

General Terms and Conditions:

- a. A Tax Loan ("**Loan**") in the amount of HK\$500,000 or above is only applicable to property owners or preferential customers of Dah Sing Bank, Limited ("**Bank**"), including civil servants, professionals (as defined below), staff of selected government organizations / public organizations, full-time teachers, teachers of tertiary institutions / universities and Dah Sing VIP Banking customers. "**Professionals**" include chartered/ certified accountants, chartered architects, chartered engineers, lawyers, doctors, actuaries and chartered surveyors. The Bank reserves the final right to decide the definitions of professionals and preferential customers. Customers who claim to be professionals or preferential customers are required to submit proof of occupation / professional qualification to the Bank when they apply for the Loan.
- b. The instantly approved loan amount service ("**Service**") is only applicable to customers who submit their loan applications at the Bank's branches or through the Bank's telephone hotline, the Bank's website or Dah Sing Bank Mobile App within the following service hours and provide the Bank with the required documents and/or information upon making their applications:

	Service Hours			
Branch	Monday – Friday	9:00am	–	4:30pm; and
	Saturday	9:00am	–	12:00 noon
Telephone Hotline	Monday – Friday	9:00am	–	8:00pm; and
	Saturday	9:00am	–	12:00 noon
Website / Mobile App	Monday – Saturday	9: 00am	–	9:00pm; and
	Sunday and Public Holiday	12:00 noon	–	9:00pm

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

- c. For the details of the service charges for the Loan, please [click here](#).
- d. Borrowers of the Loan will be bound by the Dah Sing Bank Instalment Loan Terms & Conditions, please [click here](#) for details.
- e. The Bank reserves the right to reject any application, decide the approval results of applications for the Loan, terminate or amend the relevant offers or to amend these Terms and Conditions at any time without prior notice. In case of dispute, the decision of the Bank shall be final.
- f. In the event of any discrepancy between the Chinese and English versions of these Terms and Conditions, the English version shall prevail.

Terms & Conditions for the Promotion:

1. The promotion period is valid from now until **31 March 2020** (both dates inclusive) (the "Promotion Period").
2. Customers who have successfully applied for the Loan during the Promotion Period and completed the drawdown of the Loan on or before 30 April 2020, subject to these Terms and Conditions, may be entitled to enjoy **Offer 1**: annualized percentage rate ("**APR**") (as defined in Clause (8) herein) as low as 1.88% ("**Offer 1**") (to which Clauses (8) – (11) herein apply), **Offer 2**: "**HK\$100 Dah Sing Customer Cash Reward**" ("**Offer 2**") (to which Clauses (12), (14) & (16) herein apply), **Offer 3**: "**HK\$50 Online Application Offer**" ("**Offer 3**") (to which Clauses (13), (14) & (16) herein apply), **Offer 4**: "**Extra Offer**" (to which Clauses (15) & (16) herein apply) ("**Offer 4**"), **Offer 5**: "**up to HK\$888 Cash Rebate**" ("**Offer 5**") (to which Clauses (10), (11) & (17) herein apply) and/or **Offer 6**: "**New YOU Banking, VIP Banking or 360° Easy Payroll Services Customer Interest Rate Offer**" ("**Offer 6**") (to which Clauses (18) - (21) herein apply) (collectively, the "**Promotion**"). Each customer is entitled to enjoy Offer 1 (whether inclusive of Offer 5 or not) OR Offer 6 once only for his/her application for the Loan, while other offers can be enjoyed at the same time.
3. Customers who make an early settlement of the Loan during the relevant repayment period will be subject to an early settlement handling fee (the "**Early Settlement Handling Fee**") and accrued interest for the month in which they have made such early settlement, and will have to make full refund of all cash rebate and the total face value of all cash rewards (including but without limitation the HK\$100 Dah Sing Customer Cash Reward, HK\$50 Online Application Offer and Extra Offer) (if applicable) without prior notice. For details of the Early Settlement Handling Fee, please [click here](#).
4. All offers under this Promotion are not transferable and cannot be exchanged for cash, other products/services or any discounts.
5. All offers under this Promotion are not applicable to the staff of Dah Sing Financial Group and its affiliates.
6. Unless otherwise stated, all offers under this Promotion cannot be used in conjunction with other offers related to the Bank's products/services. If a customer is also eligible to enjoy other offers, the Bank reserves the right to grant such customer all or part of the relevant offers.
7. In case of any fraud, abuse, reversal or cancellation of transactions in respect of which the relevant offers under this Promotion are awarded, the Bank reserves the right to debit the equivalent amount from the relevant customer's account without prior notice.

Terms and Conditions for "**APR as low as 1.88%**" (Offer 1), **HK\$100 Dah Sing Customer Cash Reward (Offer 2)**, **HK\$50 Online Application Offer (Offer 3)** and **Extra Offer (Offer 4)**:

8. **Offer 1** is only applicable to the "**Selected Customers**". For the definition of the "**Selected Customers**", please refer to Clause (9) below. As an illustration, if a HK\$1,000,000 loan amount with 6-month loan tenor at 0.0905% monthly flat rate is offered to a "**Selected Customer**", the applicable APR is 1.88%. 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 is calculated according to the guidelines issued in respect of the Code of Banking Practice and rounded to the nearest two decimal places and may vary for individual customers. "**Selected Customers**" should refer to their loan confirmation letters for the relevant information which should be final and conclusive.
9. "**Selected Customers**" are: 1) the Bank's existing 360° Easy Payroll Services customers; or 2) the Bank's existing mortgage loan customers; or 3) existing Dah Sing VIP Banking customers who maintain their VIP i-Account on the disbursement date; or 4) customers who apply for the Loan and become a VIP Banking customers (with a total of HK\$500,000 or above in their deposit and investment portfolio) at the same

time during the Promotion Period; or 5) customers of the following occupations: civil servants, airline transport pilots, professionals, staff of selected government organizations / public organizations, full-time teachers or teachers of tertiary institutions / universities. "**Professionals**" include chartered /certified accountants, chartered architects, chartered engineers, lawyers, doctors, actuaries and chartered surveyors. The Bank reserves the final right to decide the definitions of professionals and Selected Customers. To enjoy Offer 1, customers who claim to be professionals or Selected Customers are required to submit proof of occupation / professional qualification to the Bank when they apply for the Loan.

10. The interest rates (including the monthly flat rates and the APRs) listed in the Interest Rate Table One are applicable to the designated loan amounts as listed as below and are for reference only. The final approved interest rate for each customer is subject to the Bank's assessment and confirmation. The APR is calculated according to the guidelines issued in respect of the Code of Banking Practice, subject to the designated loan amounts and Cash Rebate (which are only applicable to a loan tenor of 12 months or above, assuming that the Bank will credit the Cash Rebate in the 6th month after loan drawdown) as listed below and based on 6-month and 12-month loan tenors respectively, and inclusive of the cash rebate offered under **Offer 5** (where applicable) (For details of **Offer 5**, please refer to Clause (17) herein). The APRs are rounded to the nearest two decimal places and may vary for individual customers. Customers should refer to their loan confirmation letters for the relevant information and subject to the Bank's assessment and confirmation.

Loan Amount	Cash Rebate
HK\$1,000,000	HK\$888
HK\$750,000	HK\$688
HK\$300,000	HK\$388
HK\$52,500	HK\$88

11. The Monthly Repayment Amounts listed in the Interest Rate Table One are calculated based on 6-month and 12-month loan tenors respectively for a HK\$10,000 loan amount, and are rounded to the nearest integer. The Monthly Repayment Amounts may vary for individual customers. The Monthly Repayment Amount will be debited from the relevant repayment account of the customer on the due date of each month.
12. **Offer 2** is only applicable to customers who use the Bank's account for loan repayment and disbursement (not applicable to FlexiMoney Overdraft Facility accounts / joint name accounts). For details, please refer to Clauses (14) & (16) below.
13. Customers who have successfully applied for the Loan during the Promotion Period through the Bank's website dahsing.com or Dah Sing Bank Mobile App and completed the drawdown of the Loan on or before 30 April 2020 ("**Online Eligible Customers**") are entitled to enjoy **Offer 3**. If the Online Eligible Customer's application for the Loan is not approved, such customer may be offered other personal loan products by the Bank, but will not be entitled to enjoy **Offer 3** under such circumstances. For details, please refer to Clauses (14) & (16) below.
14. **Offer 2 and Offer 3 will be issued in the form of cash coupons.** Cash coupons will be mailed to the relevant customers' correspondence addresses on or before 30 June 2020. To enjoy **Offer 2** and / or **Offer 3**, customers' Loan and repayment accounts must be valid and with good repayment records from the loan disbursement date to the delivery date of the cash coupons. Each customer is entitled to enjoy **Offer 2** and **Offer 3** once only for their applications for the Loan.
15. **Offer 4** (if applicable) will be issued in the form of cash coupons. Cash coupons or their redemption letters will be mailed to the relevant customers' correspondence addresses within 3 months after the relevant drawdown dates of the Loan. To enjoy **Offer 4**, customers' Loan and repayment accounts must be valid and with good repayment records from the loan disbursement date to the delivery date of the cash coupons or their redemption letters.

16. Cash coupons are not redeemable for cash or transferrable to other gifts, and no exchange will be allowed. The Bank is not the supplier of the cash coupons, and is not and shall not be responsible or liable for any products or services provided by the suppliers. Should there be any enquires or complaints regarding the products or services in relation to the cash coupons, customers should contact the relevant suppliers directly. The Bank reserves the right to offer an alternative gift as replacement of the cash coupons without prior notice, regardless as to whether the relevant cash coupon is not available or there is any other issue. The alternative gift may not be of the same monetary value or the same category as the relevant cash coupon. In case of dispute, the decision of the Bank shall be final.

Terms and Conditions for up to HK\$888 Cash Rebate (Offer 5):

17. Customers who have successfully applied for the Loan within the Promotion Period and fulfill the criteria as listed below ("**Eligible Customers**") are entitled to enjoy **Offer 5**:
- i. Successfully applied for the Loan during the Promotion Period with a loan tenor of 12 months or above and completed the drawdown of the Loan on or before 30 April 2020; **and**
 - ii. Successfully opened or maintained a Dah Sing Deposit or Current Account (not applicable to FlexiMoney Overdraft Facility, joint name, non HKD or Margin Trading Settlement accounts) during the Promotion Period

Eligible Customers are entitled to enjoy the following cash rebate based on the designated loan amounts as listed below:

Loan Amount	Cash Rebate:
HK\$1,000,000	HK\$888
HK\$500,000-HK\$999,999	HK\$688
HK\$100,000-HK\$499,999	HK\$388
HK\$10,000-HK\$99,999	HK\$88

The above cash rebate will be credited to the Eligible Customer's Dah Sing Deposit or Current Account on or before 30 June 2020. The Dah Sing Deposit or Current Account must remain normal and valid and in good standing status from the loan disbursement date to the date of credit of the above cash rebate. If the Eligible Customer has more than one Dah Sing Deposit or Current Account, the above cash rebate would be credited to his/her Dah Sing Deposit or Current Account with the latest opening date according to the Bank's records. Each Eligible Customer is entitled to enjoy **Offer 5** once only.

Terms and Conditions for New YOU Banking, VIP Banking or 360° Easy Payroll Services Customer Interest Rate Offer (Offer 6):

18. Customers who have successfully applied for the Loan within the Promotion Period and fulfill the criteria as listed below ("**Successful Account Opening Customers**") are entitled to enjoy **Offer 6**:
- (a) Successfully applied for the Loan during the Promotion Period with a loan tenor of 6 months, a loan amount of HK\$10,000 to HK\$100,000 (the maximum loan amount being 1 time of his/her tax bill amount) and completed the drawdown of the Loan on or before 30 April 2020; and
 - (b) Successfully opened the following account ("**Bank Account**") during the Promotion Period:
 - (i) [**For the New-to-Bank customers**] Successfully opened a YOU i-Account or VIP Banking i-Account through "e-Express Bank Account Application". For the details and Terms and Conditions of the YOU i-Account offer, please visit dahsing.com/you/en. For the details and Terms and Conditions of the VIP Banking i-Account offer, please visit dahsing.com/vip/en; **or**
 - (ii) [**For the existing customers**] Successfully signed up for the 360° Easy Payroll Services and made an "**Eligible Payroll Transaction**" after registration (For New Payroll customers only).

For the details and Terms and Conditions of the 360° Easy Payroll Services and "**Eligible Payroll Transaction**", please visit dahsing.com/payroll/en.

19. The monthly flat rate of 0.081% ("**0.081% Monthly Flat Rate**") is only applicable to the Successful Account Opening Customers who fulfill the requirements as stated in Clause (18) above. Successful Account Opening Customers are required to repay the Loan according to the loan monthly flat rate approved by the Bank ("**Applicable Monthly Flat Rate**"), the same of which will be printed on their loan confirmation letters. The shortfall between the interest payable by the Successful Account Opening Customer pursuant to the Applicable Monthly Flat Rate and the 0.081% Monthly Flat Rate will be credited to his/her relevant Bank Account in the form of cash rebate. For example, if the amount of Mr. Chan's Loan is HK\$65,000, the Applicable Monthly Flat Rate is 0.140% and the loan tenor is 6 months, (a) the total interest payable by him calculated based on the Applicable Monthly Flat Rate will be $\text{HK\$}65,000 \times 0.140\% \times 6 = \text{HK\$}91$ (rounded to integer) $\times 6 = \text{HK\$}546$, while (b) the total interest payable by him calculated based on the 0.081% Monthly Flat Rate will be $\text{HK\$}65,000 \times 0.081\% \times 6 = \text{HK\$}53$ (rounded to integer) $\times 6 = \text{HK\$}318$. As a result, the cash rebate for Mr. Chan under this offer will be (a) $\text{HK\$}546 -$ (b) $\text{HK\$}318 = \text{HK\$}228$. To enjoy the aforesaid cash rebate, the Successful Account Opening Customers' Loan and relevant Bank Accounts must be valid and with good repayment records before and at the time of credit of the cash rebate to such Bank Accounts. The cash rebate will be credited into the Bank Accounts which have been successfully opened by the Successful Account Opening Customers on or before 30 June 2020, or otherwise such cash rebate will be forfeited.
20. The interest rates (including the monthly flat rates and the APRs) as listed in the Interest Rate Table Two are only applicable to the Successful Account Opening Customers who have successfully opened a Bank Account. The aforesaid interest rates are applicable to the designated loan amounts and are for reference only. The final approved interest rate for each Successful Account Opening Customer is subject to the Bank's assessment and confirmation. If a HK\$65,000 loan amount, 6-month loan tenor and 0.140% monthly flat rate are offered to a Successful Account Opening Customer, the applicable APR (inclusive of HK\$228 cash rebate) is 1.68% (assuming that the Bank will credit the Cash Rebate in the 6th month after loan drawdown) and that (excluding HK\$228 cash rebate) is 2.90%. The APR is calculated according to the guidelines issued in respect of the Code of Banking Practice and rounded to the nearest two decimal places and may vary for individual customers. Successful Account Opening Customers should refer to their loan confirmation letters for the relevant information and such information shall prevail.
21. The Monthly Repayment Amounts listed in the Interest Rate Table Two is calculated based on a 6-month loan tenor where the Applicable Monthly Flat Rate is 0.140% on the HK\$10,000 loan amount, and is rounded to the nearest integer. The example is for reference only. The Monthly Repayment Amounts may vary for individual customers. The Monthly Repayment Amount will be debited from the relevant repayment account of the Successful Account Opening Customer on the due date of each month.