大新銀行
DAH SING BANK

328 中小企貸款申請表
328 SME LOAN APPLICATION FORM

注意 Attention :

1. 以下所有欄位均為必須填寫項目。若申請機構不提供必須填寫的資料，大新銀行有限公司可能無法處理有關 328 中小企貸款的申請。All fields below are mandatory to fill in. If the mandatory information is not provided, Dah Sing Bank, Limited may not be able to process your application for the 328 SME Loan.
2. 請用**英文大楷**填寫，並在適當的地方加上剔「√」號。 Please complete in **English Block Letters** and tick "√" where applicable.
3. 請填妥此申請表格連同所需文件副本交回任何一間大新銀行分行（所有文件連同此申請表格一經遞交恕不退還）。 Please complete this application form and provide copies of the required documents and submit them to any one of Dah Sing Bank's branches (all documents submitted including this application form are not returnable).

致：大新銀行有限公司 (「銀行」)
To : Dah Sing Bank, Limited (the "Bank")

A. 申請機構資料 INFORMATION OF THE APPLICANT			
公司名稱 Company Name			
公司類別 Company Type	☐ 獨資經營 Sole Proprietorship ☐ 合夥 Partnership ☐ 有限公司 Limited Company ☐ 其他，請註明 Others, please specify: _____	公司註冊證書號碼 Certificate of Incorporation Number * 商業登記證號碼 Business Registration Number 註冊國家 / 城市 Country / City of Incorporation *	 ☐ 香港 Hong Kong ☐ 其他，請註明 Others, please specify: _____
成立 / 開業日期（日 / 月 / 年） Date of Incorporation / Business Commencement (DD / MM / YYYY)		營運地點 Place of operation	☐ 香港 Hong Kong ☐ 其他，請註明 Others, please specify: _____
註冊 / 登記地址 Incorporated / Registered Address			
通訊地址 Correspondence Address	☐ 與上述註冊 / 登記地址相同 Same as the above incorporated / registered address ☐ 其他，請註明 Others, please specify : _____		
註冊 / 登記地址物業的擁有權 Ownership of the Property at the Incorporated / Registered Address	☐ 自置（無按揭 / 抵押）Self-owned (not mortgaged / pledged) ☐ 自置（無按揭 / 抵押）Self-owned (mortgaged / pledged) ☐ 由公司主要負責人或其親屬提供 Provided by the company's key principal or his / her relatives ☐ 租用 Rented ☐ 其他，請註明 Others, please specify : _____		
業務性質 Business Nature	☐ 零售 Retailing ☐ 製造 Manufacturing ☐ 個人 / 商業服務 Personal / Business Services ☐ 其他，請註明 Others, please specify : _____ ☐ 批發 Wholesaling ☐ 酒店 / 餐飲 Hotel / Catering ☐ 專業服務 Professional Services ☐ 貿易 Trading ☐ 工程 Building and Construction ☐ 物流 / 運輸 Logistics / Transportation		
主要產品 / 服務 Major Product(s) / Service(s)		主要供應商及產地（如適用） Origin (s) of Major Supplier(s) (If applicable)	
主要付款方式（向供應商） Major Payment Method(s) (to suppliers)		平均賒賬期 Average Credit Period Obtained	日 Day(s)
主要市場 Major Market(s)		主要收款方式 Major Payment Collection Method(s)	
平均收賬期 Average Debtors' Collection Period	日 Day(s)	全年銷售額 Annual Sales Turnover	HKD
僱員人數 Number of Employee(s)	香港 Hong Kong : _____ 其他地區 Other Area(s) : _____	公司電話號碼 Company Telephone Number	
公司傳真號碼 Company Fax Number		公司電郵地址 Company Email Address	
聯絡人姓名 Name of Contact Person		聯絡人之電話號碼 Contact Number of Contact Person	

經濟依賴資料 Economic Dependence Information	對手公司名稱 Name of Counterparty 1	對手公司名稱 Name of Counterparty 2
主要交易對手（申請機構的 50% 或以上的全年總收入是來自與同一公司進行的交易）（如適用） Major Counterparty(ies) (50% or more of the gross receipts (on an annual basis) of the Applicant is derived from transactions with a single company) (If applicable)		
主要供應商（申請機構 50%或以上的全年總開支是用於支付與同一主要供應商進行的交易）（如適用） Major Supplier(s) (50% or more of the gross expenditure (on an annual basis) of the Applicant is derived from transactions with a single company) (If applicable)		
主要客戶（申請機構的 50%或以上之產品或服務是出售 / 供應給同一客戶，而此客戶是難以被取代） Major Serviced Company(ies) (50% or more of product / output or services of the Applicant is sold / provided to a single company which cannot be easily replaced)		

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用作償還申請機構及另一公司的貸款之預期資金來源相同，而雙方均沒有其他獨立收入來源可用作全數清還借款 The expected source of funds to repay the loans of the Applicant and another company is the same and neither has another independent source of income from which the loans may be fully repaid	☐ 是 Yes ☐ 否 No 如選擇「是」，請填寫另一公司名稱 If selected "Yes", please provide the name(s) of that company :
另一公司之財務問題將可能對申請機構足額及時償還債務造成困難 It is likely that the financial problems of another company would cause difficulties for the Applicant in terms of full and timely repayment of liabilities	☐ 是 Yes ☐ 否 No 如選擇「是」，請填寫另一公司名稱 If selected "Yes", please provide the name(s) of that company :
申請機構之破產或債務違約可能與另一公司之破產或債務違約有關聯 The insolvency or default of the Applicant is likely to be associated with the insolvency or default of another company	☐ 是 Yes ☐ 否 No 如選擇「是」，請填寫另一公司名稱 If selected "Yes", please provide the name(s) of that company :
申請機構與另一公司依賴相同來源提供 50%或以上資金，而雙方均沒有其他獨立資金來源 Both the Applicant and another company rely on the same source for 50% or more of their funding and neither has another independent source of funding	☐ 是 Yes ☐ 否 No 如選擇「是」，請填寫另一公司名稱 If selected "Yes", please provide the name(s) of that company :
擔保資料 Guarantor Information	申請機構就另一公司的風險承擔提供全面或部分擔保，或以其他方式（包括提供彌償保證）對有關風險負責，而該風險承擔相當重大，以致一旦索賠發生，有關風險可能使申請機構違約 ☐ 有 Yes ☐ 否 No The Applicant has fully or partly guaranteed the exposure of another company or is liable in respect of that exposure in any other manner (e.g. by the giving of an indemnity) and the exposure is so significant that the Applicant is likely to default if a claim occurs 如選擇「有」，請填寫所擔保公司名稱 If selected "Yes", please provide the name(s) of guaranteed company :

B. 申請 328 中小企貸款資料 DETAILS OF 328 SME LOAN APPLICATION

貸款類別（可選多項） Loan Type (can choose more than one)	☐ 328 中小企分期「快應錢」 328 SME Express Money Installment Loan	☐ 328 中小企備用「快應錢」 328 SME FlexiMoney Overdraft Facility
貸款用途 Loan Purpose		
貸款使用地點 The Place of Loan Use	☐ 香港_____%（貸款於香港使用的比例 Percentage of Loan Use in Hong Kong） ☐ 其他地點_____%（貸款於其他地點使用的比例 Percentage of Loan Use Outside Hong Kong）	
申請貸款額 / 信貸額 Requested Loan Amount / Limit	HKD	HKD
還款期（月） Loan Tenor (months)	☐ 12 ☐ 24 ☐ 36 ☐ 48 ☐ 60 ☐ 其他，請註明 Others, please specify : _____月 months	
入賬 / 生效指示 Disbursement / Effective Instruction	☐ 如獲得批核，貸款額將存入申請機構於大新銀行開立之港元賬戶 If approved, the loan amount is to be disbursed to the HKD Account in Dah Sing Bank maintained by the Applicant : _____	☐ 如獲得批核，信貸額將於申請機構於大新銀行開立之 328 商業理財戶口生效 If approved, the overdraft limit will be effective at the 328 SME Banking Account in Dah Sing Bank maintained by the Applicant : _____
	☐ 請為本公司辦理開立 328 商業理財戶口，以作入賬之用。Please open a 328 SME Banking Account for loan disbursement.	☐ 請為本公司辦理開立 328 商業理財戶口，以作信貸戶口之用。Please open a 328 SME Banking Account as overdraft account.
申請渠道 Source of Application	☐ 現有客戶 Existing Customer ☐ 新客戶 Walk-in ☐ 第三方轉介 Referred by Third Party （如選擇「第三方轉介」，請填寫以下資料）(If selected " Referred by Third Party ", please complete the following fields) a. 該第三方商業登記號碼 Business Registration Number of the Third Party : _____ b. 該第三方有否或將會收取任何貸款相關費用？Are there any loan-related fees charged or will be charged by the Third Party? ☐ 是 Yes ☐ 否 No	

註 Notes :

1. 分期貸款額 / 備用信貸額最低為 HKD50,000 及必須為 HKD1,000 之倍數。 The minimum Installment Loan Amount / Overdraft Limit is HKD50,000 and must be a multiplier of HKD1,000.
2. 銀行將於 328 中小企分期「快應錢」貸款額中根據有關分期貸款之還款期扣除手續費。除另有訂明外，還款期為 36 個月以下之手續費為貸款額之 0.5%，還款期為 36 至48 個月之手續費為貸款額之 1%，還款期為 48 個月以上之手續費為貸款額之 1.5%，最低手續費為 HKD1,000。 The Bank will debit the handling fee from the 328 SME Express Money Installment Loan amount in accordance with the loan tenor of the installment loan. Unless specified otherwise, the relevant handling fee will be 0.5%, 1% and 1.5% on the loan amount for loan tenor of below 36 months, 36 – 48 months and more than 48 months respectively, subject to a minimum fee of HKD1,000.
3. 除另有訂明外，銀行將每年收取備用信貸額之 0.5%（適用於信貸額 HKD1,000,000 或以上）、1%（適用於信貸額 HKD500,000 或以上及 HKD1,000,000 以下）或 1.5%（適用於信貸額 HKD500,000 以下）作為 328 中小企備用「快應錢」手續費。 Unless specified otherwise, the Bank will charge 0.5% (applicable to overdraft limit of HKD1,000,000 or above), 1% (applicable to overdraft limit of HKD500,000 or above and below HKD1,000,000) or 1.5% (applicable to overdraft limit of below HKD500,000) on the overdraft limit as the handling fee for 328 SME FlexiMoney Overdraft Facility annually.
4. 儘管有以上陳述，最終批核之貸款額 / 備用信貸額、利率、收費、其他條款及細則，以申請機構所接納並簽署之有關貸款文件為準。 Notwithstanding the aforesaid, the final approved loan amount / overdraft limit, interest rate, fees and charges and other terms and conditions are subject to the relevant loan documents to be accepted and signed by the Applicant.

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C. 東主 / 合夥人 / 董事 / 擔保人資料 INFORMATION OF SOLE PROPRIETOR / PARTNERS / DIRECTOR(S) / GUARANTOR(S)

如申請機構為獨資經營公司，請填寫東主之資料；如申請機構為合夥人，請填寫所有合夥人之資料；如申請機構為有限公司，請填寫最少一位董事及各擔保人之資料。合共有權行使申請機構 50%以上之投票權或控制該等投票權的股東 / 實益擁有人須作為本申請之擔保人。 For sole proprietorship, please fill in the information of the sole proprietor. For partnership, please fill in the information of all partners. For limited company, please fill in the information of at least one director and all guarantor(s). The shareholder(s) / beneficial owner(s) who is / are entitled to exercise, or control the exercise, of more than 50% of the voting rights of the Applicant is / are required to act as the guarantor(s) of this application.

1	☐ 東 主 Sole Proprietor	☐ 合夥人Partner	☐ 董 事 Director *	☐ 擔保人 Guarantor *
英文全名 English Full Name			香港身份證 / 護照號碼 HKID Card / Passport Number	
於申請機構之持股量 / 權益 Shareholding / Ownership in Applicant *		%	出生日期（日 / 月 / 年） Date of Birth (DD / MM / YYYY)	
公司電話號碼 Company Telephone Number			手提電話號碼 Mobile Telephone Number	
住宅地址 Residential Address				
職位及職責 Position and Duties			在與申請機構同一行業下的管理年資 Years of Management Experience within the Same Industry as the Applicant	年 Year(s)
每月個人按揭供款及有抵押透支之最低還款 Personal Monthly Mortgage Repayment and Secured Overdraft Minimum Payment	總額 Total	HKD	閣下所負責的金額 Your Responsible Amount	HKD
			與借款人關係（適用於擔保人） Guarantor's Relationship to Borrower (applicable to Guarantor)	

2	☐ 合夥人Partner	☐ 董 事 Director *	☐ 擔保人 Guarantor *	
英文全名 English Full Name			香港身份證 / 護照號碼 HKID Card / Passport Number	
於申請機構之持股量 / 權益 Shareholding / Ownership in Applicant *		%	出生日期（日 / 月 / 年） Date of Birth (DD / MM / YYYY)	
公司電話號碼 Company Telephone Number			手提電話號碼 Mobile Telephone Number	
住宅地址 Residential Address				
職位及職責 Position and Duties			在與申請機構同一行業下的管理年資 Years of Management Experience within the Same Industry as the Applicant	年 Year(s)
每月個人按揭供款及有抵押透支之最低還款 Personal Monthly Mortgage Repayment and Secured Overdraft Minimum Payment	總額 Total	HKD	閣下所負責的金額 Your Responsible Amount	HKD
			與借款人關係（適用於擔保人） Guarantor's Relationship to Borrower (applicable to Guarantor)	

3	☐ 合夥人Partner	☐ 董 事 Director *	☐ 擔保人 Guarantor *	
英文全名 English Full Name			香港身份證 / 護照號碼 HKID Card / Passport Number	
於申請機構之持股量 / 權益 Shareholding / Ownership in Applicant *		%	出生日期（日 / 月 / 年） Date of Birth (DD / MM / YYYY)	
公司電話號碼 Company Telephone Number			手提電話號碼 Mobile Telephone Number	
住宅地址 Residential Address				
職位及職責 Position and Duties			在與申請機構同一行業下的管理年資 Years of Management Experience within the Same Industry as the Applicant	年 Year(s)
每月個人按揭供款及有抵押透支之最低還款 Personal Monthly Mortgage Repayment and Secured Overdraft Minimum Payment	總額 Total	HKD	閣下所負責的金額 Your Responsible Amount	HKD
			與借款人關係（適用於擔保人） Guarantor's Relationship to Borrower (applicable to Guarantor)	

只適用於公司董事 / 公司擔保人 Only Applicable to Corporate Director / Corporate Guarantor * :

4	☐ 董 事 Director	☐ 擔保人 Guarantor	公司名稱 Company Name	
公司註冊證書號碼 Certificate of Incorporation Number			商業登記證號碼 Business Registration Number	
於申請機構之持股量 / 權益 Shareholding / Ownership in Applicant *		%	成立日期（日 / 月 / 年） Date of Incorporation (DD / MM / YYYY)	
公司電話號碼 Company Telephone Number			公司傳真號碼 Company Fax Number	
聯絡人姓名 Name of Contact Person			聯絡人之電話號碼 Contact Number of Contact Person	
登記地址 Registered Address				
與借款人關係（適用於擔保人） Guarantor's Relationship to Borrower (applicable to Guarantor)	☐ 聯屬公司 Affiliate ☐ 母公司 Parent Group ☐ 其他 ，請註明 Others, please specify : _____			

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D. 聲明及簽署 DECLARATION & SIGNATURE

本人（等）（包括申請機構）謹向銀行申請上述 328 中小企分期「快應錢」及 / 或 328 中小企備用「快應錢」（以下統稱為「中小企貸款」），並明白、確認、同意及接受下列條款及細則約束 I / We (including the Applicant) hereby apply for the 328 SME Express Money Installment Loan and / or 328 SME FlexiMoney Overdraft Facility (collectively, "SME Loan") as set out above from the Bank, and understand, acknowledge, agree and accept the following terms and conditions :

1. 本人（等）會按照銀行不時所訂定並通知本人（等）當時適用之中小企貸款利率及收費繳付利息及費用。 I / We will pay interest and other fees and charges in relation to the SME Loan at the prevailing rate as the Bank may determine and notify me / us from time to time.
2. 本人（等）知悉銀行在批核此項中小企貸款時將依賴本人（等）就申請中小企貸款所提供之資料，不論以口頭或書面形式及任何方式。本人（等）謹此聲明本人（等）為申請中小企貸款向銀行提供的資料（包括但不限於在本表格填寫的資料及按本表格提供的文件之資料）在所有方面均為真實、正確及完整。 I / We acknowledge that the Bank will rely on the particulars and information provided by me / us (whether in verbal or written form and in whatever manner) to approve the SME Loan. I / We hereby declare that the information (including but not limited to information provided in this form and documents provided thereunder) in connection with this application are true, correct and complete in all respects.
3. 銀行已忠告本人(等)在申請貸款前閱讀及了解中小企融資九成擔保計劃分期貸款產品資料概要、分期貸款產品資料概要（適用於328中小企分期「快應錢」）或透支服務產品資料概要（適用於328 中小企備用「快應錢」）（視屬何情況而定）(統稱為「產品資料概要」)中的資料。本人(等)已閱讀並了解該產品資料概要中的資料。The Bank has advised me/ us to read and understand the information in the Key Facts Statement for Business Instalment Loan under 90% Guarantee Product of SME Financing Guarantee Scheme (SFGS), Key Facts Statement (KFS) for Instalment Loan (applicable to 328 SME Express Money Instalment Loan) or Key Facts Statement (KFS) for Overdraft Facility (applicable to 328 SME FlexiMoney Overdraft Facility) (as the case may be) (collectively referred to "KFS") before applying for the loan. I/We have read and understood the information in the KFS.
4. 上述要求的資料為必須向銀行提供以供銀行處理本人（等）之申請，資料不足將可能導致申請被拒絕。 All of the above requested information is required for the processing of this application and the Bank may reject this application should I / we fail to fulfill such requirement.
5. 銀行保留要求提供任何有關證明文件 / 資料之權利。而不論本申請獲批核與否，任何文件（包括此申請表格）一經遞交予銀行將不獲退還。 The Bank reserves the right to request any further supporting documents / information for this application. Any supporting documents (including this application form) once submitted by me / us to the Bank (whether this application is approved or otherwise) are not returnable.
6. 銀行有絕對酌情權拒絕任何申請或批出較本人（等）所申請為低之貸款額及保留權利隨時調整貸款額、利率、收費及其他條款及細則而毋須給予任何理由。 The Bank has the absolute discretion to reject any application or to approve a loan of a lesser amount than that I / we applied for and reserves the right to revise the loan amount, interest rate, fees and charges and other terms and conditions from time to time without giving any reasons thereof.
7. 最終批核之貸款額、利率、收費及其他中小企貸款的條款及細則，以本人（等）所接納並簽署之有關貸款文件為準。銀行保留最終批核之權利。 The final approved loan amount, interest rate, fees and charges and other terms and conditions of the SME Loan are subject to the relevant loan documents to be accepted and signed by me / us. The Bank reserves the right of giving final approval.
8. 本人（等）特此聲明及保證，本人（等）於(i)本申請日期前的六個月內及(ii)是次申請的中小企貸款提用日期前的六個月內均沒有向任何其他金融機構提取任何無抵押的中小企業貸款。I / We hereby represent and warrant that I / we did not draw down any SME unsecured loan from any other financial institution during (i) the six months' period preceding to the date of this application and (ii) the six months prior to the date of drawdown of the SME Loan applied hereunder.

以下 D(i) 部分所有簽署人士的簡簽
Initial(s) of all Signer(s) under Section D(i) below: _____

9. 本人（等）已獲提醒作虛假聲明（包括在本表格中提供不真實、不正確或不完整的資料）之法律責任，包括但不限於觸犯欺詐之刑事罪行。I / We have been reminded of the possible legal consequences of making a false declaration (including providing untrue, incorrect or incomplete information in this form), including but not limited to, committing the criminal offence of fraud.
10. (i) 本人 / 吾等謹此確認並同意，在受限於第(ii)條規定的前提下，本人 / 吾等應銀行的要求所提供有關本人 / 吾等的任何資料，或於本人 / 吾等與銀行進行交易過程中被收集的有關本人 / 吾等的任何資料，均可披露予任何信貸資料服務機構或類似服務提供者，或由之使用及保存，以達到核證該等資料的目的，或以達到任何上述機構向其他機構提供該等資料：
    (a) 以便其他機構可以對本人 / 吾等作為信貸額度的申請人或擔保人，進行信貸及其他狀況調查；及
    (b) 以達到在本人 / 吾等作為借款人或擔保人而出現失責之時，對任何債務作出合理監控的目的。
    (ii) 本人 / 吾等可向銀行提前90 天，以書面形式發出撤銷第(i)條所載同意的通知書（"撤銷通知書"），有關通知期將由銀行收訖撤銷通知書之日起計算。
    (iii) 假如本人 / 吾等根據第(ii)條的規定，發出撤銷通知書以撤銷在第(i)條項下所作出同意：-
    (a) 銀行可以繼續依據第(i)條的規定披露資料，直至在第(ii)條項下的通知期屆滿為止，唯須受限於下文第(iii)(f)及(g)條的規定；
    (b) 銀行可以通知其依據第(i)條獲准向之披露資料的全體人士，本人 / 吾等已依據第(ii)條發出撤銷通知書的事實；
    (c) 銀行可以將送達銀行的撤銷通知書，當作同樣適用於本人 / 吾等之前就本人 / 吾等獲授予所有其他信貸額度所作出的同意處理；
    (d) 銀行可以由銀行通知的生效日期起，終止授予本人 / 吾等的任何信貸額度；
    (e) 信貸資料服務機構或類似服務提供者可以繼續將由銀行所提供的資料存檔及作內部用途，但該等資料不得披露予尋求信貸報告的其他機構；
    (f) 儘管本人 / 吾等已按照上文第(ii)條的規定撤銷同意，銀行仍可以繼續向信貸資料服務機構或類似服務提供者，提供有關租購及出租交易及授予批發商及零售商作為購入存貨之用的融資貸款的資料；及
    (g) 儘管本人 / 吾等已按照上文第(ii)條的規定撤銷同意，信貸資料服務機構或類似服務提供者仍可以繼續提供有關租購及出租交易及授予批發商及零售商作為購入存貨之用的融資貸款的資料及屬於公眾記錄的資料。
    (iv) 在受限於第(ii)及(iii)條的規定的前提下：
    (a) 上述同意在本人 / 吾等與銀行維持客戶關係期間維持有效，並在結束所有關係後五年內仍然有效；或
    (b) 倘若出現逾期供款超過六十日，上述同意則在結清拖欠超過六十日的欠款的日期之後五年內仍然有效，以較遲者為準。
    (v) 上述同意乃附加於銀行的賬戶文件及 / 或標準條款及條件，並對該等文件所載的協議或同意不構成任何影響。
    (i) I / We hereby acknowledge and agree that, subject to paragraph (ii), any information with respect to me / us which is provided by me / us at the Bank's request or collected in the course of dealings between me / us and the Bank may be disclosed to, or used and retained by any credit reference agency or similar service provider for the purpose of verifying such information or enabling them to provide such information to other institutions :
    (a) in order that they may carry out credit and other status checks in respect of me / us in my / our capacity as applicant for, or guarantor of, credit facilities ; and
    (b) for the purposes of reasonable monitoring of any indebtedness while there is a current default by me / us as borrower or guarantor.
    (ii) I / We may by giving the Bank 90 days' notice in writing (which will take effect from the date of receipt by the Bank) revoke the consent contained in paragraph (i).
    (iii) If I / we give notice to revoke the consent given pursuant to paragraph (i) in accordance with paragraph (ii) :
    (a) subject to paragraphs (iii)(f) and (g) below, the Bank may continue to disclose information pursuant to paragraph (i) until the notice of revocation given pursuant to paragraph (ii) expires ;
    (b) The Bank may notify all persons to whom the Bank is permitted to disclose information pursuant to paragraph (i) of the fact that a notice of revocation has been given pursuant to paragraph (ii) ;
    (c) The Bank may regard the notice of revocation served on the Bank as also applying to the consent I / we have previously given in respect of all other credit facilities granted to me / us ;
    (d) The Bank may terminate any facilities extended to me / us with effect from the date to be advised by the Bank ;
    (e) the credit reference agency or similar service provider may continue to retain information provided to it by the Bank in its internal archive for its internal use but not for provision of such information to other institutions when they seek credit reports ;
    (f) The Bank may continue to provide information relating to hire purchase and leasing transactions and loans to wholesalers and retailers to finance the acquisition of stock in trade to the credit reference agency or similar service provider notwithstanding revocation of the consent referred to in paragraph (ii) above ; and
    (g) the credit reference agency or similar service provider may continue to provide information relating to hire purchase and leasing transactions and loans to wholesalers and retailers to finance the acquisition of stock in trade and information which is a matter of public record notwithstanding the revocation of the consent referred to in paragraph (ii) above.
    (iv) Subject to paragraphs (ii) and (iii), this consent shall remain in effect :
    (a) as long as I / we maintain an account relationship with the Bank and for a period of five years thereafter ; or
    (b) if later, for the period of five years after the date of settlement following a payment default of more than sixty days.
    (v) This consent is in addition to and does not affect any agreement or consent contained in the Bank's account documentation and / or standard terms and conditions.
11. 本人（等）授權銀行可於任何時間（無論於本申請獲得獲批核時或之前或之後）與任何銀行認為有需要之人士（包括但不限於任何信貸資料服務機構、債務追收代理、財務機構或類似服務之提供者）接觸，以作出確證及 / 或披露、搜集、交換或與任何人士分享本人（等）之任何資料及 / 或與是次申請有關之任何事項資料，以作出(a)信貸批核、檢討、風險評估及 / 或其他方面之查核； (b) 協助彼等收取債務; 及(c)與本申請相關之任何事宜，而毋須進一步知會本人（等）或取得本人（等）之同意。在提交此申請前本人（等）已經閱讀隨附之銀行「有關客戶資料的客戶通知」(「該通知」)之最新版本，並同意受其內容所約束。不論本人（等）之申請其後遭徹回或拒絕與否，銀行可根

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據其不時給予客戶的該通知所指的用途應用及向指定人士披露所有由本人（等）應銀行之要求而提供有關本人（等）之個人資料。本人（等）可以書面聯絡銀行之資料保護主任以查閱或要求改正本人（等）之個人資料。 I / We authorise the Bank to contact any party (including but not limited to any credit reference agencies, debt collection agencies, financial institutions or similar service providers) as the Bank deems necessary for verification and / or to disclose to or obtain from and exchange or share with any party any information of myself / ourselves and / or any matter relevant to this application at any time (whether before, on or after the approval of this application) without further reference to or consent from me / us for the purpose of carrying out (a) credit approval, review, risk assessment and / or other status checks ; (b) assistance in debt collection ; and (c) any matters relating or incidental to this application. I / We have read through the Bank's latest version of the "Notice to Customers relating to Customers' Data" (the "Notice") as attached hereto before submitting this application and agree to be bound by the contents thereof. Irrespective of whether my / our application is subsequently withdrawn or rejected, all personal data and information with respect to me / us which are provided by me / us at the request of the Bank may be used and disclosed by the Bank for such purposes and to such person in accordance with the Notice made available by the Bank to customers from time to time. I / We may contact the Data Protection Officer of the Bank in writing to gain access to or request correction to my / our personal data.

12. 本人（等）並沒有或並不知悉任何針對本人（等）的法律程序正在進行（或等待進行或可能提出）。本人（等）並沒有收到破產令、沒有申請「個人自願安排」、沒有與本人（等）的債權人達成任何債務重整安排或協議或沒有或並不知悉有任何對本人（等）與破產相類似之法律程序正在進行（或等待進行或可能提出）。本人（等）並沒有因欠款而被金融機構撤銷任何信貸服務，及現在的債務並沒有任何拖欠還款及任何債務重組。I / We am / are not subject to or not aware of any legal proceedings which have been started (or are pending or being threatened) against me / us. No bankruptcy order has been made against me / us and none of us has applied for Individual Voluntary Arrangement or entered into any arrangement or composition with my / our creditors, or is aware of or subject to any legal proceedings in or analogous to bankruptcy which have been started (or are pending or being threatened) against me / us. I / We do not have any credit facilities revoked by financial institutions due to default in payment, nor currently have any overdue payment in respect of my / our indebtedness, nor have any loan facility restructured.

13. 申請機構承諾於本申請日期，如下列任何情況發生，申請機構會通知銀行：

(i) 申請機構為銀行集團（定義見下文）之任何成員之任何一名董事、前任董事（過去12個月）、控權人（定義見下文）或僱員之親屬、配偶或受託人；

(ii) 銀行或其董事或控權人或該等董事或控權人的任何親屬為申請機構之董事、合夥人、經理或代理人；

(iii) 銀行的任何一名董事或控權人或該等董事或控權人的任何親屬為申請機構之擔保人；或

(iv) 銀行集團之任何成員之任何一名董事、前任董事（過去12個月）、最高行政人員或控權人或該等董事、前任董事（過去12個月）、最高行政人員或控權人的任何親屬持有申請機構30%或以上的股權。

若銀行沒有收到有關通知，銀行將視作申請機構於本申請日期並沒有與上述人士有上述關係。若申請機構於本申請日期後與上述人士有上述關係，申請機構須立即以書面通知銀行。就本申請而言，「控權人」指任何直接或間接持有一間公司已發行股本百分之十或以上之人士；「銀行集團」指大新銀行集團有限公司、其附屬公司、聯屬公司，以及大新銀行集團有限公司能對其行使控制的其他實體（包括其附屬公司、聯屬公司及特別目的實體）；及「聯屬公司」指大新銀行集團有限公司控權人（包括但不限於大新金融集團有限公司）(i)持有其普通股總數的50%或以上的實益權益，或控制其普通股總數的 50%或以上的實體，或 (ii) 有權行使其 50%或以上的表決權，或有權控制其 50%或以上的表決權的行使的實體。

The Applicant undertakes to advise the Bank whether as at the date of this application:

(i) the Applicant is a relative, spouse or trustee of any director, former director (within past 12 months), controller (as defined below) or employee of any member of the Bank Group (as defined below) ;

(ii) The Bank or any of its directors or controllers or any relative of such directors or controllers is interested as director, partner, manager or agent of the Applicant ;

(iii) any of the directors or controllers of the Bank or any relative of such directors or controllers is a guarantor of the Applicant ; or

(iv) any director, former director (within past 12 months), chief executive or controller of any member of the Bank Group or any relative of such director, former director (within past 12 months), chief executive or controller is holding 30% or more of the Applicant's issued shares.

In the absence of such advice, the Bank will assume that the Applicant is not so related as at the date of this application. The Applicant is also requested to advise the Bank in writing should the Applicant become so related after the date of this application. For the purpose of this application, "controller" refers to any person directly or indirectly holding 10% or more of a company's issued shares ; "Bank Group" refers to Dah Sing Banking Group Limited, its subsidiaries, affiliates and other entities (including their subsidiaries, affiliates and special purpose entities) over which Dah Sing Banking Group Limited is able to exert control ; and "affiliates" refers to any entity in which a controller of Dah Sing Banking Group Limited (including but not limited to Dah Sing Financial Holdings Limited) (i) has a beneficial interest in, or controls, 50% or more of the total number of ordinary shares ; or (ii) is entitled to exercise, or control the exercise of, 50% or more of the voting power.

14. **<只適用於非法團機構 / 無限公司（例如：獨資、合夥人、會社、組織及社團等） For unincorporated body only (e.g. Sole Proprietorship, Partnership, Club, Association, Society, etc.)>**

如閣下不同意銀行使用閣下的個人資料作直接宣傳推廣，請於下列相關方格內填上「V」號。若未為以下的選項作出選擇，於下列簽署即被視為閣下同意銀行使用閣下的個人資料作直接宣傳推廣。一旦得到處理，閣下即授權銀行取代任何閣下先前對直接宣傳推廣的選擇。

Please check ("v") the relevant box(es) below if you do not consent the Bank to use your personal data for direct marketing. If no selection is given for the choice(s) below, your signing below shall deem to be your consent to the Bank to use such data for direct marketing. Once processed, the Bank will be authorized to replace any of your previous selections for direct marketing.

本人（等）不想銀行從以下直接宣傳推廣途徑中使用本人（等）的個人資料：

I / We do **not** wish the Bank to use my / our personal data in the following direct marketing channel(s) :

☐ 電郵 Email ☐ 郵件 Mailing ☐ 電話 Outbound Call ☐ 短訊 SMS

☐ 所有途徑 All Channels （包括電郵、郵件 、電話及短訊 including Email, Mailing, Outbound Call and SMS）

銀行不會提供本人（等）的個人資料予任何其他人士，作宣傳推廣用途。本人（等）明白以上的選擇適用於就銀行不時給予本人（等）之《有關客戶資料的客戶通知》（「該通知」）第（i）項中所列出的產品、服務及 / 或標的類別的任何直接宣傳推廣，及明白本人（等）應參閱該通知以得知在直接宣傳推廣中可使用的個人資料的種類。

本人（等）謹此確認本人（等）已經閱讀及明白該通知。

The Bank would not provide my / our personal data to any other persons for their use in direct marketing. I / We understand that the above choice applies to the direct marketing of the classes of products, services and / or subjects as set out in paragraph (i) of the Bank's Notice to Customers relating to Customers' Data (the "Notice") made available by the Bank to me / us from time to time and I / we shall refer to the Notice on the kinds of personal data which may be used in direct marketing. I / We hereby confirm that I / we have read and understood the Notice.

備註 Remark : 本申請表的中英文文本如有歧異，概以英文本為準。 In case of any discrepancy between the English and the Chinese versions of this form, the English version shall prevail.

(i)申請機構之授權人士簽署；及 (ii)本申請表內 C 部分之人士簽署（申請機構之授權人士除外）
(i) Authorised Signature(s) of the Applicant ; AND (ii) Signature(s) of Person(s) under Section C above (other than the Authorised Signer(s) of the Applicant)

X	X	X
英文全名 English Full Name : 日期 Date : 申請機構之授權人士? ☐ 是 Yes Authorised Signature of the Applicant?	英文全名 English Full Name : 日期 Date : 申請機構之授權人士? ☐ 是 Yes Authorised Signature of the Applicant?	英文全名 English Full Name : 日期 Date : 申請機構之授權人士? ☐ 是 Yes Authorised Signature of the Applicant?

(ii)（如適用） 本申請表內 C 部分的公司董事 / 公司擔保人之授權人士簽署
(if applicable) Authorised Signature of the Corporate Director / Corporate Guarantor under Section C above)

X

日期 Date :

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所需文件 Required Documents :

☐ 申請機構的有效商業登記證 Valid Business Registration Certificate of the Applicant

☐ 申請機構的公司註冊證書 Certificate of Incorporation of the Applicant *

☐ 申請機構的組織章程細則（適用於香港註冊之有限公司）/ 組織章程大綱及章程細則（適用於非香港註冊之有限公司） Articles of Association (applicable to limited company incorporated in Hong Kong) / Memorandum and Articles of Association (applicable to limited company incorporated outside Hong Kong) of the Applicant *

☐ 東主 / 各合夥人 / 於本申請表聲明部分簽署之各董事及各擔保人之香港身分證 / 護照及本申請日期前 3 個月內之住址證明 HKID Card / Passport and address proof within the last 3 months from the date of this application of the sole proprietor / all partners / director(s) / guarantor(s) who signed on the Declaration section of this application form

☐ 有權行使申請機構 10%或以上之投票權或控制該等投票權的各主要股東 / 實益擁有人之香港身分證 / 護照及本申請日期前 3 個月內之住址證明 HKID Card / Passport and address proof within the last 3 months from the date of this application of the principal shareholder(s) / beneficial owner(s) of the Applicant who is / are entitled to exercise, or control the exercise, of 10% or more of the voting rights of the Applicant *

☐ 如申請機構有公司董事 / 公司擔保人，請提供其有效之商業登記證、公司註冊證書及組織章程細則（適用於香港註冊之有限公司）/ 組織章程大綱及章程細則（適用於非香港註冊之有限公司） If the Applicant has Corporate Director(s) / Corporate Guarantor(s), please provide its / their valid Business Registration Certificate, Certificate of Incorporation and Memorandum and Articles of Association (applicable to limited company incorporated outside Hong Kong) *

☐ 申請機構於本申請日期前 12 個月之銀行月結單 Bank statements of the Applicant within the last 12 months from the date of this application

☐ 申請機構於本申請日期前 6 個月之銀行月結單 （只適用於已提供下列財務報表之客戶）Bank statements of the Applicant within the last 6 months from the date of this application (only applicable for the customers who have provided below financial statements)

☐ 申請機構最近 2 年 / 3 年之已審核財務報表（分別適用於貸款額 / 信貸額 HKD1,000,000 以上至 HKD2,000,000 及 HKD2,000,000 以上的貸款申請） Audited financial statements of the Applicant within the last 2 years / 3 years (applicable to loan application with loan amount / limit from above HKD 1,000,000 up to HKD 2,000,000 and over HKD 2,000,000 respectively)

☐ 其他銀行向申請機構發出之貸款文件（如適用） Facility Letter(s) from other bank(s) to the Applicant (if applicable)

註 Note :
銀行可能要求申請機構提供額外文件 / 資料以供批核。 Additional documents / information may be required for approval.

銀行專用 FOR BANK USE ONLY

Economic Activity / Industrial Sector : _____

SME Indicator	☐ Yes ☐ No	Legal Entity Identifier (LEI) : _____		
Ultimate Parent :				
Identifier Type (CICR / BR)	Identifier no. (CI / BR no.)	Legal Entity Identifier (LEI)	Name (Mega Corporates)	Name (Other)

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大新銀行
DAH SING BANK

Key Facts Statement (KFS) for Instalment Loan

Dah Sing Bank, Limited (the "Bank")

328 SME Express Money Installment Loan
Jun 2025

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.
Please read and understand the information in this KFS before you apply for this product. You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.

Interest Rates and Interest Charges

Interest Rate

For a loan amount of HKD100,000:

Loan Tenor	6-month	12-month	24-month
Interest rate (or range of interest rate)*	Not applicable#	0.39%	0.39%

*The interest rate is the basic interest rate shown as a percentage of the amount borrowed over a month. It is quoted in the form of monthly flat rate and is rounded to the nearest two decimal places. Monthly flat rate is used to calculate the total interest for the loan.
The interest rate quoted here is for reference only. The interest rate applicable to you is subject to your financial condition and is solely determined by the Bank.
#The 6-month loan tenor is not offered.

Annualised Percentage Rate (APR)

For a loan amount of HKD100,000:

Loan Tenor	6-month	12-month	24-month
APR (or range of APR)^	Not applicable#	9.89%	9.65%

^APR is calculated according to the method set out in relevant guidelines issued in respect of the Code of Banking Practice and is rounded to the nearest two decimal places. The APR does not include cash rebate. An APR is a reference rate which includes the basic interest rate and other fees and charges of a product expressed as an annualized rate.
The APR quoted here is for reference only. The APR applicable to you is subject to your financial condition and is solely determined by the Bank.
#The 6-month loan tenor is not offered.

Annualised 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 resumes to normal and is charged 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.

Repayment

Repayment Frequency

This loan requires monthly repayment.

Periodic Repayment Amount

For a loan amount of HKD100,000 with monthly repayment.

Loan Tenor	6-month	12-month	24-month
Periodic repayment amount for the interest rate (or range of interest rate) specified above	Not applicable#	HKD8,723	HKD4,557

#The 6-month loan tenor is not offered.

Total Repayment Amount

For a loan amount of HKD100,000 with monthly repayment:

Loan Tenor	6-month	12-month	24-month
Total repayment amount for the interest rate (or range of interest rate) specified above	Not applicable#	HKD105,176+	HKD109,868+

#The 6-month loan tenor is not offered.

	+An one-off handling fee (0.5% of the loan amount for loan tenor below 36 months as stated in the "Fees and Charges" section below) is included to calculate the total repayment amount. **Remark:** To calculate the above information applicable to your specific case, please use our online calculator accessible from our website / principal Internet platform which provides instalment loans at https://www.dahsing.com/pws/sme-instalment-loan-calculator/?lang=en-US.
Fees and Charges	
Handling Fee	0.5% of the loan amount will be charged when loan tenor is below 36 months; 1% of the loan amount will be charged when loan tenor is between 36 – 48 months; or 1.5% of the loan amount will be charged when loan tenor is more than 48 months, subject to a minimum of HKD1,000.
Late Payment Fee and Charge	Not applicable
Prepayment / Early Settlement / Redemption Fee	3.5% of the outstanding principal amount of the loan (subject to a minimum of HKD500) 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, will be charged if customer makes an early full settlement of the loan during the repayment period. Interest payable is calculated on the basis of "Rule of 78" and rounded up to nearest Hong Kong Dollar. **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.
Returned Cheque / Rejected Autopay Charge	HKD150 per returned cheque / rejected autopay payment
Additional Information	
Returned Cheque / Rejected Autopay Charge	HKD150

To borrow or not to borrow? Borrow only if you can repay!

The service(s) / product(s) mentioned herein is/area not targeted at customers in the EU.

The Chinese version of this KFS is for reference only. The English version will prevail if there is any inconsistency between the English and Chinese version.

| Dah Sing Bank, Limited |

KFS-SMEIL/2506

大新銀行
DAH SING BANK

分期貸款產品資料概要

大新銀行有限公司（「本行」）

328中小企分期「快應錢」

2025年6月

此乃分期貸款產品。

本概要所提供的利率、費用及收費等資料僅供參考。請參閱我們的貸款確認書以了解您的分期貸款的最終條款。

在申請此產品前，請閱讀並理解本概要中的資訊。提交申請時，您將被要求確認已閱讀並理解本概要的內容。

利率及利息支出

利率

貸款金額為港幣10萬元：

貸款期	6個月	12個月	24個月
利率（或利率範圍）*	不適用#	0.39%	0.39%

*利率乃產品的基本利率，按借貸以一個月之貸款金額的百分比顯示，並以每月平息引述及已被約至小數後兩個位。每月平息用於計算貸款的總利息。

在此列出的利率只供參考，適用於您的利率按您的財政狀況而定，並由本行全權決定。

#不提供6個月貸款期。

實際年利率

貸款金額為港幣10萬元：

貸款期	6個月	12個月	24個月
實際年利率（或實際年利率範圍）^	不適用#	9.89%	9.65%

^實際年利率乃根據銀行營運守則相關所規定之指引計算，並已被約至小數後兩個位，但不包括現金回贈。實際年利率是一個參考利率，以年化利率展示出包括銀行產品的基本利率及其他費用與收費。

在此列出的實際年利率只供參考，適用於您的實際年利率按您的財政狀況而定，並由本行全權決定。

#不提供6個月貸款期。

逾期還款實際年利率 / 就違約貸款收取的實際年利率

30%

如於到期日未全數繳付指定月供還款，本行將向借款人收取逾期利息。逾期利息按欠供款項以月息2.5%逐日按單利息計算，直至還款記錄回復良好，並按月收取（1日之逾期還款利息= 欠供款項x 2.5% x 12 / 365）。此逾期利息不設最低金額。

還款

還款頻率

本貸款需按月還款。

分期還款金額

以貸款額港幣10萬元，每月還款為例：

貸款期	6個月	12個月	24個月
根據上述利率（或利率範圍）計算之分期還款金額	不適用#	港幣$8,723	港幣$4,557

	#不提供6個月貸款期。
總還款金額	以貸款額港幣10萬元 ，每月還款為例：

貸款期	6個月	12個月	24個月
根據上述利率（或利率範圍）計算之總還款金額	不適用#	港幣$105,176+	港幣$109,868+

#不提供6個月貸款期。

+一次性手續費（貸款期少於36個月的貸款，手續費為貸款金額的0.5%，詳情見下方”費用與收費”部分）已包含在總還款金額的計算中。

註：如要計算適用於閣下特定情況的上述資訊，您可透過本行網站上的分期貸款服務計算機或到: https://www.dahsing.com/pws/sme-instalment-loan-calculator/?lang=zh-HK以取得較準確資料。

費用及收費

手續費	在貸款期為： 36個月以下的情況下，將收取貸款金額之0.5%； 36至48個月的情況下，將收取貸款金額之1%；或 48個月以上的情況下，將收取貸款金額之1.5%，最低港幣$1,000。
逾期還款費用及收費	不適用
提早還款 / 提前清償 **/ 贖回的收費**	如您於還款期內提早償還全數或部分貸款時，將收取本金結欠之3.5%（最低港幣$500）及應繳利息（即由提早全數清還前之最後一個還款日起計至正式提早全數清還貸款當日之每月應付利息，不足一個月亦作一個月計。）。應繳利息會按「78法則」計算並被約至整數，不足港幣一元亦作一元計。 **注意事項：** 客戶在決定提早全數清還貸款前，應考慮提早全數清還貸款所引致之有關費用。貸款之利息是以「78法則」計算。前期還款時每月還款額內的利息會佔較多、本金佔較少。如貸款已按期償還了一段時間，未償還的利息金額可能已經很少。 客戶應將提早全數清還貸款所引致之有關費用（包括提早全數還款手續費及其他費用等）和未償還的貸款利息總額作比較，才決定應否提早全數清還貸款。
退票 / 退回自動轉帳授權指示的費用	每次退票 / 退回自動轉帳授權指示時，將收取港幣$150。

其他資料

補發貸款合約手續費	港幣$150

借定唔借？還得到先好借！

本文提及的服務 / 產品並不是以歐盟的人士為目標。

此概要的中文版本僅供參考。如中文及英文版本有任何不一致，概以英文版本為準。

| 大新銀行有限公司 |

KFS-SMEIL/2506

大新銀行
DAH SING BANK

Key Facts Statement (KFS) for Instalment Loan

Dah Sing Bank, Limited (the "Bank")

Business Instalment Loan under 90% Guarantee Product of SME Financing Guarantee Scheme (SFGS)

Jun 2025

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.

Please read and understand the information in this KFS before you apply for this product. You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.

Interest Rates and Interest Charges

Interest Rate

For a loan amount of HKD100,000:

Loan Tenor	6-month	12-month	24-month
Interest rate (or range of interest rate)*	Not applicable#	0.31%	0.31%

*The interest rate is the basic interest rate shown as a percentage of the amount borrowed over a month. It is quoted in the form of monthly flat rate and is rounded to the nearest two decimal places. Monthly flat rate is used to calculate the total interest for the loan.

The interest rate quoted here is for reference only. The interest rate applicable to you is subject to your financial condition and is solely determined by the Bank.

#The 6-month loan tenor is not offered.

Annualised Percentage Rate (APR)

For a loan amount of HKD100,000:

Loan Tenor	6-month	12-month	24-month
APR (or range of APR)^	Not applicable#	8.01%	7.75%

^APR is calculated according to the method set out in relevant guidelines issued in respect of the Code of Banking Practice and is rounded to the nearest two decimal places. The APR does not include cash rebate. An APR is a reference rate which includes the basic interest rate and other fees and charges of a product expressed as an annualized rate.

The APR quoted here is for reference only. The APR applicable to you is subject to your financial condition and is solely determined by the Bank.

#The 6-month loan tenor is not offered.

Annualised 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 resumes to normal and is charged 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.

Repayment

Repayment Frequency

This loan requires monthly repayment.

Periodic Repayment Amount

For a loan amount of HKD100,000 with monthly repayment.

Loan Tenor	6-month	12-month	24-month
Periodic repayment amount for the interest rate (or range of interest rate) specified above	Not applicable#	HKD8,643	HKD4,477

#The 6-month loan tenor is not offered.

<table>
<tr><td>Total Repayment Amount</td><td>For a loan amount of HKD100,000 with monthly repayment:
<table>
<tr><th>Loan Tenor</th><th>6-month</th><th>12-month</th><th>24-month</th></tr>
<tr><td>Total repayment amount for the interest rate (or range of interest rate) specified above</td><td>Not applicable#</td><td>HKD104,216+</td><td>HKD107,948+</td></tr>
</table>
#The 6-month loan tenor is not offered.
+An one-off handling fee (0.5% of the loan amount for loan tenor below 36 months as stated in the "Fees and Charges" section below) is included to calculate the total repayment amount.
Remark: To calculate the above information applicable to your specific case, please use our online calculator accessible from our website / principal Internet platform which provides instalment loans at https://www.dahsing.com/pws/sme-instalment-loan-calculator/?lang=en-US.</td></tr>
<tr><td colspan="2">Fees and Charges</td></tr>
<tr><td>Handling Fee</td><td>0.5% of the loan amount will be charged when loan tenor is below 36 months;
1% of the loan amount will be charged when loan tenor is between 36 – 48 months; or
1.5% of the loan amount will be charged when loan tenor is more than 48 months, subject to a minimum of HKD1,000.</td></tr>
<tr><td>Late Payment Fee and Charge</td><td>Not applicable</td></tr>
<tr><td>Prepayment / Early Settlement / Redemption Fee</td><td>3.5% of the outstanding principal amount of the loan (subject to a minimum of HKD500) 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, will be charged if customer makes an early full settlement of the loan during the repayment period. Interest payable is calculated on the basis of "Rule of 78" and rounded up to nearest Hong Kong Dollar.
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.</td></tr>
<tr><td>Returned Cheque / Rejected Autopay Charge</td><td>HKD150 per returned cheque / rejected autopay payment</td></tr>
<tr><td colspan="2">Additional Information</td></tr>
<tr><td>Re-issue of Loan Confirmation Letter</td><td>HKD150</td></tr>
<tr><td>Guarantee Fee</td><td>Please note that there will be guarantee fee charged by The Hong Kong Mortgage Corporation Limited (“HKMC”). For calculation and further details, please refer to the HKMC website (https://www.hkmc.com.hk/eng/our_business/sme_financing_guarantee_scheme.html).</td></tr>
</table>

To borrow or not to borrow? Borrow only if you can repay!

The service(s) / product(s) mentioned herein is/area not targeted at customers in the EU

The Chinese version of this KFS is for reference only. The English version will prevail if there is any inconsistency between the English and Chinese version.

| Dah Sing Bank, Limited |

KFS-SFGS/2506

大新銀行
DAH SING BANK

分期貸款產品資料概要

大新銀行有限公司（「本行」）

中小企融資九成擔保計劃分期貸款

2025年6月

此乃分期貸款產品。

本概要所提供的利率、費用及收費等資料僅供參考。請參閱我們的貸款確認書以了解您的分期貸款的最終條款。

在申請此產品前，請閱讀並理解本概要中的資訊。提交申請時，您將被要求確認已閱讀並理解本概要的內容。

利率及利息支出

利率

貸款金額為港幣10萬元：

貸款期	6個月	12個月	24個月
利率（或利率範圍）*	不適用#	0.31%	0.31%

*利率乃產品的基本利率，按借貸以一個月之貸款金額的百分比顯示，並以每月平息引述及已被約至小數後兩個位。每月平息用於計算貸款的總利息。

在此列出的利率只供參考，適用於您的利率按您的財政狀況而定，並由本行全權決定。

#不提供6個月貸款期。

實際年利率

貸款金額為港幣10萬元：

貸款期	6個月	12個月	24個月
實際年利率（或實際年利率範圍）^	不適用#	8.01%	7.75%

^實際年利率乃根據銀行營運守則相關所規定之指引計算，並已被約至小數後兩個位，但不包括現金回贈。實際年利率是一個參考利率，以年化利率展示出包括銀行產品的基本利率及其他費用與收費。

在此列出的實際年利率只供參考，適用於您的實際年利率按您的財政狀況而定，並由本行全權決定。

#不提供6個月貸款期。

逾期還款實際年利率 / 就違約貸款收取的實際年利率

30%

如於到期日未全數繳付指定月供還款，本行將向借款人收取逾期利息。逾期利息按欠供款項以月息2.5%逐日按單利息計算，直至還款記錄回復良好，並按月收取（1日之逾期還款利息= 欠供款項x 2.5% x 12 / 365）。此逾期利息不設最低金額。

還款

還款頻率

本貸款需按月還款。

分期還款金額

以貸款額港幣10萬元，每月還款為例：

貸款期	6個月	12個月	24個月
根據上述利率（或利率範圍）計算之分期還款金額	不適用#	港幣$8,643	港幣$4,477

<table>
<tr><td></td><td>#不提供6個月貸款期。</td></tr>
<tr><td>總還款金額</td><td>以貸款額港幣10萬元 ，每月還款為例：
<table>
<tr><td>貸款期</td><td>6個月</td><td>12個月</td><td>24個月</td></tr>
<tr><td>根據上述利率（或利率範圍）計算之總還款金額</td><td>不適用#</td><td>港幣$104,216+</td><td>港幣$107,948+</td></tr>
</table>
#不提供6個月貸款期。
+一次性手續費（貸款期少於36個月的貸款，手續費為貸款金額的0.5%，詳情見下方”費用與收費”部分）已包含在總還款金額的計算中。
註：如要計算適用於閣下特定情況的上述資訊，您可透過本行網站上的分期貸款服務計算機或到: https://www.dahsing.com/pws/sme-instalment-loan-calculator/?lang=zh-HK以取得較準確資料。</td></tr>
<tr><td colspan="2">費用及收費</td></tr>
<tr><td>手續費</td><td>在貸款期為：
36個月以下的情況下，將收取貸款金額之0.5%；
36至48個月的情況下，將收取貸款金額之1%；或
48個月以上的情況下，將收取貸款金額之1.5%，最低港幣$1,000。</td></tr>
<tr><td>逾期還款費用及收費</td><td>不適用</td></tr>
<tr><td>提早還款 / 提前清償 / 贖回的收費</td><td>如您於還款期內提早償還全數或部分貸款時，將收取本金結欠之3.5%（最低港幣$500）及應繳利息（即由提早全數清還前之最後一個還款日起計至正式提早全數清還貸款當日之每月應付利息，不足一個月亦作一個月計。）。應繳利息會按「78法則」計算並被約至整數，不足港幣一元亦作一元計。
注意事項：
客戶在決定提早全數清還貸款前，應考慮提早全數清還貸款所引致之有關費用。貸款之利息是以「78法則」計算。前期還款時每月還款額內的利息會佔較多、本金佔較少。如貸款已按期償還了一段時間，未償還的利息金額可能已經很少。 客戶應將提早全數清還貸款所引致之有關費用（包括提早全數還款手續費及其他費用等）和未償還的貸款利息總額作比較，才決定應否提早全數清還貸款。</td></tr>
<tr><td>退票 / 退回自動轉帳授權指示的費用</td><td>每次退票 / 退回自動轉帳授權指示時，將收取港幣$150。</td></tr>
<tr><td colspan="2">其他資料</td></tr>
<tr><td>補發貸款合約手續費</td><td>港幣$150</td></tr>
<tr><td>擔保費</td><td>香港按揭證券有限公司會就貸款收取相關擔保費。有關擔保費之計算及詳情，請參閱香港按揭證券有限公司網站
（https://www.hkmc.com.hk/chi/our_business/sme_financing_guarantee_scheme.html）。</td></tr>
</table>

借定唔借？還得到先好借！

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此概要的中文版本僅供參考。如中文及英文版本有任何不一致，概以英文版本為準。

| 大新銀行有限公司 |

大新銀行
DAH SING BANK

Key Facts Statement (KFS) for Overdraft Facility

Dah Sing Bank, Limited (the "Bank")

328 SME FlexiMoney Overdraft Facility
Jun 2025

This product is an overdraft facility.
This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our facility letter for the final terms of your overdraft facility.
Please read and understand the information in this KFS before you apply for this product. You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.

Interest Rates and Interest Charges

Annualised Interest Rate

The following annualised rates apply to overdraft facilities falling within the respective loan amount brackets below:

Loan Amount	Annualised interest rate (or range of annualised interest rate)^
Up to HKD5,000	Not applicable*
Above HKD5,000 and up to HKD20,000	Not applicable*
Above HKD20,000 and up to HKD100,000	Above HKD20,000 and below HKD50,000: Not applicable* HKD50,000 and up to HKD100,000: P+3% to P+10%#
Above HKD100,000	P+3% to P+10%#

^The annualized interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year.
The interest rate in our facility letter of your loan may change during the tenor of this loan.
The interest rate of this loan is calculated based on interest rate benchmark. The major risk of this loan is the interest rate risk.
Interest rate re-fixing for this loan takes place monthly.
'P' refers to "Dah Sing Bank Hong Kong Dollar Prime Rate". The relevant interest rate is for reference only and subject to a rate mutually agreed between the Bank and you (which will be indicated in the facility letter for your acceptance). Latest rate and other details of Dah Sing Bank Hong Kong Dollar Prime Rate (P) is published on our website at http://www.dahsing.com/pws/rate-enquiry/other?lang=en-US
*The minimum overdraft facility limit is HKD50,000

Annualised Overdue / Default Interest Rate

Not applicable

Overlimit Interest Rate

P + 10% p.a. will be applied to the amount excess, if your outstanding loan balance exceeds the credit limit of the loan.

Repayment

Repayment Frequency

This loan does not require periodic repayment in regular amount.

Periodic Repayment Amount

This loan does not require periodic repayment in regular amount.

Total Repayment Amount

Loan Amount	Total repayment amount for the interest rate specified above
HKD5,000	Not applicable*
HKD20,000	Not applicable*
HKD100,000	HKD113,643.13+
HKD200,000	HKD227,286.27+

*The minimum overdraft facility limit is HKD50,000
+Assumptions for calculating the above total repayment amounts:
- No new withdrawal transaction is made during the repayment period.
- No annual fee and other fees are charged during the repayment period.
- 1-year HKD Prime Rate is 6.125% and remains unchanged over the loan period
- 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.

Remark: To calculate the above information applicable to your specific case, please use our online calculator accessible from our website / principal Internet platform which provides overdraft facilities at http://www.dahsing.com/pws/sme-overdraft-facility-interest-calculator/?lang=en-US.

Fees and Charges

Annual Fee / Fee

Credit Limit	Annual Fee to be collected (% p.a.)
HKD1,000,000 or above	0.5% of the credit limit
HKD500,000 or above and below HKD1,000,000	1.0% of the credit limit
below HKD500,000	1.5% of the credit limit

Late Payment Fee and Charge

Not applicable

Overlimit Handling Fee

HKD 150 per occurrence of overlimit will be charged if your outstanding loan balance exceeds the credit limit of the loan.

Returned Cheque Charge / Rejected Autopay Charge

- HKD 150 per item of return if direct debit / autopay / return of inward clearing cheque due to lack of funds / uncollected funds.
- HKD100 per item of return of inward clearing cheque due to other reasons (except post-dated cheque).

Additional Information

Monthly Minimum Repayment Amount

Not applicable

Illustrative Example

Assumptions:

- Outstanding Balance = HKD120,000
- Interest Rate – 8.50% p.a. (Assuming that approved interest rate is 3.00% over Hong Kong Dollar Prime Rate*)
- No new withdrawal transactions are made during the repayment period.
- No annual fee and other fees are charged during the repayment period.
- 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.

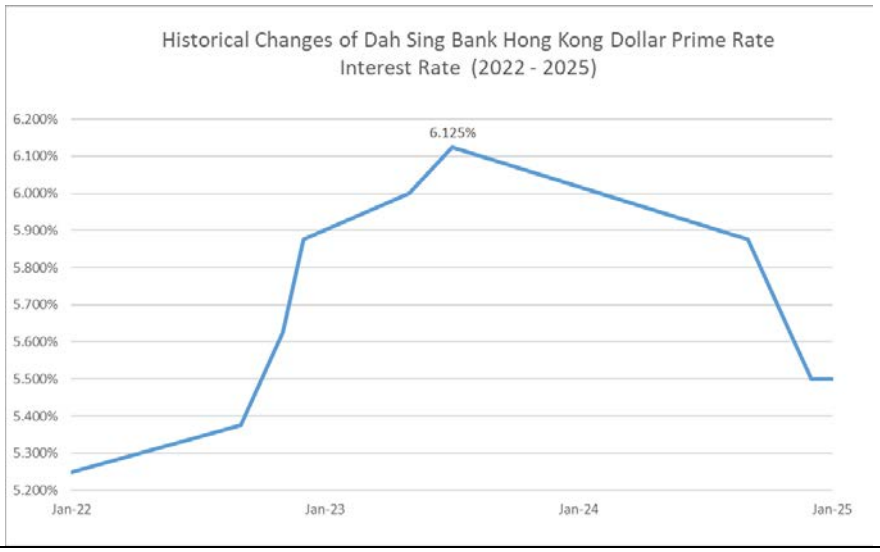
If you make no additional charges using this overdraft facility and each month you pay…	You will pay off the outstanding balance of HKD120,000 in about…	and you will end up paying an estimated total of…
Only the minimum payment	Not applicable	Not applicable
HKD3,788.10	3 years	HKD136,371.76

*"Hong Kong Dollar Prime Rate" refers to Dah Sing Bank Hong Kong Dollar Prime Rate; assuming that Dah Sing Bank Hong Kong Dollar Prime Rate is 5.50% (The example is for reference only).

Reference Information

Historical Changes of Interest Rate Benchmark

The chart below is provided for the illustrative purposes only and shows the historical movement of the interest rate benchmark in the past 3 years.



<table>
<tr><td></td><td>The highest Dah Sing Bank Hong Kong Dollar Prime Rate interest rate noted in the past 3 years is 6.125%.</td></tr>
<tr><td>Periodic Repayment Amount
(Illustrative Example)</td><td>This loan does not require periodic repayment in regular amount.</td></tr>
<tr><td>Total Repayment Amount
(Illustrative Example)</td><td>Not applicable
The following example illustrates the total repayment amount based on the highest interest rate noted in the past 3 years.
<table>
<tr><th>Loan Amount</th><th>Total repayment amount based on the highest interest rate noted in the past 3 years</th></tr>
<tr><td>HKD5,000</td><td>Not applicable*</td></tr>
<tr><td>HKD20,000</td><td>Not applicable*</td></tr>
<tr><td>HKD100,000</td><td>HKD114,688,59+</td></tr>
<tr><td>HKD200,000</td><td>HKD229,377.18+</td></tr>
</table>
*The minimum overdraft facility limit is HKD50,000.
+Assumptions for calculating the above total repayment amounts:
• No new withdrawal transactions are made during the repayment period.
• No annual fee and other fees are charged during the repayment period
• 1-year HKD Prime Rate is 6.125% and remains unchanged over the loan period
• 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</td></tr>
</table>

To borrow or not to borrow? Borrow only if you can repay!

The service(s) / product(s) mentioned herein is/area not targeted at customers in the EU.

The Chinese version of this KFS is for reference only. The English version will prevail if there is any inconsistency between the English and Chinese version.

| Dah Sing Bank, Limited |

KFS-SMEOD/2506

大新銀行
DAH SING BANK

透支服務產品資料概要

大新銀行有限公司（「本行」）

328中小企備用「快應錢」

2025年6月

此乃透支服務產品。

本概要所提供的利率、費用及收費等資料僅供參考，請參閱我們的貸款確認書以了解您的透支服務產品的最終條款。在申請此產品前，請閱讀並理解本概要中的資訊。提交申請時，您將被要求確認已閱讀並理解本概要的內容。

利率及利息支出

年化利率

以下年化利率適用於屬於各自貸款金額範圍內的透支貸款：

貸款金額	年化利率（或年化利率範圍）^
港幣$ 5,000或以下	不適用*
港幣$ 5,000以上至港幣$ 20,000	不適用*
港幣$ 20,000以上至港幣$ 100,000	港幣$ 20,000以上至港幣$ 50,000: 不適用* 港幣$ 50,000以上至港幣$ 100,000: P+3% 至 P+10%#
港幣$ 100,000以上	P+3% 至 P+10%#

^年化利率是基本利率，按借貸一年之貸款金額的百分比顯示。

本行貸款確認書中的利率可能會在貸款期內變動。

本貸款的利率是根據利率基準計算。此貸款的主要風險為利率風險。

本貸款的利率於每月重設。

#"P"為「大新銀行港元最優惠利率」。有關利率僅供參考，本行與閣下共同協定的實際利率將註明在貸款確認書中以供閣下確認。有關大新銀行港元最優惠利率（P）的最新利率及其他詳情，請查閱本行網站:
https://www.dahsing.com/pws/rate-enquiry/other

*最低透支信用額為港幣$ 50,000

逾期還款年化利率 / 就違約貸款收取的年化利率

不適用

超出信用限額利率

本行將就超出信用額度之結欠收取港元最優惠利率+年息10%，如您的貸款餘額超出信用限額。

還款

還款頻率

此貸款無需分期償還固定金額。

分期還款金額

此貸款無需分期償還固定金額。

總還款金額

貸款金額	根據上述利率計算之總還款金額
港幣$ 5,000	不適用*
港幣$ 20,000	不適用*
港幣$ 100,000	港幣$ 113,643.13+

	港幣$ 200,000 | 港幣$ 227,286.27+ *最低透支信用額為港幣$ 50,000 +計算上述總還款金額的假設: • 還款期內沒有新提款交易。 • 還款期內沒有收取年費及其他費用。 • 一年最優惠利率為6.125%，並於貸款期間維不變。 • 每月結單日期後第26日到期還款，並假設於到期日當日或之前繳付還款。 註：如要計算適用於閣下特定情況的上述資訊，您可透過本行網站上的透支服務計算機或到: https://www.dahsing.com/pws/sme-overdraft-facility-interest-calculator/?lang=zh-HK以取得較準確資料。
費用及收費	
年費 / 費用	信用額 | 將收取年費 (% p.a.) 港幣$ 1,000,000 或以上 | 信用額之 0.5% 港幣$ 500,000 或以上及港幣$ 1,000,000 以下 | 信用額之 1.0% 港幣$ 500,000 以下 | 信用額之 1.5%
逾期還款費用及收費	不適用
超出信用額度手續費	如您的貸款餘額超出信用額度，本行將收取每150港元
退票 / 退回自動轉帳授權指示的費用	•如因戶口存款不足 / 託收款項尚未收妥而退回之自動轉賬 / 退回支票，將收取每項150港元 • 如因其他原因而退回支票（期票除外），將收取每項100港元
其他資料	
每月最低還款額	不適用
參考例子	假設 • 結欠 =港幣120,000 • 利率 = 每年8.50%（假設獲批核之利率為港元最優惠利率*加 3.00%） • 還款期內沒有新提款交易。 • 還款期內沒有收取年費及其他費用。 • 每月結單日期後第26日到期還款，並假設於到期日當日或之前繳付還款。 如果閣下使用此透支服務而沒有產生額外收費且閣下每月繳付... | 閣下清還結欠120,000港元需要約... | 閣下最終需繳付的總額估計為... 僅最低還款額 | 不適用 | 不適用 港幣$3,788.10 | 3年 | 港幣$136,371.76 *「港元最優惠利率」即為大新銀行港元最優惠利率。假設大新銀行港元最優惠利率為5.50%（例子僅供參考）。
參考資料	
利率基準的歷史變動	下表僅供參考，顯示過去三年內利率基準的歷史變動。

<table>
<tr><td></td><td>

過去三年內，最高的大新銀行港元最優惠利率為6.125%
</td></tr>
<tr><td>分期還款金額（示例說明）</td><td>此貸款無需分期償還固定金額。</td></tr>
<tr><td>總還款金額（示例說明）</td><td>以下示例展示了根據過去三年內最高利率計算的總還款金額。
<table>
<tr><th>貸款金額</th><th>根據過去三年內最高利率計算的總還款金額</th></tr>
<tr><td>港幣$ 5,000</td><td>不適用*</td></tr>
<tr><td>港幣$ 20,000</td><td>不適用*</td></tr>
<tr><td>港幣$ 100,000</td><td>港幣$ 114,688.59+</td></tr>
<tr><td>港幣$ 200,000</td><td>港幣$ 229,377.18+</td></tr>
</table>
*最低透支信用額為港幣$ 50,000
+計算上述總還款金額的假設:
● 還款期內沒有新提款交易。
● 還款期內沒有收取年費及其他費用。
● 一年最優惠利率為6.125%，並於貸款期間維不變。
● 每月結單日期後第26日到期還款，並假設於到期日當日或之前繳付還款。</td></tr>
</table>

借定唔借？還得到先好借！

本文提及的服務 / 產品並不是以歐盟的人士為目標。

此概要的中文版本僅供參考。如中文及英文版本有任何不一致，概以英文版本為準。

| 大新銀行有限公司 |

KFS-SMEOD/2506

大新銀行
DAH SING BANK

有關客戶資料的客戶通知

(a) 客戶在申請開立戶口，延續戶口及建立或延續銀行信貸或要求銀行提供銀行服務時，需要不時向大新銀行有限公司（「銀行」）提供有關的資料。

(b) 若未能向銀行提供有關資料會導致銀行無法開立或延續戶口或建立或延續銀行信貸或提供銀行服務。

(c) 銀行及其代理人（包括其律師及收數公司）亦會從以下各方收集到客戶的資料：(i) 在客戶與銀行的正常業務往來過程中，例如，一般當客戶開出支票或存款時、以口頭或書面形式與銀行溝通時（其口頭對話內容可能被銀行之電話錄音系統錄音）或以其他方式進行作為銀行服務之一部分的交易時；(ii) 由銀行任命提供信貸資料服務之信貸資料服務機構；(iii) 由銀行任命提供追收客戶欠款服務之代理人（包括其律師及收數公司）；(iv) 由政府或半政府機構或其他機構或團體保存之公共記錄（包括但不限於司法機構、破產管理署、公司註冊處及土地註冊處）；(v) 第三方（包括客戶因銀行產品及服務的推廣以及申請銀行產品及服務而接觸的第三方服務供應商）（包括但不限於從獲核准加入多家個人信貸資料服務機構模式的信貸資料服務機構（以下簡稱「信貸資料服務機構」）接收個人資料）及 (vi) 其他來源（例如從互聯網或其他公共領域獲取資料）。

(d) 有關的客戶資料將可能會被銀行或該等資料的接收人用於下列用途：-

(i) 考慮及評估客戶有關銀行產品及服務的申請；

(ii) 為提供服務，包括自動櫃員機提款卡服務，和信貸便利給客戶之日常運作；

(iii) 於客戶申請信貸時及於每年（通常一次或多於一次）的定期或特別信貸覆核時，進行信用檢查；

(iv) 編制及維持銀行的信貸評分模式；

(v) 協助其他在香港獲核准加入多家個人信貸資料服務機構模式的信貸提供者（以下簡稱「信貸提供者」）進行信用檢查及追討欠債；

(vi) 確保客戶的信用維持良好；

(vii) 為客戶設計財務服務或有關產品；

(viii) 推廣服務、產品及其他標的（詳情請參閱以下 (i) 段）；

(ix) 確定銀行對客戶或客戶對銀行的債務；

(x) 向客戶及為客戶提供擔保或抵押的人仕追收欠款及執行客戶向銀行應負之責任；

(xi) 履行根據下列適用於銀行或其任何分行或銀行或其任何分行被期望遵守的就披露及使用資料的義務、規定或安排：

(1) 不論於香港特別行政區（「香港」）境內或境外及不論目前或將來存在的對其具法律約束力或適用的任何法律（例如：稅務條例及其條文，包括與自動交換財務帳戶資料有關的條文）；

(2) 不論於香港境內或境外及不論目前或將來存在的任何法律、監管、政府、稅務、執法或其他機關，或金融服務供應商的自律監管或行業組織或協會作出或發出的任何指引或指導（例如：稅務局作出或發出的任何指引或指南，包括與自動交換財務帳戶資料有關的任何指引或指南）；及

(3) 銀行或其任何分行因其位於或跟相關本地或外地的法律、監管、政府、稅務、執法或其他機關，或自律監管或行業組織或協會的司法管轄區有關的金融、商業、業務或其他利益或活動，而向該等本地或外地的法律、監管、政府、稅務、執法或其他機關，或金融服務供應商的自律監管或行業組織或協會承擔或被彼等施加的任何目前或將來的合約或其他承諾；

(xii) 遵守大新金融集團有限公司同一集團的公司（「大新金融」）（就本通知而言包括大新金融集團有限公司及全部其於本地及海外附屬公司，不論直接或間接擁有）為 (1) 符合由任何香港境內或境外的法律、法規、政府、稅務、執法或其他機構、或自我監管或行業機構或金融服務供應商組織不時發出的適用法律及／或法規要求；(2) 符合制裁；或 (3) 預防或偵測清洗黑錢、恐怖分子融資活動或其他非法活動的任何方案就於銀行集團內共用資料及資訊及／或資料及資訊的任何其他使用而指定的任何義務、要求、政策、程序、措施或安排；

(xiii) 進行配對程序；

(xiv) 使銀行的實在或建議承讓人，或銀行對客戶的權利的參與人或附屬參與人評核意圖成為轉讓，參與或附屬參與的交易；

(xv) 就任何卡交易，與各商戶的收單機構（或收單銀行）（「收單機構」）核實客戶身份或為收單機構核實客戶身份而與收單機構分享及／或交換客戶資料；

(xvi) 為內部風險管理與大新金融同一集團的公司分享及／或交換客戶信貸資料；

(xvii) 管理、辦理及／或處理通過銀行出售的保單；

(xviii) 監察法律及／或合規要求；

(xix) 處理任何投訴；

(xx) 進行市場研究和統計分析；

(xxi)（只適用於公司客戶）偵測、識別、監察、調查、預防及／或舉報知悉或懷疑的罪行（不論是在香港或香港以外地方發生的）；及

(xxii) 與上述有關的用途。

(e) 銀行會把客戶的資料保密，（但若《中華人民共和國個人信息保護法》（「個人信息保護法」）適用於銀行處理和／或使用客戶資料，僅在獲得客戶的單獨同意的情況下），銀行可能會把有關資料提供給下述各方作第 (d) 段列出的用途：-

(i) 任何中間人、承包商、或提供行政、電訊、自動櫃員機／電子資金轉帳服務、電腦，支付或證券結算或其他和銀行業務運作有關的服務的第三者服務供應商；

(ii) 銀行的任何分行、附屬公司、控股公司、有聯繫公司或相關聯機構；

(iii) 任何對銀行有保密責任的人，包括對銀行有保密資料承諾的及與大新金融同一集團的公司；

(iv) 付款銀行向出票人提供已付款支票的副本（而其中可能載有關於收款人的資料）；

(v) 客戶因申請銀行產品及服務而選擇接觸的第三方服務供應商；

(vi) 客戶因其他銀行及金融服務供應商向其提供服務而選擇提供銀行所持有的其資料的其他銀行及金融服務供應商；

(vii) 當銀行收到客戶所認購／轉入的基金的基金公司或其他主要經營者（包括但不限於受託人／託管人及經理人）（它或它們可能位於香港境內或境外）向銀行發出載有與法律或監管相關原因的書面要求時；

(viii) 信貸資料服務機構（包括但不限於信貸資料服務機構所使用的任何中央資料庫之經營者）；而在客戶欠賬時，則可將該等資料提供給收數公司；

(ix) 銀行或其任何分行根據對銀行或其任何分行具法律約束力或適用的任何法律規定，或根據及為符合任何法律、監管、政府、稅務、執法或其他機關，或金融服務供應商的自律監管或行業組織或協會作出或發出的並期望銀行或其任何分行遵守的任何指引或指導，或根據銀行或其任何分行內本地或外地的法律、監管、政府、稅務、執法或其他機關，或金融服務供應商的自律監管或行業組織或協會的任何合約或其他承諾（以上不論於香港特別行政區境內或境外及不論目前或將來存在的），而有義務或以其他方式被要求向其披露該等資料的任何人士；

(x) 提供或擬提供擔保或第三方保證以擔保或保證客戶的責任的任何一方；

(xi) 各商戶的收單機構；

(xii) 香港永明金融有限公司（於百慕達註冊成立之有限公司）（「永明」）及其繼承人和受讓人；

(xiii) 任何為永明（及其繼承人和受讓人）提供行政、宣傳推廣、銷售、客戶、電訊、電腦或其他和永明（及其繼承人和受讓人）的業務運作有關的服務的代理人、承包商或第三方服務供應商；

(xiv) 任何銀行的實在或建議受讓人或參與人或附屬參與人或銀行對客戶的權利的受讓人；及

(xv) (1) 大新金融的集團公司；

(2) 第三方金融機構、保險商、信用卡公司、證券及投資服務供應商；

(3) 第三方回贈、客戶獎勵或優惠計劃供應商；

(4) 銀行的聯營夥伴及大新金融的集團公司（該等聯營夥伴的名稱載於相關服務及產品（視乎情況而定）的申請表及／或宣傳單張／海報中）；

(5) 慈善或非牟利機構；及

(6) 銀行為 (d)(viii) 段所列出的任何用途而聘用的外聘服務供應商（包括但不限於代客客件中心、電訊公司、電話推廣及直銷公司、通訊中心、社交媒體平台、資料處理公司及資訊科技公司）。

該等資料可轉傳至香港以外的地方。若個人信息保護法適用於銀行處理及／或使用客戶資料，銀行將徵求客戶針對該等跨境傳輸活動的單獨同意。

(f) 若個人信息保護法適用於銀行處理及／或使用客戶資料，銀行將在和第三方共享客戶的個人資料前，告知客戶接收方的姓名和聯繫方式、處理和提供客戶個人資料的目的和方式，以及將要提供和分享個人資料的種類，並徵求客戶對共享其個人資料的單獨同意。前述的個人資料接收方將僅為實現本通知下規定的具體目的所需的範圍內使用個人資料，並在實現目的所需的最短時間內保存個人資料，或（若個人信息保護法適用於銀行處理及／或使用客戶資料）按照個人信息保護法的要求。

(g) 就客戶（不論以借款人、按揭人或擔保人身分，以及不論以客戶本人單名或與其他人士聯名方式）於2011年4月1日當日或以後申請的按揭有關的資料，銀行可能會把下列客戶資料（包括不時更新任何下列資料的資料）以銀行及／或代理人的名義提供予信貸資料服務機構：

(i) 全名；

(ii) 就每宗按揭的身分（即作為借款人、按揭人或擔保人，及以客戶本人單名或與其他人士聯名方式）；

(iii) 香港身分證號碼或旅遊證件號碼；

(iv) 出生日期；

(v) 通訊地址；

(vi) 就每宗按揭的按揭帳戶號碼；

(vii) 就每宗按揭的信貸種類；

(viii) 就每宗按揭的按揭帳戶狀況（如有效、已結束、已撤帳（因破產令導致除外）、因破產令導致已撤帳）；及

(ix) 就每宗按揭的按揭帳戶結束日期（如適用）。

信貸資料服務機構將使用上述由銀行提供的資料統計客戶（分別以借款人、按揭人或擔保人身分，及以客戶本人單名或與其他人士聯名方式）不時於信貸提供者持有的按揭宗數，並存於信貸資料服務機構的個人信貸資料庫內供信貸提供者共用（須受根據個人資料（私隱）條例（「條例」）核准及發出的個人信貸資料實務守則的規定所限）。

(h) 銀行收集的部分資料可能構成個人信息保護法下的「敏感個人信息」，而只有在採取了嚴格的保護措施且在處理行為具備充分必要性的前提下，銀行才會處理敏感個人信息。若個人信息保護法適用於銀行處理及／或使用客戶資料，該等敏感個人信息將在獲得客戶的單獨同意後才進行處理。

(i) 在直接宣傳推廣中使用資料

銀行擬把客戶資料用於直接宣傳推廣，而銀行為該用途須獲得客戶同意（包括表示不反對）。就此，請注意：

(i) 銀行可能把銀行不時持有的客戶姓名、聯絡資料、產品及服務組合資料、交易模式及行為、財務背景及人口統計數據用於直接宣傳推廣；

(ii) 可用作推廣下列類別的服務、產品及促銷標的：

(1) 財務、保險、信用卡、銀行及相關服務及產品；

(2) 獎賞、客戶或會員或優惠計劃及相關服務及產品；

(3) 銀行的聯營夥伴提供之服務及產品（該等聯營夥伴的名稱載於相關服務及產品（視乎情況而定）的申請表及／或宣傳單張／海報中）；及

(4) 為慈善或非牟利機構用途的捐款及捐贈；

(iii) 上述服務、產品及促銷標的可能由銀行及／或下列各方提供或（就捐款及捐贈而言）徵求：

(1) 大新金融的集團公司；

(2) 第三方金融機構、保險商、信用卡公司、證券及投資服務供應商；

(3) 第三方回贈、客戶或會員、合作品牌、客戶獎勵或優惠計劃供應商；

(4) 銀行及大新金融的集團公司的聯營夥伴（該等聯營夥伴的名稱載於相關服務及產品（視乎情況而定）的申請表及／或宣傳單張／海報中）提供的服務及產品；及

(5) 慈善或非牟利機構；

(iv) 除由銀行推廣上述服務、產品及促銷標的以外，銀行亦擬將以上 (i) (i) 段所述的資料提供予以上 (i) (iii) 段所述的全部或任何人士，以供該等人士在推廣該等服務、產品及促銷標的中使用，而銀行為此用途須獲得客戶書面同意（包括表示不反對）；

(v) 銀行可能因如以上 (i) (iv) 段所述將資料提供予其他人士而獲得金錢或其他財產的回報。如銀行會因提供資料予其他人士而獲得任何金錢或其他財產的回報，銀行會於以上 (i) (iv) 段所述徵求客戶同意或不反對時如是通知客戶。

如客戶不希望銀行如上述使用其資料或將其資料提供予其他人士作直接宣傳推廣用途，客戶可於任何時間通知銀行的資料保護主任（「聯絡詳情請參閱以下第 (p) 段）行使其選擇權拒絕推廣，該選擇權的行使並不涉及任何費用。

(j) 使用銀行應用程式介面（「API」）向客戶的其他銀行及第三方服務供應商轉移個人資料

銀行可根據客戶向銀行、向客戶提供服務的其他銀行或客戶使用之第三方服務供應商（包括其他金融服務供應商）所發出的指示，使用銀行的 API 向該等其他銀行及第三方服務供應商轉移客戶的資料，以作銀行、客戶的其他銀行或第三方服務供應商所通知客戶的用途及／或客戶和據條例所同意的用途。

(k) 根據條例及（若個人信息保護法適用於銀行處理及／或使用客戶資料）個人信息保護法的條款及「個人信貸資料實務守則」，以及任何由私隱專員香港金融管理局或其他監管機構所發出之法例或守則，任何客戶有權：-

(i) 審查銀行是否持有他的資料及有權查閱有關的資料；

(ii) 要求銀行改正有關他不準確的資料；

(iii) 查悉銀行對於資料的政策及實際運用及獲告知銀行持有關於他的何種資料；

(iv) 要求獲告知哪些資料是通常會向信貸資料服務機構或收數公司披露的，以及獲提供進一步資料，藉以向有關信貸資料服務機構或收數公司提出查閱和改正資料要求；

(v) 就銀行向信貸資料服務機構提供的任何帳戶資料（為免生疑問，包括任何帳戶還款資料），於全數清還欠帳後結束帳戶時，指示銀行要求信貸資料服務機構自其資料庫中刪除該等帳戶資料，但指示必須於帳戶結束後五年內提出及於緊接終止信貸前五年內沒有任何拖欠為期超過 60 日的欠款。帳戶還款資料包括上次到期的還款額，上次報告期間（即緊接銀行上次向信貸資料服務機構提供帳戶資料前不多於 31 日的期間）所作還款額，剩餘可用信貸額或未償還還款額及欠款資料（即過期欠款額及逾期還款日數，清還過期欠款的日期，及全數清還拖欠為期超過 60 日的欠款的日期（如有））。

(vi) 若個人信息保護法適用於銀行處理及／或使用客戶資料，要求銀行刪除客戶的個人資料；

(vii) 若個人信息保護法適用於銀行處理及／或使用客戶資料，反對以某種特定方式使用客戶個人資料；

(viii) 若個人信息保護法適用於銀行處理及／或使用客戶資料，要求對處理客戶個人資料的規則進行解釋說明；

(ix) 若個人信息保護法適用於銀行處理及／或使用客戶資料，且滿足個人信息保護法的要求的情況下，要求銀行將客戶向銀行提供的個人資料轉移給客戶選擇的第三方；

(x) 若個人信息保護法適用於銀行處理及／或使用客戶資料，撤回對收集、處理或轉移客戶個人資料的同意（客戶應注意，客戶撤回他們的同意可能導致銀行無法開設或繼續開戶或建立或繼續銀行的設施或提供的銀行服務）；及

(xi) 若個人信息保護法適用於銀行處理及／或使用客戶資料，要求對自動化決策過程中產生的決策進行解釋，以及拒絕接受僅由自動化決策技術作出的決定。

(l) 如帳戶出現任何拖欠還款情況，除非拖欠金額在由拖欠日期起計 60 日屆滿前全數清還或已撤帳（因破產令導致撤帳除外），否則帳戶還款資料（定義見以上 (k) (v) 段）會在全數清還該拖欠還款後被信貸資料服務機構繼續保留多五年。

(m) 如客戶因被頒布破產令而導致任何帳戶金額被撤帳，不論帳戶還款資料有否顯示任何拖欠為期超過 60 日的還款，該帳戶還款資料（定義見以上 (k) (v) 段）會在全數清還該拖欠還款後被信貸資料服務機構繼續保留多五年，或由客戶提出證據通知信貸資料服務機構其已獲解除破產令後保留多五年（以較早出現的情況為準）。

(n) 銀行可為信貸審核用途不時查閱信貸資料服務機構的資料庫。而該等審核或牽涉銀行對下列事項的考慮：

(i) 增加信貸限額；

(ii) 對信貸作出限制（包括取消或減少信貸限額）；或

(iii) 對有關客戶安排或實行債務償還安排。

(o) 根據條例及（若個人信息保護法適用於銀行處理及／或使用客戶資料）個人信息保護法允許的情況下，銀行有權就處理任何提出查閱資料的要求收取合理費用。

(p) 任何關於資料查閱或改正資料，或索取關於資料政策及實際應用或資料種類的要求，請聯絡：-

資料保護主任
大新銀行有限公司
香港鄧肯道箱333號
傳真：2511 8566

(q) 銀行可為考慮任何信貸申請，向信貸資料服務機構索取客戶的信貸報告。如客戶欲查閱信貸報告，銀行可告知相關信貸資料服務機構的聯絡資料。

(r) 「客戶」一詞包括借貸人及擔保人，其本人或該有限公司（及後者之董事、股東或公司人員）或非屬法人團體（獨資者或其合夥人）。「信貸」意指個人信貸及商業信貸（包括分期租購或租用）。文中提及之單一性別包括其他性別，而單數詞包括雙數詞。

(s) 本文並不限制客戶根據條例和個人信息保護法下所享有之權利。

（本通知之中英文版本文義如有歧異，以英文本為準。）

大新銀行有限公司
2024年11月29日

大新銀行有限公司

PICS (09/2024)_REV

大新銀行
DAH SING BANK

Notice to Customers relating to Customers' Data

(a) From time to time, it is necessary for customers to supply Dah Sing Bank, Limited (the "Bank") with data in connection with the opening or continuation of accounts and the establishment or continuation of banking facilities or provision of banking services.

(b) Failure to supply such data may result in the Bank being unable to open or continue accounts or establish or continue banking facilities or provide banking services.

(c) It is also the case that data are collected by the Bank and its agents (including its solicitors and debt collection agencies) from (i) customers in the ordinary course of the continuation of the banking relationship, for example, when customers write cheques or deposit money, communicate with the Bank (whether verbally (which may be recorded by the Bank's telephone recording system) or in writing) or otherwise carry out transactions as part of the Bank's services; (ii) credit reference agencies appointed by the Bank to provide credit reference services; (iii) agents (including its solicitors and debt collection agencies) appointed by the Bank to collect amounts outstanding from customers; (iv) the public records maintained by governmental or quasi-governmental authorities or other institutions or organizations (including but not limited to the Judiciary, the Official Receiver's Office, the Companies Registry and the Land Registry); (v) third parties, including third party service providers with whom the customer interacts in connection with the marketing of the Bank's products and services and in connection with the customer's application for the Bank's products and services (including but not limited to receiving personal data from credit reference agencies approved for participation in the Multiple Credit Reference Agencies Model (hereinafter referred to as "credit reference agencies")); and (vi) other sources (for example, information obtained from the Internet or other public domain).

(d) The purposes for which data relating to a customer may be used by the Bank or the recipient of such data are as follows: -

(i) considering and assessing the customer's application for the Bank's products and services;

(ii) the daily operation of the services, including ATM cards services and credit facilities provided to customers;

(iii) conducting credit checks at the time of application for credit and at the time of regular or special reviews which normally will take place one or more times each year;

(iv) creating and maintaining the Bank's credit scoring models;

(v) assisting other credit providers in Hong Kong approved for participation in the Multiple Credit Reference Agencies Model (hereinafter referred to as "credit providers") to conduct credit checks and collect debts;

(vi) ensuring ongoing credit worthiness of customers;

(vii) designing financial services or related products for customers' use;

(viii) marketing services, products and other subjects (please see further details in paragraph (i) below);

(ix) determining the amounts of indebtedness owed to or by customers;

(x) collection of amounts outstanding from customers and those providing security for customers' obligations and the enforcement of obligations of customers and those providing security;

(xi) complying with the obligations, requirements or arrangements for disclosing and using data that apply to the Bank or any of its branches or that it is expected to comply according to:

(1) any law binding or applying to it within or outside the Hong Kong Special Administrative Region ("Hong Kong") existing currently and in the future (e.g. the Inland Revenue Ordinance and its provisions including those concerning automatic exchange of financial account information);

(2) any guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers within or outside the Hong Kong existing currently and in the future (e.g. guidelines or guidance given or issued by the Inland Revenue Department including those concerning automatic exchange of financial account information); and

(3) any present or future contractual or other commitment with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers that is assumed by or imposed on the Bank or any of its branches by reason of its financial, commercial, business or other interests or activities in or related to the jurisdiction of the relevant local or foreign legal, regulatory, governmental, tax, law enforcement or other authority, or self-regulatory or industry bodies or associations;

(xii) complying with any obligations, requirements, policies, procedures, measures or arrangements for sharing data and information within the group companies of Dah Sing Financial Holdings Limited ("DSFH") (which shall, for the purpose of this Notice, include Dah Sing Financial Holdings Limited and all of its local and overseas subsidiaries whether owned by it directly or indirectly) and / or any other use of data and information in accordance with any group-wide programmes for (1) compliance with applicable legal and / or regulatory requirements issued from time to time by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial service providers within or outside Hong Kong; (2) compliance with sanctions; or (3) prevention or detection of money laundering, terrorist financing or other unlawful activities;

(xiii) conducting matching procedures;

(xiv) enabling an actual or proposed assignee of the Bank, or participant or sub-participant of the Bank's rights in respect of the customer to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation;

(xv) in connection with any card transactions, verifying customers' identities with any acquirer (or acquiring bank) of a merchant ("Acquirer") or sharing and / or exchanging information of customers with the Acquirer for its customer's identity verification purpose;

(xvi) sharing and / or exchanging customers' credit information with DSFH's group companies for internal risk management;

(xvii) administering, processing and / or handling of insurance policies sold through the Bank;

(xviii) monitoring compliance with legal and / or regulatory requirements;

(xix) in connection with any complaint handling;

(xx) conducting market research and statistical analysis;

(xxi) (applicable to corporate customers only) detecting, identifying, monitoring, investigating, preventing and / or reporting crime whether known or suspected (and whether within or outside Hong Kong); and

(xxii) purposes relating thereto.

(e) Data held by the Bank relating to a customer will be kept confidential but, subject to the customer's separate consent (insofar as the Personal Information Protection Law of the People's Republic of China ("PIPL") is applicable to the Bank's process and / or use of the customer's data) the Bank may provide such information to the following parties for the purposes set out in paragraph (d) above: -

(i) any agent, contractor or third party service provider who provides administrative, telecommunications, ATM / Electronic Fund Transfer service, computer, payment debt collection or securities clearing or other services to the Bank in connection with the operation of its business;

(ii) any branch, subsidiary, holding company, associated company or affiliate of the Bank;

(iii) any other person under a duty of confidentiality to the Bank including a group company of DSFH which has undertaken to keep such information confidential;

(iv) the drawee bank providing a copy of a paid cheque (which may contain information about the payee) to the drawer;

(v) third party service providers with whom the customer has chosen to interact in connection with the customer's application for the Bank's products and services;

(vi) other banks and financial services providers to whom the customer has chosen to provide his information held by the Bank in connection with the provision of services to the customer by those other banks and financial service providers;

(vii) fund house(s) or other key operator(s) (including but not limited to trustee(s) / custodian(s) and management company(ies)) of the fund(s) the customer subscribes or switches into, which may be located within or outside Hong Kong, upon their written request to the Bank with legal or regulatory related reason provided;

(viii) credit reference agencies (including but not limited to the operator of any centralized database used by credit reference agencies), and, in the event of default, to debt collection agencies;

(ix) any person to whom the Bank or any of its branches is under an obligation or otherwise required to make disclosure under the requirements of any law binding on or applying to the Bank or any of its branches, or any disclosure under and for the purposes of any guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers with which the Bank or any of its branches are expected to comply, or any disclosure pursuant to any contractual or other commitment of the Bank or any of its branches with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers, all of which may be within or outside the Hong Kong and may be existing currently and in the future;

(x) any party giving or proposing to give a guarantee or third party security to guarantee or secure the customer's obligations;

(xi) any Acquirer;

(xii) Sun Life Hong Kong Limited (Incorporated in Bermuda with limited liability) ("Sun Life") and its successors and assigns;

(xiii) any agent, contractor or third party service provider of Sun Life (and its successors and assigns) who provides administrative, marketing, sales, customer, telecommunication, computer or other services to Sun Life (and its successors and assigns) in connection with the operation of its business;

(xiv) any actual or proposed assignee of the Bank or participant or sub-participant or transferee of the Bank's rights in respect of the customer; and

(xv) (1) DSFH's group companies;

(2) third party financial institutions, insurers, credit card companies, securities and investment services providers;

(3) third party reward, loyalty, co-branding and privileges programme providers;

(4) co-branding partners of the Bank and DSFH's group companies (the names of such co-branding partners can be found in the application form(s) and / or advertising leaflet(s) / poster(s) for the relevant services and products, as the case may be);

(5) charitable or non-profit making organisations; and

(6) external service providers (including but not limited to mailing houses, telecommunication companies, telemarketing and direct sales agents, call centres, social media platforms, data processing companies and information technology companies) that the Bank engages for the purposes set out in paragraph (d)(viii) above.

Such information may be transferred to a place outside Hong Kong. Insofar as the PIPL is applicable to the Bank's process and / or use of the customer's data, the Bank will obtain the customer's separate consent in relation to such international transfers.

(f) To the extent required under the PIPL, the Bank will, prior to sharing the customer's personal data with third parties, notify the customer of the name and contact details of the recipients, the purposes and means of processing and provision of the customer's personal data, and the types of personal data to be provided and shared, and obtain the customer's separate consent to the sharing of the customer's personal data. The foregoing data recipients will use the personal data to the extent necessary for the specific purposes set out in this Notice and store the personal data for the minimum length of time required to fulfil the purposes, or insofar as the PIPL is applicable to the Bank's process and / or use of the customer's data, in accordance with the PIPL.

(g) With respect to data in connection with mortgages applied by a customer (whether as a borrower, mortgagor or guarantor and whether in the customer's sole name or in joint names with others) on or after 1 April 2011, the following data relating to the customer (including any updated data of any of the following data from time to time) may be provided by the Bank, on its own behalf and / or as agent, to credit reference agencies:

(i) full name;

(ii) capacity in respect of each mortgage (as borrower, mortgagor or guarantor, and whether in the customer's sole name or in joint names with others);

(iii) Hong Kong Identity Card Number or travel document number;

(iv) date of birth;

(v) correspondence address;

(vi) mortgage account number in respect of each mortgage;

(vii) type of the facility in respect of each mortgage;

(viii) mortgage account status in respect of each mortgage (e.g., active, closed, write-off (other than due to a bankruptcy order), write-off due to a bankruptcy order); and

(ix) if any, mortgage account closed date in respect of each mortgage.

Credit reference agencies will use the above data supplied by the Bank for the purposes of compiling a count of the number of mortgages from time to time held by the customer with credit providers, as borrower, mortgagor or guarantor respectively and whether in the customer's sole name or in joint names with others, for sharing in the consumer credit databases of credit reference agencies by credit providers (subject to the requirements of the Code of Practice on Consumer Credit Data approved and issued under the Personal Data (Privacy) Ordinance (the "Ordinance").

(h) Some of the data collected by the Bank may constitute sensitive personal data under the PIPL. The Bank will only process sensitive personal data if strict protection measures are put in place and there is sufficient necessity to justify the processing. Insofar as the PIPL is applicable to the Bank's process and / or use of the customer's data, such sensitive personal data will be processed with the customer's separate consent.

(i) USE OF DATA IN DIRECT MARKETING

The Bank intends to use a customer's data in direct marketing and the Bank requires the customer's consent (which includes an indication of no objection) for that purpose. In this connection, please note that:

(i) the name, contact details, products and services portfolio information, transaction pattern and behaviour, financial background and demographic data of a customer held by the Bank from time to time may be used by the Bank in direct marketing;

(ii) the following classes of services, products and subjects may be marketed:

(1) financial, insurance, credit card, banking and related services and products;

(2) reward, loyalty or privileges programmes and related services and products;

(3) services and products offered by the Bank's co-branding partners (the names of such co-branding partners can be found in the application form(s) and / or advertising leaflet(s) / poster(s) for the relevant services and products, as the case may be); and

(4) donations and contributions for charitable and / or non-profit making purposes;

(iii) the above services, products and subjects may be provided or (in the case of donations and contributions) solicited by the Bank and / or:

(1) DSFH's group companies;

(2) third party financial institutions, insurers, credit card companies, securities and investment services providers;

(3) third party reward, loyalty, co-branding or privileges programme providers;

(4) co-branding partners of the Bank and DSFH's group companies (the names of such co-branding partners can be found in the application form(s) and / or advertising leaflet(s) / poster(s) for the relevant services and products, as the case may be); and

(5) charitable or non-profit making organisations;

(iv) in addition to marketing the above services, products and subjects itself, the Bank also intends to provide the data described in paragraph (i)(i) above to all or any of the persons described in paragraph (i)(iii) above for use by them in marketing those services, products and subjects, and the Bank requires the customer's written consent (which includes an indication of no objection) for that purpose;

(v) The Bank may receive money or other property in return for providing the data to the other persons in paragraph (i)(iv) above and, when requesting the customer's consent or no objection as described in paragraph (i)(iv) above, the Bank will inform the customer if it will receive any money or other property in return for providing the data to the other persons.

If a customer does not wish the Bank to use or provide to other persons his data for use in direct marketing as described above, the customer may exercise his opt-out right, at any time and without charge, by notifying the Data Protection Officer of the Bank (please refer to the contact details in paragraph (p) below).

(j) TRANSFER OF PERSONAL DATA TO CUSTOMER'S OTHER BANKS AND THIRD PARTY SERVICE PROVIDERS USING BANK APPLICATION PROGAMMING INTERFACES (API)

The Bank may, in accordance with the customer's instructions to the Bank, other banks providing services to the customer or third party service providers (including other financial service providers) engaged by the customer, transfer customer's data to such other banks and third party service providers using the Bank's API for the purposes notified to the customer by the Bank, the customer's other banks or third party service providers and / or as consented to by the customer in accordance with the Ordinance.

(k) Under and in accordance with the terms of the Ordinance and (insofar as the PIPL is applicable to the Bank's process and / or use of the customer's data) the PIPL, the Code of Practice on Consumer Credit Data and any statutory or regulatory guidelines issued by the Privacy Commissioner or the Hong Kong Monetary Authority or other regulatory bodies, any customer has the right: -

(i) to check whether the Bank holds data about him and the right of access to such data;

(ii) to require the Bank to correct any data relating to him which is inaccurate;

(iii) to ascertain the Bank's policies and practices in relation to data and to be informed of the kind of personal data held by the Bank;

(iv) to be informed on request which items of data are routinely disclosed to credit reference agencies or debt collection agencies, and be provided with further information to enable the making of access and correction requests to the relevant credit reference agency(ies) or debt collection agency(ies); and

(v) in relation to any account data (including, for the avoidance of doubt, any account repayment data) which has been provided by the Bank to a credit reference agency, to instruct the Bank, upon termination of the account by full repayment, to make a request to the credit reference agency to delete such account data from its database, as long as the instruction is given within five years of termination and at no time was there any default of payment in relation to the account, lasting in excess of 60 days within five years immediately before account termination. Account repayment data include amount last due, amount of payment made during the last reporting period (being a period not exceeding 31 days immediately preceding the last contribution of account data by the Bank to the credit reference agency), remaining available credit or outstanding balance and default data (being amount past due and number of days past due, date of settlement of amount past due, and date of final settlement of amount in default lasting in excess of 60 days (if any)).

(vi) insofar as the PIPL is applicable to the Bank's process and / or use of the customer's data, to request the Bank to delete the customer's personal data;

(vii) insofar as the PIPL is applicable to the Bank's process and / or use of the customer's data, to object to certain uses of the customer's personal data;

(viii) insofar as the PIPL is applicable to the Bank's process and / or use of the customer's data, to request an explanation of the rules governing the processing of the customer's personal data;

(ix) insofar as the PIPL is applicable to the Bank's process and / or use of the customer's data, to ask the Bank to transfer personal data that the customer has provided to the Bank to a third party of the customer's choice under circumstances as provided under the PIPL;

(x) insofar as the PIPL is applicable to the Bank's process and / or use of the customer's data, to withdraw any consent for the collection, processing or transfer of the customer's personal data (customers should note that withdrawal of their consent may result in the Bank being unable to open or continue accounts or establish or continue banking facilities or provide banking services); and

(xi) insofar as the PIPL is applicable to the Bank's process and / or use of the customer's data, to have decisions arising from automated decision making ("ADM") processes explained and to refuse to such decisions being made solely by ADM.

(l) In the event of any default of payment relating to an account, unless the amount in default is fully repaid or written off (other than due to a bankruptcy order) before the expiry of 60 days from the date such default occurred, the account repayment data (as defined in paragraph (k)(v) above) may be retained by credit reference agencies until the expiry of five years from the date of final settlement of the amount in default.

(m) In the event any amount in an account is written-off due to a bankruptcy order being made against a customer, the account repayment data (as defined in paragraph (k)(v) above) may be retained by credit reference agencies, regardless of whether the account repayment data reveal any default of payment lasting in excess of 60 days, until the expiry of five years from the date of final settlement of the amount in default or the expiry of five years from the date of discharge from a bankruptcy as notified by the customer with evidence to the credit reference agency(ies), whichever is earlier.

(n) The Bank may access the database of credit reference agencies for the purposes of credit review from time to time. Which review may involve the consideration by the Bank of any of the following matters:-

(i) an increase in the credit amount;

(ii) the curtailing of credit (including the cancellation of credit or a decrease in the credit amount); or

(iii) the putting in place or the implementation of a scheme of arrangement with the customer.

(o) In accordance with the terms of the Ordinance and (insofar as the PIPL is applicable to the Bank's process and / or use of the customer's data) as permitted under the PIPL, the Bank may charge a reasonable fee for the processing of any data access request.

(p) The person to whom requests for access to data or correction of data or for information regarding policies and practices and kinds of data held are to be addressed is as follows: -

The Data Protection Officer
Dah Sing Bank, Limited
GPO Box 233
Hong Kong
Fax: 2511 8566

(q) The Bank may have obtained credit report(s) on the customer from a credit reference agency(ies) in considering any application for credit. In the event the customer wishes to access the credit report(s), the Bank will advise the contact details of the relevant credit reference agency(ies).

(r) The expression "customer" includes both borrower and guarantor as individuals or corporations (and the latter's directors, shareholders or other officers) and unincorporate associations (sole proprietor or partners). "Credit" means consumer and commercial credit (including but not limited to Hire Purchase and Leasing). All references to one gender is a reference to all other genders and the singular includes the plural.

(s) Nothing in this Notice shall limit the rights of customers under the Ordinance and the PIPL.

(The English version of this Notice shall prevail wherever there is a discrepancy between the English and Chinese versions.)

Dah Sing Bank, Limited
29 November 2024

Dah Sing Bank, Limited

PICS:(09/2024)_REV