

致：大新銀行有限公司（以下簡稱「銀行」）

To: Dah Sing Bank, Limited ("Bank")

### 信用卡貸款提早全數還款服務申請表

#### Credit Card Loan Full Early Settlement Service Application Form

請填寫下列資料以作出信用卡貸款（以下列貸款資料所註明的信用卡戶口號碼及其他貸款資料為準）（「該貸款」）提早全數還款服務的申請（「本申請」）。Please fill in the information below for the application for the full early settlement service of the credit card loan (as referred to by the credit card account no. and other loan information stated in the Loan Particulars below) ("Loan") ("Application").

**備註 Notes:**

1. 請用正楷填寫並在適當的方格加上「√」號。Please complete in **BLOCK** letters and tick "v" where applicable.
2. 借貸人須填寫本申請表的**所有欄位**（不適用填寫欄位除外）。若借貸人不予提供有關資料，銀行可能沒法處理本申請。Borrower is required to complete **all the fields** of this form (except for fields that are not applicable). If Borrower fails to provide the relevant information, the Bank may not be able to process this Application.
3. 銀行需時**最少 7 個工作天**（由銀行收取此表格後計算）處理本申請。The Bank will need **at least 7 working days** (from the date of receipt of this form by the Bank) to process this Application.
4. 每張申請表只適用於**一個貸款**。如借貸人欲為多於一個貸款作出申請，請就每一個貸款填妥及遞交另一張申請表。Each Application Form is only applicable to **one Loan**. If Borrower wishes to make the Application for more than one Loan, please complete and return additional Application Form for each Loan.
5. 請填妥此申請表，並郵遞至「香港郵政信箱 333 號」或親身交回銀行任何一間分行辦理。Please complete this Application Form, and submit it to "G.P.O. BOX 333, HONG KONG" by mail or to any branch of the Bank in person for processing.

貸款資料 Loan Particulars				
大新信用卡戶口號碼 Dah Sing Credit Card Account No.:				
貸款參考編號 [註 1] Loan Reference No. [Remark 1]:				
信用卡持有人（即借貸人）姓名 Name of Cardholder (i.e. Borrower):		聯絡電話號碼 Contact Telephone No.:		
產品名稱 Product Name:	<input type="checkbox"/> 大新信用卡兌現計劃 Dah Sing Credit Card Cash-In Plan <input type="checkbox"/> 每月手續費 Monthly Handling Fee <input type="checkbox"/> 一筆過手續費 One-off Handling Fee <input type="checkbox"/> 大新信用卡「開心消費分期」計劃 Dah Sing Credit Card "Happy Installment" Plan <input type="checkbox"/> 商戶分期付款計劃 / 免息分期付款計劃 Merchant Installment Purchase Plan / Interest-free Installment Plan (若選擇此項，請只填寫商戶分期付款計劃 / 免息分期付款計劃部份^並填寫之後所有部份 If this option is selected, please proceed to the Merchant Installment Purchase Plan / Interest-free Installment Plan section^ and complete all the subsequent sections)			
貸款額（港元） Loan Amount (HKD):		放款日期 Disbursement Date:		
還款期（月） Repayment Period (Months):				
^此欄只適用於商戶分期付款計劃 / 免息分期付款計劃 This part is applicable to Merchant Installment Purchase Plan / Interest-free Installment Plan only	商戶名稱 Merchant Name:			
	交易總金額 Total Transaction Amount:		交易日期 Transaction Date:	
全數提早還款資料 [註 2 & 3] Information of Full Early Settlement [Remarks 2,3]				
提早全數清還貸款之日期 Date of Full Early Settlement:		閣下是否希望行使「信用卡貸款 7 天冷靜期」安排？ Do you wish to exercise the "Credit Card Loan 7-day Cooling-off Period" Arrangement?		<input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No
全數提早還款金額（包括本金、利息 / 冷靜期利息、手續費及現金獎賞 [如適用]） [註 4] Full Early Settlement Amount (Principal, interest / Cooling-off Period Interest, handling fee and cash rebate [if applicable]) [Remark 4]:		(請致電銀行之客戶服務熱線 2828 8168 以查詢此金額) Please call our Customer Service Hotline at 2828 8168 to enquire this amount)		

**同意及聲明 Consent and Declaration**

本人現同意及授權銀行從上述戶口中扣除有關該貸款之清還款項及相關產生之服務費用（詳情請參閱銀行不時公佈有關大新信用卡 / 貴賓卡服務收費一覽表）。I hereby consent and authorize the Bank to debit the account stated above for the sums repayable and the fees and charges incurred (for details, please refer to the List of Service Charges for Dah Sing Credit Card / Private Label Card as published by the Bank from time to time) for and in respect of the Loan.

[ 僅適用於「信用卡貸款 7 天冷靜期」安排下之提早全數還款服務申請 ] 本人確認本人已閱讀及明白並同意受銀行的「信用卡貸款 7 天冷靜期」安排之條款及細則 / 「信用卡貸款 7 天冷靜期」安排之條款及細則（適用於「商戶分期付款計劃及免息分期付款計劃」）安排之條款及細則（如適用）所約束。[Applicable only to applications for full early settlement service under the "Credit Card Loan 7-day Cooling-off Period" Arrangement] I confirm that I have read and understood and agree to be bound by the Terms and Conditions for "Credit Card Loan 7-day Cooling-off Period" Arrangement / Terms and Conditions for "Credit Card Loan 7-day Cooling-off Period" Arrangement (Applicable to Merchant Installment Purchase Plan and Interest-free Installment Plan) (if applicable) of the Bank.

本人同意銀行需時最少 7 個工作天（由銀行收取此表格後計算）處理本申請。

I agree that the Bank will need at least 7 working days (from the date of receipt of this form by the Bank) to process this Application.

借貸人簽署

Signature of Borrower: \_\_\_\_\_

借貸人姓名

Name of Borrower: \_\_\_\_\_

日期

Date: \_\_\_\_\_

**註 Remarks:**

- 閣下可參考此申請表最後一頁之指示以尋找貸款參考編號，亦可聯絡銀行之客戶服務熱線 2828 8168 或銀行任何一間分行查詢。You may refer to the instructions on the last page of this Application Form to find the Loan Reference Number. You may also contact the Bank's Customer Service Hotline at 2828 8168 or visit any branch of the Bank for enquiry.
- （適用於大新信用卡兌現計劃 / 大新信用卡「開心消費分期」計劃）若閣下欲提早全數清還貸款，閣下須立即償還所有未償還之貸款欠款（包括但不限於貸款本金及手續費總額）、繳付終止分期付款計劃手續費 300 港元（如適用）及全額退還因貸款而所獲得的現金獎賞之現金價值（如適用）。銀行保留在提供事先通知的情況下從閣下的相關帳戶扣除等值金額的權利。假如閣下於 7 天冷靜期內提早全數清還貸款，則可就「信用卡貸款 7 天冷靜期」安排獲豁免終止分期付款計劃手續費及扣除冷靜期利息之餘下手續費，惟閣下須於 7 天冷靜期內成功 i) 全數清還有關貸款所欠之本金全數；ii) 全數繳付由提取貸款日翌日起截至成功提早全數還款當日（包括首尾兩日）之冷靜期利息；及 iii) 全額退還因貸款而所獲得的現金獎賞之現金價值（如適用）。閣下應聯絡銀行之客戶服務熱線 2828 8168 或銀行任何一間分行以查詢根據上述所需繳付 / 退還之金額總額，如繳付 / 退還之金額不足或因提供之資料不完整或不正確，其要求將不獲處理。有關詳情及條款及細則，請參閱 [www.dahsing.com/card/cop](http://www.dahsing.com/card/cop)。（Applicable to Dah Sing Credit Card Cash-In Plan / Dah Sing Credit Card "Happy Installment" Plan) In case of full early settlement of the Loan, you shall forthwith repay all the outstanding balance of the Loan which is not yet settled (including but not limited to the loan principal and total handling fee), pay an Installment Loan Cancellation Fee of HKD300 (if applicable) and will have to refund the cash value of all cash rebate rewards received under the Loan (if any) in full. The Bank reserves the right to debit the equivalent amount from your relevant account with prior notice. If a full early settlement of the Loan is made within the 7-day Cooling-off Period, the Installment Plan Cancellation Fee and the remaining handling fee after deducting the Cooling-off Period Interest would be waived under the "Credit Card Loan 7-day Cooling-off Period" Arrangement, subject to the successful i) repayment of the entire outstanding principal of the Loan; ii) payment of the Cooling-off Period Interest accrued for the period commencing from the date after the date of the loan drawdown to the date of successful early settlement in full (both dates inclusive); and iii) the refund of the cash value of all cash rebate rewards received under the Loan (if any) in full, within the 7-day Cooling-off Period. You should contact the Bank's Customer Service Hotline at 2828 8168 or visit any branch of the Bank to inquire about the total amount required to be repaid / refunded. If the amount repaid / refunded is insufficient or the information provided is incomplete / incorrect, the cooling-off request will not be processed. For the relevant details and Terms and Conditions, please refer to [www.dahsing.com/card/cop](http://www.dahsing.com/card/cop).
- （適用於商戶分期付款計劃 / 免息分期付款計劃）若閣下欲提早全數清還貸款，閣下須償還所有未償還之貸款欠款（包括但不限於貸款本金及手續費總額）及繳付終止分期付款計劃手續費 300 港元（如適用）。銀行保留在提供事先通知的情況下從閣下的相關帳戶扣除等值金額。假如閣下於 7 天冷靜期內提早全數清還貸款，則可就「信用卡貸款 7 天冷靜期（適用於「商戶分期付款計劃及免息分期付款計劃」）」安排獲豁免終止分期付款計劃手續費。有關詳情及條款及細則，請參閱 [www.dahsing.com/card/copm](http://www.dahsing.com/card/copm)。（Applicable to Merchant Installment Purchase Plan / Interest-free Installment Plan) In case of full early settlement of the Loan, you shall repay all the outstanding balance of the Loan which is not yet settled (including but not limited to the loan principal and total handling fee) and pay an Installment Loan Cancellation Fee of HKD300 (if applicable). The Bank reserves the right to debit the equivalent amount from your relevant account with prior notice. If a full early settlement of the Loan is made within the 7-day Cooling-off Period, the Installment Plan Cancellation Fee would be waived under the "Credit Card Loan 7-day Cooling-off Period Arrangement (Applicable to Merchant Installment Purchase Plan and Interest-free Installment Plan)". For the relevant details and Terms and Conditions", please refer to [www.dahsing.com/card/copm](http://www.dahsing.com/card/copm).
- 請聯絡銀行之客戶服務熱線 2828 8168 以查詢此金額。Please contact the Bank's Customer Service Hotline at 2828 8168 to enquire this amount.

由銀行填寫 FOR BANK USE ONLY (To be completed by Application Received Unit)	
Date	
Department	
Staff Name & Initial	

Remarks:

- Please double check the completeness of the form and pass the form to Credit Card Department (CCD) - CB&MS team.
- For exceptional case, please obtain approval from CBUL and attach it as supporting document.

To be completed by CCD		
Date		
Action	<input type="checkbox"/> Normal <input type="checkbox"/> Acceleration Fee Waiver	<input type="checkbox"/> Reject (A79-Card Loan) / (A80-IIP / A81-MIP) <hr/>
Inputted by		
Checked by		

## 如何尋找貸款參考編號？ How do I find my Loan Reference Number?

請參閱在相關信用卡月結單上，就該貸款誌賬的每月償還交易明細中顯示的 9 位數字號碼。

Please refer to the 9-digit number displayed with respect to the transaction for the monthly repayment amount of the Loan, as recorded on the relevant credit card statement.


**大新銀行**  
**DAH SING BANK**

**大新信用卡月結單** Dah Sing Credit Card Statement

PAYMENT COUPON 付款存根			
Card Type & Account No. 信用卡類別及戶口號碼	Statement Balance 月結單總結	Minimum Payment 最低還款額	Individual Payment Amount 個別戶口之還款額

Note: You must make payment separately for each account. The credit balance of each account cannot offset the others.  
 注意：閣下須分別繳付每個戶口之賬項。即使個別戶口出現盈餘，亦不可抵銷其他戶口之結欠。

Star Level  
星級

Statement Date  
截數日期

Payment Due Date  
到期繳款日

Name  
姓名

Credit Limit  
信用額

Statement Date  
截數日期

Payment Due Date  
到期繳款日

**Summary of Activity Since Last Statement 本月結單賬項摘要**

Previous Balance 上期結餘 (a)	Payment/Credit 還款/其他入數 (b)	Retail Purchase & Cash Advance 零售消費及現金透支 (c)	Handling Fee 手續費(d)		Finance Charge 財務費用(e)		Total Balance 總結餘
			Other Fee 其他費用	Cash Advance 現金透支	Retail Purchase 零售消費	Cash Advance 現金透支	
(HKD)	-	+					=

The Calculation of the Minimum Payment Amount : {(Previous Statement Balance (a) - Payment/Credit (b)) x 1%} + {Handling Fee (d) + Finance Charge (e) + Last Statement Balance (if applicable). 最低還款額之計算方法：{(上期結餘(a) - 還款/其他入數(b)) x 1%} + 上期月結單未繳付之最低還款額(f) + 今期超出信用額之款項

**貸款參考編號**  
**Loan Reference No.**

**Transaction Details 交易詳情**

Tran Date 交易日期	Description 進支詳列	Amount 銀碼
HELLO KITTY VG	XXXX-XXXX-XXXX-XX	HKD
Previous Balance		X,XXX.XX
XX XXX PRIN CASHIN PLAN XXX	123456789 XX/XXHK XXXXXXXXXXXXXXXXXXXXXXXX	X,XXX.XX

此表格之中、英文版本如有歧義，一概以英文版本為準。In the event of any discrepancy between the Chinese and English versions of this form, the English version shall prevail.

借定唔借？還得到先好借！To borrow or not to borrow? Borrow only if you can repay!

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