

List of Service Charges for Dah Sing Credit Card/ Private Label Card

(Effective from 30 December, 2022)

Item	Service Charge	
1. Annual Fee	<u>Principal Card</u>	<u>Supplementary Card</u>
Classic Card/UnionPay Dual Currency Classic Card	HKD300	HKD150
Gold Card/Titanium Card	HKD600	HKD300
Platinum Card/UnionPay Dual Currency Platinum Card/UnionPay Dual Currency Diamond Card	HKD1,800	HKD900
World Mastercard	HKD2,000	HKD1,000
Visa Infinite Card	HKD3,000	HKD1,500
Private Label Card	Free	Free

2. Financial Charge

Card Types	Retail Purchase (APR)*	Cash Advance (APR)*
Private Label Card	31% (34.46%)	N/A
All Credit Card Types	31% (34.46%)	31% (35.81%)

* The Annualized Percentage Rate (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 basic interest rate and other fees and charges of a product expressed as an annualized rate.

3. Cash Advance Handling Fee¹

(Applicable to Cash Advance transactions including "JET Payment" or credit card payment of other JETCO member banks via JETCO ATM/JETCO ATM Interbank Transfer Service)

- Visa/Mastercard Not applicable
- UnionPay Dual Currency Card² Not applicable

Item	Service Charge	
4. Minimum Payment²	<ul style="list-style-type: none"> • Credit Card <p>- If the Monthly Statement Balance is HKD/RMB200 or above, the minimum payment will be the total amount of bank service fees and financial charges plus 1% of total outstanding balance of transactions or HKD/RMB200 (whichever is higher)</p> <p>- If the Monthly Statement Balance is less than HKD/RMB200, the minimum payment will be the Monthly Statement Balance</p> <ul style="list-style-type: none"> • Private Label Card <p>Total outstanding balance</p>	
5. Late Fee²	HKD/RMB300 or an amount equivalent to the minimum payment stated on the monthly statement (whichever is lower)	
6. New Card Replacement Fee (or New Balance Transfer Account, if applicable)	HKD/RMB120 per card/account	
7. Overlimit Handling Charge²	<ul style="list-style-type: none"> • Balance exceeded available credit limit <p>HKD/RMB200 each time (Each card account will be charged maximum once per statement cycle)</p>	
8. Temporary Overdraft Penalty Interest Rate and Handling Charge (The adjustment of respective Interest Rate will be effective from the issuance date of monthly statement)	Dah Sing Savings Interest Rate plus HKD120 handling charge per occurrence	
9. Returned Items (Cheque or Direct Debit Authorization)	Not Applicable	
10. Sales Draft Retrieval Fee (Only applicable to the transactions made by UnionPay Dual Currency Credit Card)	HKD/RMB70 per copy	
11. Statement Retrieval Fee	HKD/RMB50 per month	
12. Credit Balance Withdrawal²	HKD/RMB75 per transaction	
13. Handling Fee On Over-the-counter Payment at branch^{1,2}	HKD/RMB30 per item	
14. Handling Fee on Bulk Notes Deposit^{1,3}	<ul style="list-style-type: none"> • Up to 300 pcs per day per customer Free • Over 300 pcs per day per customer 0.5% of total amount (min. HKD150 or equivalent) 	
15. PayEasy Bill Payment Service^{1,3}	<ul style="list-style-type: none"> • To general merchants Free • To pre-registered merchants 1% of payment amount 	
16. Instalment Plan Cancellation Fee¹	HKD300 (per product/service)	

Item	Service Charge	
17. Cheque Facilities (Applicable to designated Credit Card/Balance Transfer Account only) ¹	<ul style="list-style-type: none"> • Cheque Handling Fee <p>- Program Card/Smart Choice Balance Transfer Account/ Ex-Snoopy Card transferred from Mevas Bank/Other 3% of cheque amount or minimum HKD55 (whichever is higher)</p> <p>- M28/Other Credit Cards transferred from Mevas Bank 2% of cheque amount or minimum HKD30 (whichever is higher)</p> <p>- Ex-Arsenal Football Club/ Ex-Liverpool Football Club/ Program or Co-branded Cards transferred from Mevas Bank 1% of cheque amount or minimum HKD30 (whichever is higher)</p> <ul style="list-style-type: none"> • Cheque Book Ordering Fee HKD20 per cheque book • Return of Inward Clearing Cheque <p>- Lack of funds HKD120 per item</p> <p>- Other reasons (except post-dated cheque) HKD50 per item</p> <ul style="list-style-type: none"> • Stop Cheque Payment HKD100 per cheque or a consecutive range of cheques • Cancel Stop Cheque Payment HKD100 per cheque 	

18. Transaction Fee for Foreign Currency Transaction and Cross-border Transactions in Hong Kong Currency

(Including transactions in Hong Kong Dollar or Foreign Currency made outside of Hong Kong; transactions in Foreign Currency made in Hong Kong and transactions at any merchant not registered in Hong Kong)

- Visa/Mastercard
 - Foreign Currency Transaction – Transaction in foreign currency made outside of Hong Kong or in Hong Kong which are debited to your credit card account after conversion into Hong Kong Dollars on the date the item is processed at a rate⁴ determined by Visa/Mastercard plus a fee of 1.95% on the transaction amount (transaction fee(s) charged by Visa/Mastercard to the Bank included, if applicable).
 - Cross-border Transactions in Hong Kong Currency (Applicable to Settling Foreign Currency Transaction in Hong Kong Dollars) – Transactions in Hong Kong Currency made outside of Hong Kong (which are simultaneously converted into Hong Kong Dollars by the merchant at an exchange rate⁴ determined at the time of transaction) or transactions at any merchant not registered in Hong Kong (e.g. internet transaction), a transaction fee of 1% on the transaction amount will be charged by Visa/Mastercard and debited to your credit card account.

- UnionPay Dual Currency Card
- Card transactions in any currencies other than Hong Kong Dollars and Renminbi which are debited to your credit card account after conversion into Hong Kong Dollars on the date the item is processed at a rate⁴ determined by UnionPay International.

Item	Service Charge	
19. Fee related 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. Customers are reminded to ask the merchants for the foreign currency exchange rates and the percentage of handling fees (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) 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.	
20. Alipay[®] Express Payment[™] Service Bank Service Charge^{1,5}	1.5% of each transaction carried out via Alipay [®] Express Payment [™] Service	
21. Paper Statement Fee	<p>If customers receive one or more paper statements in the period of January to June or July to December every year, the Bank will charge HKD30 for the paper statements posted during the period and the charge will be levied in July or January next year respectively.</p> <p>The following customers will be exempted:</p> <ol style="list-style-type: none"> Seniors (aged 65 or above), or Customers who receive welfare allowances or allowances from Social Welfare Department (supporting documents required), or Recipients of the Government's Disability Allowance (supporting documents required), or Low-income group customers, with individual income below HKD7,300 or household monthly income below HKD11,500 (supporting documents required) <p>Eligible customers (1) will be exempted automatically. Eligible customers (2)-(4) have to apply for fee waiver with the Bank.</p>	

- Not applicable to Private Label Card.
- The Renminbi Account and Hong Kong Currency Account of UnionPay Dual Currency Credit Card will be counted separately. Reference to fees and charges in RMB in this list of service charges applies to UnionPay Dual Currency Card (RMB account) only.
- Not applicable to UnionPay Dual Currency Card (RMB account).
- Such exchange rate may differ from that on the transaction date due to market fluctuation.
- Not applicable to Visa Card and UnionPay Dual Currency Card.

Remarks :

- If "Minimum Payment" of the statement is not settled on or before the "Payment Due Date", the "Instant Cash Reward" / "Cash Rebate" / "Bonus Point" and "Mileage Reward" will be suspended until the related minimum payment amount is settled.
- If there are 2 or more delinquent records in the past 12 consecutive months, the financial charge will be charged at the Annual Rate of 31% (APR of Retail Purchase is 34.46%; APR of Cash Advance / Smart Choice Balance Transfer Program and / or Cash Conversion Plan is 35.81%). Meanwhile, the "Instant Cash Reward", "Cash Rebate", "Bonus Point" and "Mileage Reward" will be suspended until the repayment records resume to normal, which means there is only 1 or no delinquent record in the past 12 consecutive months.
- A handling fee would be incurred for any overseas ATM cash advance transactions conducted at any of overseas (including China and Macau) ATM terminals with Visa Credit Card. The handling fee will be subject to the bank's decision of respective ATM terminals. For details of this fee item, customers should contact the relevant foreign bank or financial institution.
- Important reminder: Financial charges of cash advance transactions will be calculated and accrued daily from the transaction date. If the total outstanding balance is not settled before payment due date, relevant financial charges will continue to be accrued after the statement cutoff date and carried forward to the next statement until all outstanding balance is settled. Should there be any questions on settling the outstanding financial charges of cash advance transaction before the next statement date, please contact the Bank.

Dah Sing Bank reserves the right to change the above charges or introduce charges not included in this leaflet.

If applicable, the Dah Sing Bank's "Bank Service Charges" booklet is also applicable to Dah Sing Credit Card Accounts.

Dah Sing Bank, Limited