

Dear Customer,

Notice of Amendments to Dah Sing Autotoll E-Serve Credit Card services and the "Terms and Conditions of Dah Sing Autotoll E-Serve Credit Card"

Thank you for supporting Dah Sing Credit Card. In light of Autotoll Limited's announcement on 15 December 2025 on the termination of the Autotoll Automatic Top-Up Service of Autotoll account with effect from 23 February 2026 ("**Effective Date**"), the Autotoll Automatic Top-Up Service, Autotoll Administration Fee Rebate and Unitoll Service Fee Rebate of your Dah Sing Autotoll E-Serve Credit Card ("**Card**") will be terminated accordingly with effect from the Effective Date. In addition, please note that the Unitoll function of your Card will be terminated with effect from 16 March 2026.

As a result of the abovementioned updates, certain clauses of the "General Terms and Conditions" under the "Terms and Conditions of Dah Sing Autotoll E-Serve Credit Card" will be amended from the Effective Date as follows (the amended / newly added contents are underlined while the deleted contents are crossed out with strikethrough lines):

(a) Deleting clauses 1, 3 and 4 in their entirety and amending clause 2a

Clause	Content
1.	The prepaid amount as designated by Autotoll Limited ("Prepaid Amount") varies depending on the class of the vehicle. Under the Autotoll Automatic Top-Up Service of Dah Sing Bank, Limited ("Bank"), the Bank will credit the required top-up amount to the Autotoll account of each holder ("Cardholder") of Dah Sing Autotoll Credit Card ("Eligible Card") automatically from the account of the Cardholder's Eligible Card when the remaining balance of the Cardholder's Autotoll account falls below one-third of the Prepaid Amount. If a customer has successfully applied for an Autotoll Tag before the application for Eligible Card is approved, the Autotoll Automatic Top-Up Service will be effective immediately after such application is approved. To submit an application and find out more about the Autotoll Automatic Top-Up Service, please contact the Autotoll Customer Service Hotline on 2627 8888 or visit the Autotoll website at www.autotoll.com.hk/autotollclub .
2a 1a	Dah Sing Autotoll E-Serve Credit Card Cash Rebate Scheme (" Cash Rebate "): <ul style="list-style-type: none"> a. Cash Rebate is calculated based on individual transactions, where every HKD250 spent by using the Eligible Card <u>Dah Sing Autotoll E-Serve Credit Card ("Eligible Card")</u>, the Cardholders <u>cardholders of the Eligible Card</u> will earn HKD1 Cash Rebate and any individual transaction with amount less than HKD250 will not be entitled to any Cash Rebate. The valid transactions for Cash Rebate are only applicable to retail purchase amounts, Autotoll Automatic Top-up Service amounts and Octopus Automatic Add Value Service ("Octopus AAVS") amounts, exclude the following 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 payments, Cash Conversion Plan payments, Stocks Investment Savings Plans, "PayEasy" Bill Payment amounts, "JET Payment" amounts, tax payments, interest-free monthly installments, cheque payment amounts (if applicable), bank handling fees (including but not limited to annual fees, financial charges, late fees and cash advance handling fees, etc.), casino transactions and unposted / cancelled / refunded / unauthorized / chargeback transactions. Retail purchase amounts, Autotoll Automatic Top-up Service amounts and Octopus Automatic Add Value Service <u>Octopus AAVS amounts</u> of supplementary card(s) will be taken into account as the retail spending of the principal card. The Bank Dah Sing Bank, Limited (the "Bank") reserves the right of final decision on the applicability of the Cash Rebate.
3.	From the 13th month following the Eligible Card issuance and onwards, a Cardholder has to accumulate local and /or oversea (except mainland China) Eligible Spending of HKD3,500 or above each month (i.e. the first date to end date of each month) with the Eligible Card to receive the Autotoll Administration Fee Rebate for the month. Meanwhile, a Cardholder has to accumulate Eligible Spending in mainland China of RMB3,500 or above each month (i.e. the first date to end date of each month) with the Eligible Card to receive the Unitoll Service Fee Rebate for the month. The "Eligible Spending" includes retail purchase amounts, cash advances, "Happy Installment" payments, Cash-in Plan payments, "JET Payment" amounts, "PayEasy" Bill Payment amounts, interest-free monthly installments, "Smart Choice" Balance Transfer Program payments, Cash Conversion Plan payments, Autotoll Automatic Top-up Service amounts and Octopus AAVS amounts. The following transactions exclude, including but not limited to bank handling fees (including but not limited to annual fees, financial charges, late fees and cash advance handling fees, etc.), Stocks Investment Savings Plans, casino transactions

	and unposted / cancelled / refunded / unauthorised / chargeback transactions. The retail spending of supplementary card(s) will be taken into account as the retail spending of the principal card. The Bank reserves the right of final decision for determining the eligibility of transactions.
4.	Autotoll Limited will debit the Autotoll Administration Fee and Unitoll Service Fee from the cardholder's Autotoll account on monthly basis. The bank will rebate the Autotoll Administration Fee and Unitoll Service Fee to the Cardholder's Eligible Card account every month (Name of account and name of Autotoll account holder should be identical). The relevant Eligible credit card account must be valid and in good standing status at the time of rebate by the Bank, otherwise the Cardholder will not be entitled to the Autotoll Administration Fee and Unitoll Service Fee rebate. For details of Autotoll Administration Fee and Unitoll Service Fee, please contact Autotoll Customer Service Hotline at 2627-8888 or visit Autotoll website at www.autotoll.com.hk/autotollclub.

(b) Renumbering original clauses 2, 5 to 9 to clauses 1 to 6 accordingly. For the relevant terms and conditions, please refer to www.dahsing.com/card/unitnc/en.

You can continue to use your existing Card (including the principal and supplementary card(s), if applicable) and if you do so, please take note of the following arrangements:

The following services, Card functions and Card details will remain unchanged

Apart from the termination of Autotoll Automatic Top-Up Service, Autotoll Administration Fee and Unitoll Service Fee Rebate with effect from the Effective Date, **the credit card functions and services of your Card will remain unchanged**. The current credit card number, credit card annual fees, credit limit, service fees (including but not limited to financial charges and other fees and charges), and the other services including but not limited to your ATM PIN number, 24-Hour Telephone Banking / Online Banking user ID and password, autopay service, Octopus Automatic Add-Value Service, Dah Sing Mobile Payment Service (such as Apple Pay, Google Pay™ and Samsung Pay), Cash-in Plan, Happy Installment Plan, interest-free installment plan and credit card cheque facilities, if applicable, will also remain unchanged.

Unitoll function arrangements

Starting from 16 March 2026, the Unitoll function of your existing Card will no longer be available. You will no longer be able to go straight through all the ETC toll roads in China with the Card. Both of your Autotoll account and Unitoll account will be cancelled. If you would like to continue using the Unitoll service, you can apply for a new Unitoll account via the mobile application of Unitoll. Before applying for a new Unitoll account, please first submit a cancellation request of your existing Autotoll account at Autotoll's website. Your Unitoll account will be cancelled accordingly upon the cancellation of your Autotoll account. Once the cancellation is completed, you can apply for a new Unitoll account. For the details relating to cancellation or refund (if applicable) of Autotoll account, please refer to Autotoll's website at www.autotoll.com.hk/cancel or contact Autotoll for more details.

Other important information and arrangements

The Autotoll Automatic Top-Up Service, Autotoll Administration Fee Rebate and Unitoll Service Fee Rebate will be terminated starting from the Effective Date.

Please note that you may refuse to accept the above amendments by giving notice to Dah Sing Bank, Limited ("**the Bank**") to terminate the account of your Card. Otherwise, the above amendments shall be binding on you if you continue to maintain the said account and / or use your Card and / or the relevant services of the Bank on or after the Effective Date. Please also note that the Bank may not be able to continue to provide you with the services in relation to your Card if you do not accept the above amendments. Should you have any queries, please feel free to contact our Customer Service Hotline on 2828 8168.

In the event of any inconsistency between the English and Chinese versions of this document, the English version shall prevail.

Dah Sing Bank, Limited
 December 2025

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.