

NOTICE OF AMENDMENT RELATING TO THE "LIST OF SERVICE CHARGES FOR DAH SING BUSINESS CARD"

To cope with the recent market changes, the "List of Service Charges for Dah Sing Business Card" of Dah Sing Bank, Limited ("Bank") will be revised as follows with effect from **30 December 2022 ("Effective Date")** (Remark: The new financial charge will be effective on the day immediately following the relevant card statement date in January 2023):

Details of Amendments to the "List of Service Charges for Dah Sing Business Card":

Item	Content (deletion is crossed out, addition and changes are shaded in grey)
2.	<p>Financial Charge</p> <ul style="list-style-type: none"> Retail Purchase (APR)* 32% (35.70%) 31% (34.46%) Cash Advance (APR)* 32% (39.20%) 31% (35.81%) <p>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% 36% (APR: Retail Purchase 34.46%* 40.77%* / Cash Advance 35.81%* 44.90%*). Meanwhile, the "Cash Rebate" and "Bonus Point" 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.</p> <p>* 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.</p>

3.	<p>Cash Advance Handling Fee</p> <p>(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)</p> <ul style="list-style-type: none"> Visa / Mastercard 3.5% of transaction amount or minimum HK\$100 (whichever is higher) Not applicable UnionPay Dual Currency Card¹ 3.5% of transaction amount or minimum HK\$ / RMB100 (whichever is higher) Not applicable
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Please note that you may refuse to accept the above amendments by giving notice to the Bank to terminate the relevant Dah Sing Business Card account(s). Otherwise, the above amendments shall be binding on you if you continue to maintain and / or use your Dah Sing Business Card(s) and / or use 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 the Dah Sing Business Card(s) if you do not accept the above amendments.

Dah Sing Bank, Limited

November 2022

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