>	(a) HKD15,000 x 0.12% = HKD18 (b) HKD18 x 12 months = <u>HKD216</u>
Handling Fee Offer*	(a) HKD9,000 x 0.11% = HKD10 (b) HKD10 x 6 months = <u>HKD60</u> <b>(Full rebate of the Handling Fee! (i.e. 0 Handling Fee))</b>	(a) HKD9,000 x 0.13% = HKD12 (b) HKD12 x <u>6</u> months = <u>HKD72</u>	(a) <u>HKD10,000</u> x 0.12% = HKD12 (b) <u>HKD12</u> x <u>6</u> months = <u>HKD72</u>
Annualised Percentage Rate <sup>^</sup> if the Handling Fee Offer is not awarded	2.31%	2.98%	2.68%
Annualised Percentage Rate <sup>^</sup> if the Handling Fee Offer is awarded	<b>0%</b>	<b>1.48%</b>	<b>1.78%</b>

\*Both the Handling Fee Amount and the Handling Fee Offer are calculated by (a) the Approved Installment Plan Amount multiplied with the Personalised Monthly Handling Fee (%) and rounded up to the nearest integer first, and then (b) multiplied with the Loan Tenor.

<sup>^</sup>The monthly handling fee and the relevant Annualised Percentage Rate (APR) of the Installment Plan for individual customer may differ and are subject to customer's credit card account status. 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 monthly handling fee and other fees and charges of a product expressed as an annualised rate.

6. After the Bank's approval of the Installment Plan, Eligible Customers should first settle the related fees (including the Installment Plan amount and monthly handling fee incurred) of the Installment Plan according to the Terms and Conditions of the Installment Plan. The Handling Fee Offer will be credited to each Eligible Customer's credit card account used to apply for the Installment Plan ("**Designated Credit Card Account**") in the form of credit card free spending credit on or before 28 Feb 2022. The credit card free spending credit can be used for settlement of new transactions of the relevant credit card; such free spending credit is not transferable or refundable and cannot be exchanged for cash. To enjoy the Handling Fee Offer, the Designated Credit Card Account must be valid on the date when the Bank credits the Handling Fee Offer thereto and the Eligible Customer must have good repayment records.
7. The Bank reserves the right to suspend or terminate the Promotion or modify these Terms and Conditions at any time without prior notice. In case of any dispute, the Bank reserves the right of final decision.
8. The Installment Plan is subject to the relevant Terms and Conditions. Please [click here](#) for details.
9. In case of any fraud / abuse / reversal or cancellation of transactions in respect of which the Handling Fee Offer is awarded, the Bank reserves the right to debit from the relevant Eligible Customer's account(s) the equivalent amount of the Handling Fee Offer without prior notice.
10. In case of any discrepancy between the Chinese and the English versions of these Terms and Conditions, the English version shall prevail.