

## Unsecured Loan Services

### 1. Personal Instalment Loan

- Late Charge  
HKD500 per month
- Default Interest  
Calculate on daily basis at 2.5% per month on overdue instalment payments until repayment record resume to normal and charge on monthly basis (default interest for 1 day = overdue instalment payment amount x 2.5% x 12 / 365)
- Early Settlement Handling Fee (Except Credit Mastermind Instalment Loan)  
2.5% of the original loan amount (minimum HKD500) and the interest payable for the month or part thereof from the last monthly repayment date to the date when the total outstanding amount is settled.
- Early Settlement Handling Fee (For Credit Mastermind Instalment Loan)  
3.5% of the original loan amount (minimum HKD500) and the interest payable for the month or part thereof from the last monthly repayment date to the date when the total outstanding amount is settled.
- Re-issue of Loan Confirmation Letter  
HKD100 per copy
- Replacement of Express Money Card  
HKD100
- Credit Mastermind Instalment Loan additional service charge for applying unsecured personal loan or credit card  
If the customer applies for unsecured personal loan or credit card within 12 months from loan drawdown, there will be a monthly surcharge equal to 0.2% of the original loan amount or HKD300 per month, whichever is higher, until the twelfth (12th) repayment.
- Extension Fee (For change of repayment date before loan disbursement)<sup>^</sup>  
Extension fee, calculated based on the amount of the loan drawn at monthly flat rate on daily basis from the date which is one month after the drawdown date to the first repayment date.
- Extension Fee (For change of repayment date after loan disbursement)<sup>#</sup>  
HKD100 and extension fee, the latter of which shall be calculated based on the outstanding principal loan amount at monthly flat rate on daily basis from the date which is one month after the original repayment date to the amended repayment date.

### 2. Unsecured Overdraft Facilities\*

- Annual Fee  
1% of credit limit (minimum HKD300, maximum HKD1,000)
- Monthly Minimum Repayment Amount  
3.5% of outstanding statement balance (minimum HKD50)
- Late Charge / Late Repayment Fee  
HKD200 per month
- Interest Rate on Late Payment Account  
If there are 2 or more delinquent records in the past 12 consecutive months, the interest rate will be assessed at 30% p.a.\*\*, and will resume to normal after 12 consecutive months of good repayment records.
- Unauthorized Overdraft (balance exceeded available credit limit)  
HKD Prime + 10% p.a. plus HKD150 handling charge per occurrence

### 3. Cash Card / Revolving Loan

- Annual Fee  
1% of credit limit (minimum HKD300, maximum HKD1,000)
- Late Charge / Late Repayment Fee  
HKD200 per month
- Finance Charge on Late Payment Account - e-Cash / YouBuy Cash / In-Money Revolving Loan / Virtual Cash  
If a customer's account has a delinquent record showing the "Minimum Payment" not fully settled, the finance charge will be calculated at the daily rate of 0.0821% (annualized rate 30%)<sup>Δ</sup>. The original loan interest rate will be restored on the first day of next statement cycle until after the repayment record resumes to normal.
- Cash Withdrawal Fee  
Not Applicable
- Card Replacement Fee - Cash Card  
HKD100 per card
- Statement Retrieval Fee  
HKD50 per copy
- Credit Balance Withdrawal  
HKD75 per transaction
- Monthly Minimum Repayment Amount  
3.5% of outstanding statement balance (minimum HKD50)

<sup>^</sup> Only applicable to Credit Mastermind Instalment Loan and Instalment Loans with credit limit.

<sup>#</sup> Only applicable to customers whose amended repayment date is more than one month away from the original repayment date.

\* Other fees and charges will be subject to the prevailing fees and charges of Current Account.

\*\* According to the Guideline of Code of Banking Practice, the Annualized Percentage Rate of annualized rate 30% is 34.49%, excluding the annual fee, and is rounded to the nearest 2 decimal places.

<sup>Δ</sup> The finance charge to be imposed will be the above-stated finance charge on late payment account or the original finance charge of the loan account, whichever is higher. According to the Guideline of Code of Banking Practice, the Annualized Percentage Rate of annualized rate 30% is 34.49%, excluding the annual fee, and is rounded to the nearest 2 decimal places.

General Bank Customer refers to both personal and non-personal customers of the Bank, unless otherwise specified.

For the definition and details of 328 Business Banking Customer (Premium Status), please refer to the Bank's website at [www.dahsing.com/biz/reward/en](http://www.dahsing.com/biz/reward/en).

For enquiry from Private Banking customers, please contact your designated Private Banking Relationship Manager.

In the event of any discrepancy or dispute as to the meaning of any provision, the English text shall prevail.

For the service charges in HKD equivalent, the Bank will levy the fee according to an exchange rate set by the Bank. All out-of-pocket expenses are for account of clients. For charges not listed above, please contact our branches / department or visit [www.dahsing.com](http://www.dahsing.com) for details. The Bank reserves the right to revise any charges, special offers or introduce charges not included in this booklet. If you have any queries about any of the charges mentioned in this booklet, please call our Customer Service Hotline:

2828 8000 (Personal Banking Customers)

2828 8008 (328 Business Banking Customers)

2507 6000 (Vehicle / Equipment Finance Customers)

2828 7028 (Securities Customers)

2828 8009 (Cash Card Customers)

2828 5488 (Credit Card Customers)