

Service Charges for Dah Sing Business Multi-Currency Mastercard Debit Card – 328 Business Banking

Item	Service Charge
1. Debit Card Annual Fee	Waived
2. Debit Card Re-issue	HKD 50 per card
3. Local ATM Cash Withdrawal in Hong Kong	
• Dah Sing ATM / JETCO ATM	Waived
• Non-JETCO ATM	HKD 20 per transaction
4. Oversea ATM Cash Withdrawal ^{1,2,3,4,5}	
• JETCO ATM	HKD 28 per transaction
• Non-JETCO ATM	HKD 40 per transaction
5. In-store / Online Purchase ^{2,5}	
• Supported Currencies ^{3,4}	Waived

1. Surcharges of overseas ATM services imposed by local banks (if applicable) may be levied on top of the above fee(s) and charge(s) related to Overseas ATM Cash Withdrawal.
2. Please activate the overseas ATM withdrawal function, in-store / online purchase limit and Auto FX function (if applicable) of your Debit Card via Dah Sing Bank 328 Business e-Banking or Mobile Banking app before travelling abroad if you wish to use such functions abroad.
3. If there is no sufficient available fund in your card / bank account applicable to your Debit Card in the Supported Currency relevant to settle the full amount of your Overseas ATM Cash Withdrawal or In-store / Online Purchase (as the case may be), the Bank has the right (but shall not be obliged) to convert the difference between the relevant transaction / withdrawal amount and the available balance in the relevant transaction currency in your relevant card / bank account ("Transaction Difference") to and debited in Hong Kong dollar from your relevant card / bank account at the Bank's prevailing exchange rate without prior notice to you. If there are sufficient available funds in Hong Kong dollar in your relevant card / bank account to settle the Transaction Difference, the Bank will debit the Hong Kong dollar and the available remaining balance in that relevant Supported Currency from such account to settle the Transaction Difference and the relevant transaction / withdrawal amount accordingly. If there is no sufficient available fund in Hong Kong dollar in such account to settle the Transaction Difference, then the Bank has the right to reject the relevant transaction / withdrawal.
4. If the Bank effects the Auto FX and authorizes a transaction / withdrawal which a customer has made but such transaction / withdrawal is subsequently cancelled or not settled, the currency exchange effected through the Auto FX will not be reversed.
5. The exchange rate applicable to each transaction / withdrawal in non-supported foreign currency includes (i) the exchange rate determined by Mastercard on the date on which the transaction / withdrawal is processed and (ii) a transaction fee of 1.95% on the relevant transaction / withdrawal amount (transaction fee(s) charged by Mastercard to the Bank inclusive (if applicable)).

Note: The Supported Currencies of Dah Sing Business Multi-Currency Mastercard Debit Card are HKD, AUD, CAD, CHF, EUR, GBP, JPY, NZD, RMB, SGD, USD.

In the event of any discrepancy or dispute as to the meaning of any provision, the English text shall prevail.

For the service charges in HKD equivalent, the Bank will levy the fee according to an exchange rate set by the Bank. All out-of-pocket expenses are for account of clients. For charges not listed above, please contact our branches / department or visit www.dahsing.com for details. The Bank reserves the right to revise any charges, special offers or introduce charges not included in this booklet. If you have any queries about any of the charges mentioned in this booklet, please call our 328 Business Banking Customer Service Hotline at 2828 8008.