

Terms and Conditions for "Personal Loan 7-day Cooling-off Period" Arrangement

1. Shall the customer decide to initiate a request ("**Cooling-off Request**") for the "**Personal Loan 7-day Cooling-off Period**" Arrangement ("**Cooling-off Arrangement**"), the customer is required to fulfil all corresponding requirements (as set forth in Clause 3 or 4 below) for the relevant Loan Product within 7 calendar days following the successful drawdown date ("**Cooling-off Period**") of the Loan (as defined below) in order to be eligible for the Cooling-off Arrangement ("**Eligible Customer**"), and, if applicable, the waivers set forth in the table below.

Loan Type	Loan Product (each and collectively, "Loan")	Eligible Waiver
Instalment Loan	<ul style="list-style-type: none"> • Credit Mastermind Instalment Loan 	<u>Early Settlement Handling Fee:</u> 3.5% of the original Loan amount, minimum HK\$500
	<ul style="list-style-type: none"> • Express Money Instalment Loan • Express Money Plus Instalment Loan • e-Cash Instalment Loan • e-Cash Plus Instalment Loan • Instalment Personal Tax Loan 	<u>Early Settlement Handling Fee:</u> 2.5% of the original Loan amount, minimum HK\$500
Revolving Loan	<ul style="list-style-type: none"> • e-Cash Revolving Loan • In-Money Revolving Loan • Virtual Cash/YouBuy Cash 	Not Applicable
Overdraft Facility	<ul style="list-style-type: none"> • FlexiMoney Overdraft Facility 	

2. By exercising the Cooling-off Request:
 - a. in respect of Instalment Loan (whether of a new or top-up Loan nature), it will be considered and handled as an early settlement of the entire Loan in full; and
 - b. in respect of Revolving Loan or Overdraft Facility (whether the relevant Loan account is newly opened or not), it will be considered and handled as cancellation and termination of the relevant Loan Account.
3. Requirements for initiating a Cooling-off Request for Instalment Loan:
 - a. Successfully submit the "**Personal Instalment Loan Full Early Settlement Service Request Form**" through Dah Sing Bank, Limited's (the "**Bank**") Personal Loans Hotline at 2828 8111 or by visiting any of the Bank's branches in person within the Cooling-off Period; and
 - b. After fulfilling Clause (3)(a) above, according to the Bank's terms, visit any of the Bank's branches in person within the Cooling-off Period to successfully:
 - i. repay the entire outstanding principal of the Loan;
 - ii. pay the daily interest of the Loan accrued ("Accrued Interest") and / or Loan Handling Fee payable (if applicable) ("Cooling-off Period Interest") for the period commencing from the date after the date of the Loan drawdown to the date of successful early settlement in full (both dates inclusive); and
 - iii. refund the cash value of all cash rebate rewards and/or extra rewards received under the Loan in full (if any).

The "**Cooling-off Period Interest**" is calculated as follows: Accrued Interest and/or Loan Handling Fee payable (if applicable) for the Loan's first ordinal repayment ÷ number of calendar days of the Loan's drawdown month x number of calendar days for the period commencing from the date after the date of the Loan drawdown to the date of successful early settlement in full (both dates inclusive) (rounded up to the nearest Hong Kong Dollar). The Accrued Interest and Loan Handling fee payable (if applicable) for the first ordinal repayment are calculated on the basis of "Rule of 78". Customers should refer to the relevant Loan Confirmation Letter for the relevant information. The Bank may at its sole discretion (subject to change from time to time) determine and change how the above Accrued Interest and Loan Handling Fee payable are to be calculated, including but not limited to adopt calculation basis different from that/those mentioned above and in the application form for the Loan.

4. Requirements for initiating a Cooling-off Request for Revolving Loan or Overdraft Facility:

- a. Successfully submit the corresponding Service Cancellation Form through the Bank's staff via the Bank's Personal Loans Hotline at 2828 8111 or by visiting any of the Bank's branches in person within the Cooling-off Period; and
 - b. **After fulfilling Clause (4)(a) above, according to the Bank's terms, visit any of the Bank's branches in person within the Cooling-off Period to successfully settle all debit balance and accrued interest of the relevant Current Account in full (if any).**
5. Eligible Customers are not eligible to receive any promotional rewards. The Bank reserves the right to debit the equivalent amount (rounded up to the nearest Hong Kong Dollar) of the full cash value of all cash rebate rewards and / or extra rewards received under the Loan (if any) from the Eligible Customer's accounts.
 6. If the Bank determines at its sole discretion, that any Cooling-off Request is not within the intended scope of the Cooling-off Arrangement, is not reasonable or is considered abuse of the Cooling-off Arrangement, the Bank expressly reserves the rights at its sole and absolute discretion to reject the Cooling-off Request, refuse to make the refund / waiver of relevant Accrued Interest and / or Loan Handling Fee (if applicable) or otherwise debit the Eligible Customer's account(s) for the refund / waiver made. Any handling of refund / waiver shall be subject to the Bank's final decision.
 7. The Bank reserves the right to amend these Terms and Conditions with prior notice. In case of disputes, the Bank's decision shall be final and conclusive.
 8. These Terms and Conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region ("Hong Kong"). Any dispute arising under these Terms and Conditions shall be subject to the non-exclusive jurisdiction of the courts of Hong Kong.
 9. A person who is not a party to these Terms and Conditions may not enforce any of the terms under the Contracts (Rights of Third Parties) Ordinance (Cap 623 of the Laws of Hong Kong).

In the event of any discrepancy between the Chinese and English versions of these Terms and Conditions, the English version shall prevail.

**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.**