

Dah Sing ONE+ Credit Card – Terms and Conditions

Appointment of Chip Card / Magnetic Strip Card Services Provider:

Goldpac Datacard Solutions Company Limited ("**Goldpac**") which is located in the Mainland China is our chip card / magnetic strip card embossing and credit card personalization services provider. It is always the policy of Dah Sing Bank, Limited (the "**Bank**") to fully comply with the data protection principles and relevant provisions of the Personal Data (Privacy) Ordinance (Cap. 486) during the disclosure or transfer of any personal data. Goldpac will also apply stringent controls to safeguard the confidentiality and security of your data during the chip card / magnetic strip card embossing and personalization process. Your personal data may also be disclosed or provided to any person to whom the Bank or Goldpac is under an obligation to make disclosure under any applicable laws or regulations, or under and for the purposes of any guidelines issued by competent regulator(s) or other authorities (including but not limited to government departments, judiciary or tax authority(ies)).

Please read and understand the below information on Key Facts Statement before applying the product.

Key Facts Statement (KFS) for Credit Card

Dah Sing Bank, Limited

Credit Card
Jan 2025

This product is a credit card.

This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our Cardholder Agreement and List of Service Charges for Dah Sing Credit Card / Private Label Card for details.

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 Rates¹ and Interest²Charges

Interest Rate¹ for Retail Purchase	31% when you open your account and it will be reviewed from time to time.
Interest Rate¹ for Cash Advance	31% when you open your account and it will be reviewed from time to time. Interest ² will be charged on the amount of cash advance from the date of the transaction until payment in full.

Annualised Percentage Rate³ (APR) for Retail Purchase	34.46% when you open your account and it will be reviewed from time to time. We will not charge you interest² if you pay your balance in full by the due date each month. Otherwise, interest ² will be charged on (i) the unpaid balance from the date of the previous statement on a daily basis until payment in full and (ii) the amount of each new transaction (entered into since the previous statement date) from the date of that new transaction on a daily basis until payment in full.
APR³ for Cash Advance	35.81% when you open your account and it will be reviewed from time to time. Interest ² will be charged on the amount of cash advance from the date of the transaction on a daily basis until payment in full.
Delinquent APR³	34.46% (Retail Purchase) & 35.81% (Cash Advance / "Smart Choice" Balance Transfer Program and / or Cash Conversion Plan) may be applied to your account if you have 2 or more delinquent records in your account in the past 12 consecutive months.
Interest Free Period⁴	<ul style="list-style-type: none"> Up to 60 days No interest-free period on Cash Advance / "Smart Choice" Balance Transfer Program and / or Cash Conversion Plan
Minimum payment	(i) If the Monthly Statement Balance is HKD / RMB200 or above, all interest ² and fees and charges including annual membership fees that may be charged, plus 1% of outstanding principal or HKD / RMB200 (whichever is higher); or (ii) if the Monthly Statement Balance is less than HKD / RMB200, the minimum payment will be the Monthly Statement Balance .
Fees	
Annual Membership Fee	<ul style="list-style-type: none"> HKD300 for Classic Card / UnionPay Dual Currency Classic Card (HKD150 for each supplementary card) HKD600 for Gold Card / Titanium Card (HKD300 for each supplementary card) HKD1,800 for Platinum Card / UnionPay Dual Currency Platinum Card / UnionPay Dual Currency Diamond Card (HKD900 for each supplementary card) HKD2,000 for World Mastercard (HKD1,000 for each supplementary card)
Cash Advance Fee	Not Applicable
Fees relating to Foreign Currency Transaction	1.95% of every transaction effected in a currency other than Hong Kong dollar (not applicable to UnionPay Dual Currency Credit Card).

Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars	Customers may sometimes be offered the option to settle foreign currency transactions in Hong Kong dollars at the point of sale overseas. Such option is a direct arrangement offered by the overseas merchants and not the card issuer. In such cases, customers are reminded to ask the merchants for the foreign currency exchange rates and the percentage of handling fees to be applied before the transactions are entered into since settling foreign currency transactions in Hong Kong dollars may involve a cost higher than the foreign currency transaction handling fee. A transaction fee for cross-border transaction of 1% on the transaction amount will be charged by Visa / MasterCard and debited to your credit card account (not applicable to UnionPay Dual Currency Credit Card).
Late Payment Fee	HKD / RMB 300 or the amount of minimum payment, whichever is the lower.
Over-the-limit Fee	HKD / RMB 200 per billing cycle
Returned Payment Fee	Not Applicable

Note:

¹The interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year.

²Interest refers to the "financial charge" stated on the credit card statement and List of Service Charges for Dah Sing Credit Card / Private Label Card.

³An APR is a reference rate which includes the basic interest rates and other fees and charges of a product expressed as an annualised rate.

⁴Interest Free Period refers to the period of time when no interest is charged on customers' use of the credit card, so long as payment of the statement balance is received in full on or before the payment due date. The length of the Interest Free Period depends on when a purchase is made within the statement cycle.

Illustrative example

Assumptions -

- Outstanding Balance = HKD20,000
- Interest Rate = 30% p.a.
- No new transaction
- No annual fee and other fees
- 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 card and each month you pay...	You will pay off the outstanding balance of HKD20,000 in about...	and you will end up paying an estimated total of...
Only the minimum payment	26 years	HKD67,537
HKD849	3 years	HKD30,565 (Savings = HKD36,972)

Remark: To calculate the above information applicable to your specific case, please use our online calculator accessible from our website / principal Internet platform which provide credit card services at dahsing.com/card/calculator/en.

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 versions.

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

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

General Terms and Conditions:

1. "Cash Rebate" Scheme:
 - a. This "Cash Rebate" ("**Cash Rebate**") Scheme is applicable to Principal Card Cardholders and Supplementary Card Cardholders of Dah Sing ONE+ Platinum Card and Dah Sing ONE+ Titanium Card ("**Dah Sing ONE+ Credit Card**") issued by Dah Sing Bank, Limited ("**the Bank**") ("**Cardholders**"). The Cash Rebate earned by using Principal Card and Supplementary Card will be separately calculated and credited to their respective credit card accounts.
 - b. The Cash Rebate is calculated based on 1% of the sum of retail purchase amount and 0.5% of the sum of Octopus Automatic Add Value Service ("Octopus AAVS") amounts, top-up amounts to mobile wallets (including but not limited to top-up amounts to Octopus) via any mobile payment and payment amounts in relation to adding a new Octopus for any mobile payment in each statement cycle. If the rebate amount is with decimal place (only calculated to 2 decimal places), the total rebate amount will be rounded up to nearest dollar. The Cash Rebate is only applicable to the transaction amounts of retail purchases, Octopus AAVS, top-up to mobile wallets (including but not limited to top-up amounts to Octopus) via any mobile payment and payment amounts in relation to adding a new Octopus for any mobile payment; but excluding transactions including but not limited to cash advances, autopay, "Happy Installment" payments, "Cash-In Plan" payments, branch Cash-In payments, "Smart Choice" Balance Transfer Program, Cash Conversion Plan, Stocks Investment Savings Plans payments, PayEasy Bill Payment amounts, "JET Payment" amounts, tax payments, interest-free monthly installments, cheque payments (if applicable), bank handling fees (including but not limited to annual fees, financial charges, late fees and cash advance handling fees, etc.), casino transactions, unposted / cancelled / refunded / unauthorized / chargeback transactions. The Cash Rebate offer shall be subject to the terms and conditions of the Dah Sing Credit / Debit Card Cardholder Agreement (including RMB Cards), please click here for details. The Bank reserves the final decision on the applicability of the Cash Rebate.
 - c. The Cash Rebate earned by Cardholders will be credited into the Cardholders' relevant Dah Sing ONE+ Credit Card accounts. If a Cardholder cancels or charges off the relevant transactions after the Bank's posting of the Cash Rebate, the Bank reserves the right to debit the amount equivalent to the value of the Cash Rebate given to him / her from his / her credit card account without prior notice.
 - d. The Cash Rebate earned in each statement cycle will be credited to the Cardholders' credit card accounts in the next statement cycle. The Cash Rebate that is posted into the credit card accounts is only applicable for settling new purchases, and cannot be transferred, redeemed for cash, withdrawn as cash advance or exchanged for any gift or any discount. The Bank will determine the eligibility of Cardholders for entitlement of the Cash Rebate based on the Cardholders' transaction records held with the Bank. Please refer to the Dah Sing Credit / Debit Card Cardholder Agreement (including RMB Cards) for details.
 - e. Cardholders are required to keep all relevant original sales slips. In case of any disputes, the Bank reserves the right to request Cardholders to submit the relevant original sales slips and other supporting documents for inspection. All sales slips and other supporting documents submitted to the Bank (whether original and copies) will not be returned.
2. Foreign currency transactions and cross-border transactions in Hong Kong currency include transactions in Hong Kong Dollar or Foreign Currencies made outside of Hong Kong, transactions in

Foreign Currencies made in Hong Kong and transactions at any merchant not registered in Hong Kong. Please refer to "List of Service Charges for Dah Sing Credit Card / Private Label Card" for the relevant charges.

3. Cash advance is subject to relevant terms and conditions. Please check with the Bank's staff for details.
4. Octopus AAVS service is subject to relevant terms and conditions, please click here for details.
5. The Terms and Conditions contained herein shall form part of the Agreement governing the use of Dah Sing Credit Card and shall be construed accordingly. In case of any conflict between these Terms and Conditions and the Agreement, these Terms and Conditions shall prevail.
6. The Bank reserves the right to amend these Terms and Conditions or cancel the Cash Rebate at any time without prior notice. All matters and disputes will be subject to the final decision of the Bank.
7. These Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong. Any dispute arising under these Terms and Conditions shall be subject to the non-exclusive jurisdiction of the courts of Hong Kong.
8. A person who is not a party to these Terms and Conditions may not enforce any of their provisions under the Contracts (Rights of Third Parties) Ordinance (Cap 623 of the Laws of Hong Kong).
9. In case of any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

Terms and Conditions of Welcome Offer – HKD500 Cash Rebate ("Welcome Offer")
(Not Applicable to Existing Dah Sing Credit Cardholders):

10. The promotion period of this Welcome Offer is valid from 1 Jan 2025 to 30 Jun 2026 (both dates inclusive) ("**Promotion Period**").
11. This Welcome Offer is only applicable to new Principal Card applicant (**i.e. who did not hold any Principal Card or Supplementary Card of any card type issued by the Bank in the past 12 months**) who successfully applies for Dah Sing ONE+ Credit Card ("**Eligible Card**") within the Promotion Period ("**Eligible Cardholder**"). Each Principal Card applicant can only apply for one Eligible Card and is entitled to this Welcome Offer once only. If an Eligible Cardholder applies for more than one Eligible Card, he / she can only enjoy the relevant Welcome Offer ONCE (according to the first approved Eligible Card) regardless of the number of Eligible Card(s) applied for.
12. An Eligible Cardholder will be entitled to this Welcome Offer, i.e. HKD500 cash rebate, upon (a) accumulating "Eligible Spending" (as defined in Clause 12a below) of HKD5,000 or above, and (b) making at least 5 Eligible Spending transactions, within the first 2 months from the date of the Bank's issuance of the Eligible Card ("**Designated Spending Period**"), by using his /her Eligible Card.
 - a. "**Eligible Spending**" includes retail purchases, cash advances, autopay, designated mobile payment transactions (including Google Pay™ and Samsung Pay and Apple Pay), Stocks Investment Savings Plans, interest-free monthly installments, gift redemption fee (if applicable), cheque payments (if applicable) but excluding (including not limited to) top-up amounts to mobile wallets (including but not limited to top-up amounts to Octopus) via any mobile payment and payment amounts in relation to adding a new Octopus on any mobile payment, recurring payment amounts (e.g. Octopus AAVS, Autotoll Automatic Top-up Service), mobile transfer and top-up transactions (including but not limited to PayMe, TNG etc.), WeChat Pay, AlipayHK, "Happy Installment" payments, Cash-In Plan payments, branch Cash-In payments, "Smart Choice" Balance Transfer Program, Cash Conversion Plan, bank handling

fees (including annual fees, financial charges, late fees and cash advance handling fees, etc), "Payeasy" bill payment amounts, "JET Payment" amounts, casino transactions, unposted / cancelled / refunded / unauthorized / charge back transactions. The Eligible Spending of Supplementary Card will be combined to the Principal Card account and considered as the Eligible Spending of the Eligible Cardholder. The Eligible Spending shall be counted and determined in accordance with the Bank's record. The Bank reserves the final decision on whether a transaction is qualifies as Eligible Spending.

- b. This Welcome Offer will be credited to the Eligible Card account of the Eligible Cardholder within 4 months after the end of the respective Designated Spending Period and will be posted on the relevant statement.
 - c. This Welcome Offer is only applicable for settling new purchases conducted through the Eligible Card account; it is not transferable, cannot be redeemed for cash, withdrawn as cash advance or exchanged for any gift or any discount.
13. **If an Eligible Cardholder has received this Welcome Offer and cancels his / her Eligible Card within 13 months from the Eligible Card issuance date, the Bank will debit a handling fee of HKD300 from any account of the Eligible Cardholder without prior notice.**
14. The Bank will determine the Eligible Cardholders' eligibility to this Welcome Offer based on the Eligible Cardholders' transaction records held with the Bank. The relevant Eligible Cards should remain as valid and in good credit standing during the entire Promotion Period, relevant Designated Spending Period and when this Welcome Offer is to be granted. The relevant transactions must be posted and would be counted according to the Bank's record. Otherwise, the Bank reserves the right to cancel the relevant Eligible Cardholders' entitlement to this Welcome Offer without prior notice.
15. Eligible Cardholders are required to keep all relevant original sales slips. In case of any disputes, the Bank reserves the right to request Eligible Cardholders to submit the relevant original sales slips and other supporting documents for inspection. All sales slips and other supporting documents submitted to the Bank (whether original or copies) will not be returned.
16. In case of fraud / abuse / reversal or cancellation of transactions in respect of which this Welcome Offer is awarded, the Bank reserves the right to debit an amount equivalent to this Welcome Offer granted to the relevant Eligible Cardholder from his / her account(s) maintained with the Bank without prior notice.

Terms and Conditions of 0.18% Monthly Handling Fee Offer ("Offer") for Credit Card Cash-In Plan

17. For this Offer, "**Monthly Handling Fee Offer Eligible Cardholder**" means the Principal Card applicant of new Eligible Card (i.e. who did not hold any Principal Card or Supplementary Card of any card type issued by Dah Sing Bank, Limited ("**Bank**") in the past 12 months) who successfully applies for the Eligible Card from 1 Jan 2025 to 31 Dec 2025 (both dates inclusive).
18. A Monthly Handling Fee Offer Eligible Cardholder who successfully applies for a loan under the Credit Card Cash-In Plan ("**Loan**") via application hotline 2828 8002 within the first 2 months of the issuance date of the Eligible Card and meets the requirements set out in Clause 20 below and relevant terms and conditions (as specified in Clause 24 below) can enjoy the Offer. The card issuance date refers to

the one shown in the Bank's record. Each Monthly Handling Fee Offer Eligible Cardholder is entitled to this Offer once only.

19. The approval of Loan application is subject to the information provided by the Monthly Handling Fee Offer Eligible Cardholder, which must be true and accurate, and is contingent upon the credit record of the Monthly Handling Fee Offer Eligible Cardholder having met the credit requirements of the Bank. The Handling Fee Offer Eligible Cardholder shall authorize the Bank to verify any source the Bank may choose.
20. The maximum Loan amount is HKD100,000 or the available credit limit of the Eligible Card of the relevant Monthly Handling Fee Offer Eligible Cardholder (whichever is lower); the minimum Loan amount is HKD3,000; with tenor of 6 months or 12 months. Monthly handling fee is 0.18% (Annualized Percentage Rate (APR) is 3.76% for a Loan of HKD100,000 with repayment period of 6 months. APR is calculated according to the guidelines issued in respect of the Code of Banking Practice and is rounded to the nearest two decimal places. An APR is a reference rate which includes the monthly handling fee and other fees and charges of a product expressed as an annualized rate.) The Loan application result, including the Loan amount to be granted is subject to the Bank's final approval.
21. All successfully submitted applications are irrevocable and cannot be cancelled, revised or withdrawn by the Monthly Handling Fee Offer Eligible Cardholder. The Bank may reject any application for the Loan at its sole and absolute discretion.
22. A confirmation letter recording the details of the Loan granted shall be issued to the Monthly Handling Fee Offer Eligible Cardholder after the Loan disbursement by the Bank.
23. In case of early settlement of the outstanding balance of the Loan by the Monthly Handling Fee Offer Eligible Cardholder, he / she shall forthwith repay all the remaining but not yet paid outstanding balance and pay an installment plan cancellation fee of HKD300.
24. The Loan is subject to:
 - i. The terms and conditions of the Bank's Credit Card Cash-In Plan. For details, please visit www.dahsing.com/pdf/credit_card/cc_cashin_tnc_en.pdf
 - ii. The Key Facts Statement of the Bank's Credit Card Cash-In Plan. For details, please visit www.dahsing.com/pdf/credit_card/cashin_kfs_en.pdf

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

25. For this Handling Fee Offer, "**Handling Fee Offer Eligible Cardholder**" means the Principal Card applicant of new Eligible Card (i.e. who did not hold any Principal Card or Supplementary Card of any card type issued by the Bank in the past 12 months) who successfully applies for the Eligible Card from 1 Jan 2025 to 31 Dec 2025 (both dates inclusive).
26. A Handling Fee Offer Eligible Cardholder who has successfully applies for a loan under the Dah Sing Credit Card "Happy Installment" Plan ("**Installment Plan**") by using the online **Dah Sing Credit Card Happy Installment Plan Application Form** on the designated website of the Bank accessed via **Dah Sing e-Banking Service or Dah Sing Mobile Banking Service**, within the first 2 months of the issuance date of the new Eligible Card or on or before 31 Mar 2026 (whichever is earlier) (both dates inclusive) ("**Handling Fee Offer Promotion Period**") and meet the requirements herein and all the corresponding terms and conditions (please [click here](#)) can enjoy the Handling Fee Offer (calculation of the Handling Fee Offer as specified in Clause 31 below). The card issuance date refers to the one shown in the Bank's record.

27. Each Handling Fee Offer Eligible Cardholder can enjoy the Handling Fee Offer with respect to a maximum of 3 approved applications for the Installment Plan within the Promotion Period. If a Handling Fee Offer Eligible Cardholder has successfully applied for the Installment Plan for more than 3 times within the Handling Fee Offer Promotion Period, the Handling Fee Offer will be calculated based on his / her first 3 successful Installment Plan applications only.
28. The Handling Fee Offer is only eligible for Installment Plan applications applied under the Eligible Card.
29. Handling Fee Offer Eligible Cardholders cannot enjoy the Installment Plan online application offer (if applicable) (please [click here](#) for details) concurrently with this Handling Fee Offer in respect of his / her first 3 successful Installment Plan applications. If a Handling Fee Offer Eligible Cardholder has successfully applied for the Installment Plan for more than 3 times within the Handling Fee Offer Promotion Period, he / she can enjoy the Installment Plan online application offer in respect of the fourth time or more successful Installment Plan application(s).
30. After the Bank's approval of the loan under the Installment Plan, the Handling Fee Offer Eligible Cardholder should first settle the related fees (including the monthly handling fee incurred) of the Loan according to the Terms and Conditions of the Installment Plan). The Handling Fee Offer will be credited to the Handling Fee Offer Eligible Cardholder's Eligible Card account used to apply for the relevant loan ("**Designated Eligible Card Account**") in the form of credit card free spending credit on or before 30 Apr 2026. The credit card free spending credit can only be used for settlement of new transactions of the Designated Eligible Card Account; and is not transferable or refundable and cannot be exchanged for cash. To enjoy the Handling Fee Offer, the Designated Eligible Card Account must be valid on the date when the Bank is about to credit the free spending credit and the Eligible Cardholder must have good repayment records.
31. The Handling Fee Offer will be calculated based on the first HKD10,000 of the approved loan amount under the Installment Plan and capped at 6 months of repayment tenor. If the approved loan amount is less than HKD10,000, the Handling Fee Offer will be calculated based on the actual approved loan amount granted to the relevant Handling Fee Offer Eligible Cardholder.

Examples (for illustration purpose only) (rounded up to the nearest dollar):

	Handling Fee Offer Eligible Cardholder A	Handling Fee Offer Eligible Cardholder B	Handling Fee Offer Eligible Cardholder C
Approved Loan Amount	HKD9,000	HKD9,000	HKD15,000
Loan Tenor	6 months	12 months	12 months
Personalized Monthly Handling Fee (%)	0.11%	0.13%	0.12%
Handling Fee Amount ⁺	(a) HKD9,000 x 0.11% = HKD10 (b) HKD10 x 6 months = <u>HKD60</u>	(a) HKD9,000 x 0.13% = HKD12 (b) HKD12 x 12 months = <u>HKD144</u>	(a) HKD15,000 x 0.12% = HKD18 (b) HKD18 x 12 months = <u>HKD216</u>
Handling Fee Offer ⁺	(a) HKD9,000 x 0.11% = HKD10 (b) HKD10 x 6 months = <u>HKD60</u> (Full rebate of the Handling Fee! (i.e. 0 Handling Fee))	(a) HKD9,000 x 0.13% = HKD12 (b) HKD12 x <u>6 months</u> = <u>HKD72</u>	(a) <u>HKD10,000</u> x 0.12% = HKD12 (b) <u>HKD12</u> x <u>6 months</u> = <u>HKD72</u>

	Handling Fee Offer Eligible Cardholder A	Handling Fee Offer Eligible Cardholder B	Handling Fee Offer Eligible Cardholder C
Annualized Percentage Rate [^] if the Handling Fee Offer is not granted	2.31%	2.98%	2.68%
Annualized Percentage Rate [^] if the Handling Fee Offer is granted	0%	1.48%	1.78%

⁺Both the Handling Fee Amount and the Handling Fee Offer are calculated by (a) the Approved Loan Amount multiplied with the Personalized Monthly Handling Fee (%) and rounded up to the nearest integer first, and then (b) multiplied with the Loan tenor.

[^]The monthly handling fee and the relevant Annualized Percentage Rate (APR) of the Loan for individual customer may differ and are subject to customer's Designated Eligible Card Account status. APR is calculated according to the guidelines issued in respect of the Code of Banking Practice and is rounded to the nearest two decimal places. An APR is a reference rate which includes the monthly handling fee and other fees and charges of a product expressed as an annualized rate.

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

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

Don't be tempted by quick money. Don't lend your bank account to anyone to launder money.