

**Please read and understand the information in this Key Facts Statement before applying for this product.**

### **Key Facts Statement (KFS) for Instalment Loan**

Dah Sing Bank, Limited ("the Bank")

Dah Sing Credit Card "Happy Installment" Plan  
 Aug 2023

<p>This product is an instalment loan.</p> <p>This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our offer letter for the final terms of your instalment loan.</p>												
<b>Interest Rates and Interest Charges</b>												
<b>Annualised Percentage Rate (APR)</b>	Please refer to "Additional Information" below.											
<b>Annualised Overdue / Default Interest Rate</b>	Please refer to "Additional Information" below.											
<b>Fees and Charges</b>												
<b>Handling Fee</b>	For a loan amount of HK\$100,000:											
	<table border="1"> <thead> <tr> <th><b>Loan Tenor</b></th> <th>6 month</th> <th>12 month</th> <th>18 month</th> <th>24 month</th> <th>36 month</th> </tr> </thead> <tbody> <tr> <td><b>APR of monthly handling fee</b></td> <td>3.55%</td> <td>3.82%</td> <td>3.91%</td> <td>3.95%</td> <td>3.97%</td> </tr> </tbody> </table> <p>The APR for calculating the monthly handling fee may vary for individual customers. Please refer to the latest promotional materials of the Bank, the Bank's website and / or contact our staff at 2828 8166 for details.</p>	<b>Loan Tenor</b>	6 month	12 month	18 month	24 month	36 month	<b>APR of monthly handling fee</b>	3.55%	3.82%	3.91%	3.95%
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	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 annualised rate.											
<b>Late Payment Fee and Charge</b>	Please refer to "Additional Information" below.											
<b>Prepayment / Early Settlement / Redemption Fee</b>	In case of early settlement of the outstanding balance of the Credit Card Installment Loan (including remaining loan amount and total handling fee) at any time, customer shall be subject to an Installment Plan Cancellation Fee of HKD300.											
<b>Returned Cheque Charge / Rejected Autopay Charge</b>	Please refer to "Additional Information" below.											
<b>Additional Information</b>												
<p>The monthly instalment of Dah Sing Credit Card "Happy Installment" Plan will be posted as credit card transactions in the relevant credit card account, be subject to the applicable interest rate(s) / APR and include other fees and charges applicable to retail purchase transactions in the relevant credit card account. For details, please refer to the Dah Sing Credit Card Cardholder Agreement, the other KFS and the List of Service Charges of the relevant credit card products.</p>												

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.

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