

親愛的客戶：

選用大新信用卡超出信用限額之安排

感謝您對大新信用卡的支持。本行就信用卡超出信用限額之安排有所更新，請於 2023 年 10 月 27 日或以前透過 dahsing.com/card/overlimit 確認保留 / 申請信用卡超出信用限額之備用信貸^{1,2}。

透過此項服務，您將可作超出信用限額之簽賬，以避免於購物簽賬時因信用限額不足而令交易被拒絕，以備不時之需，令您的消費更有彈性。如您於本行持有多於一張信用卡主卡，您只需以其中一張主卡號碼提交確認保留 / 申請，新設定將適用於您名下之所有主卡及附屬卡戶口，並於 2023 年 10 月 29 日起生效。

如您選擇不保留備用信貸，則無須進行設定，而您將可能無法進行交易金額超出可用信用限額之交易，唯請注意某些交易（例如八達通自動增值服務、離線交易、非接觸式交易、自動轉賬等）仍可能不會被停止，縱使該等交易導致信用卡戶口總結欠超出可用信用限額，而有關手續費亦因而會被收取。

¹ 備用信貸金額為可用信用限額之 10%。如您希望簽賬預算更充裕，您亦可透過電郵或郵寄方式提交「[更改信用額申請表](#)」予本行申請永久性提高信用額。

² 確認保留 / 申請超出信用限額之備用信貸服務，即表示當您的信用卡總結欠超出可用信用限額時，您可能會因此而被收取有關手續費，而您亦需要對所有超出信用限額之交易負責。

定期信貸檢討通知

此外，本行可能會於未來 12 個月內，不時要求查閱由信貸資料服務機構持有之閣下個人信貸資料，以檢討您現有之信貸服務（如有），包括但不限於增加、減少或取消信貸額。有關的定期信貸檢討並不會影響閣下之信貸評級，詳情請向相關信貸資料服務機構查詢。

常見問題

超出信用限額之安排

什麼是超出信用限額之備用信貸？

答：超出信用限額之備用信貸是指當您的信用卡戶口總結欠超出可用信用限額時，您仍可作超出信用限額之簽賬，以避免於購物簽賬時因信用限額不足而令交易被拒絕。備用信貸金額為可用信用限額之 10%。

如我选择不保留備用信貸，我需要進行設定嗎？

答：如您选择不保留備用信貸，則無須進行設定。

確認保留 / 申請信用卡超出信用限額之備用信貸會衍生手續費嗎？

答：確認保留 / 申請信用卡超出信用限額之備用信貸並不會衍生手續費。但當您的信用卡總結欠超出可用信用限額時，您可能會因此而被收取有關手續費，而您亦需要對所有超出信用限額之交易負責。有關手續費之詳情請參閱「[大新信用卡 / 貴賓卡服務費用一覽表](#)」。

定期信貸檢討

為甚麼要進行定期信貸檢討？

答：作為信貸服務提供者，銀行需要不時定期檢討客戶的現有信貸安排或續批到期的信貸安排時取得客戶的信貸報告。

大新銀行有限公司 謹啓

2023 年 9 月

中、英文版本如有任何歧異，一概以英文版本為準。

Dear Customer,

September 2023

Arrangement on Dah Sing Credit Card Over-the-limit Facility

Thank you for your support to Dah Sing Credit Card. We would like to inform you about the latest arrangement on the use of Credit Card Over-the-limit Facility. **Please visit dahsing.com/card/overlimit/en for confirmation on maintaining / applying for the facility^{1,2} on or before 27 Oct 2023.**

Your spending can be more flexible with this service - you will be able to conduct transactions that exceed your credit limit and will not be rejected due to insufficient available credit limit. If you have more than one Principal Credit Card with the Bank, you may conduct the setup with any one of the Principal Credit Card number and the setting will apply to all of your Principal Card(s) and Supplementary Card(s). The above setting will take effect on 29 Oct 2023.

No action is required if you opt for not maintaining the facility but you may not be able to conduct transactions with amount exceeding the available credit limit. However, please note that certain transactions (e.g. Octopus automatic add-value service, offline transactions, contactless transactions, autopay, etc.) may not be stopped even if they will result in the outstanding balance of your credit card account exceeding the available credit limit and an overlimit handling charge may be levied as a result.

¹ Over-the-limit facility is 10% of the available credit limit. You may also submit the "[Application Form for Change of Credit Limit](#)" by email or post to the Bank to apply for a permanent increase of credit limit to provide more flexibility for your spending needs.

² If you opt for maintaining / applying for the facility, an overlimit handling charge may be levied when the outstanding balance of your credit card account exceeds the available credit limit and you shall be liable for all transactions under the over-the-limit facility.

Regular Credit Review

Besides, the Bank may from time to time in the next 12 months require access to your credit data held by credit reference agency(ies) for the purpose of reviewing the existing consumer credit facilities (if any) obtained by you, including but not limited to increasing, decreasing or canceling the credit amount. The regular credit assessment will not affect your credit rating, please refer to related credit reference agency(ies) for details.

Frequently Asked Questions

Arrangement on Over-the-limit Facility

What is over-the-limit facility?

Answer: With over-the-limit facility, you will be able to conduct transactions that exceed your credit limit and will not be rejected due to insufficient available credit limit. Over-the-limit facility is 10% of the available credit limit.

If I opt for not maintaining over-the-limit facility, what should I do?

Answer: No action is required if you opt for not maintaining the facility.

Will maintaining / applying the over-the-limit facility incur any handling charges?

Answer: Maintaining / applying for the over-the-limit facility will not incur any handling charges. However, an overlimit handling charge may be levied when the outstanding balance of your credit card account exceeds the available credit limit and you shall be liable for all transactions under the over-the-limit facility. Please refer to "[List of Service Charges for Dah Sing Credit Card / Private Label Card](#)" for details of handling charges.

Regular Credit Review

Why the regular credit review is required?

Answer: As a credit service provider, the Bank is required to conduct regular review on customer's existing credit facilities or a renewal of those facilities when due.

Yours faithfully,

Dah Sing Bank, Limited

In case of any discrepancy between the English and Chinese versions, the English version shall prevail.