

Terms and Conditions of Dah Sing United MileagePlus World Mastercard

Appointment of Chip Card / Magnetic Strip Card Services Provider:

Goldpac Datacard Solutions Company Limited ("Goldpac") which located in the Mainland China is our chip card / magnetic strip card embossing and credit card personalization services provider. It is always the policy of Dah Sing Bank, Limited ("Bank") to fully comply with the data protection principles and relevant provisions of the Personal Data (Privacy) Ordinance (Cap. 486) during the disclosure or transfer of any personal data. Goldpac will also apply stringent controls to safeguard the confidentiality and security of your data during the chip card / magnetic strip card embossing and personalization process. Your personal data may also be disclosed or provided to any person to whom the Bank or Goldpac is under an obligation to make disclosure under any applicable laws or regulations, or under and for the purposes of any guidelines issued by competent regulator(s) or other authorities (including but not limited to government departments, judiciary or tax authority(ies)).

Key Facts Statement of Credit Card:

Aug 2023

Interest Rates and Finance Charges
APR* for Retail Purchase: 34.46% when you open your account and it will be reviewed from time to time. The Bank will not charge you finance charges if you pay your balance in full by the due date each month. Otherwise, finance charges will be charged on (i) the unpaid balance from the date of the previous statement on a daily basis; and (ii) the amount of all new transactions from the respective transaction dates, until payment in full.
APR* for Cash Advance: 35.81% when you open your account and it will be reviewed from time to time. Finance charges will be charged on the amount of cash advance from the date of the transaction on a daily basis until payment in full.
Delinquent APR*: 34.46% (Retail Purchase) & 35.81% (Cash Advance / "Smart Choice" Balance Transfer Program and / or Cash Conversion Plan) if there are 2 or more delinquent records in your account in the past 12 consecutive months, the above finance charges rate will be assessed.
Interest Free Repayment Period: Up to 60 days
Minimum payment: (i) If the Monthly Statement Balance is HKD / RMB 200 or above, the minimum payment will be the total amount of bank service fees and financial charges plus 1% of total outstanding balance of transactions or HKD / RMB 200 (whichever is higher); or (ii) if the Monthly Statement Balance is less than HKD / RMB200, the minimum payment will be the Monthly Statement Balance .
Fees

<p>Annual Fee:</p> <p>HKD300 for Classic Card / UnionPay Dual Currency Classic Card (HKD150 for each supplementary Card)</p> <p>HKD600 for Gold Card / Titanium Card (HKD300 for each supplementary Card)</p> <p>HKD1,800 for Platinum Card / UnionPay Dual Currency Platinum Card / UnionPay Dual Currency Diamond Card (HKD900 for each supplementary Card)</p> <p>HKD2,000 for World Mastercard (HKD1,000 for each supplementary Card)</p>
<p>Cash Advance Handling Fee: Not Applicable</p>
<p><u>Fees relating to Foreign Currency Transaction</u></p> <p>Transaction Fee for Foreign Currency Transaction: 1.95% on the transaction amount in foreign currency made outside of Hong Kong or in Hong Kong</p> <p>Transaction Fee for Cross-border Transaction: (Applicable to Settling Foreign Currency Transaction in Hong Kong Dollars) 1% on the transaction amount in Hong Kong currency made outside of Hong Kong or at any merchants not registered in Hong Kong</p>
<p>Fee related to Settling Foreign Currency Transaction in Hong Kong Dollars: Customers may sometimes be offered the option to settle foreign currency transactions in Hong Kong dollars at the point of sale overseas. Such option is a direct arrangement offered by the overseas merchants and not the card issuer. Customers are reminded to ask the merchants for the foreign currency exchange rates and the percentage of handling fees (a transaction fee for cross-border transaction of 1% on the transaction amount will be charged by Visa / MasterCard and debited to your credit card account) to be applied before the transactions are entered into since settling foreign currency transactions in Hong Kong dollars may involve a cost higher than the foreign currency transaction handling fee.</p>
<p>Late Payment Fee: HKD / RMB 300 or an amount equivalent to the minimum payment stated on the monthly statement (whichever is lower)</p>
<p>Overlimit Handling Charge: HKD / RMB 200 each time (Each card account will be charged maximum once per statement cycle)</p>
<p>Returned Items (Cheque or Direct Debit Authorization): Not Applicable</p>
<p>Paper Statement Fee: If customers receive one or more paper statements in the period of January to June or July to December every year, the Bank will charge HKD30 for the paper statements posted during the period and the charge will be levied in July or January next year respectively. The following customers will be exempted:</p> <ol style="list-style-type: none"> (1) Seniors (aged 65 or above), or (2) Customers who receive welfare allowances or allowances from Social Welfare Department (supporting documents required), or (3) Recipients of the Government's Disability Allowance (supporting documents required), or (4) Low-income group customers, with individual monthly income below HKD7,300 or household monthly income below HKD11,500 (supporting documents required) <p>Eligible customers (1) will be exempted automatically. Eligible customers (2) - (4) have to apply for fee waiver with the Bank.</p>
<p>If there are 2 or more delinquent records in the past 12 consecutive months, the "Instant Cash Reward", "Cash Rebate", "Bonus Point" and "Mileage Reward" 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>

*Note: APR = Annualised Percentage Rate. According to the guideline of the Code of Banking Practice, APR is calculated based on the Net Present Value method.

Illustrative example

Assumptions:

- Outstanding Balance = HKD20,000
- Interest Rate = 30% p.a.
- No new transaction
- No annual fee and other fees
- Repayments are due on the 26th day after the statement date, and it is assumed that repayments are made on or before the due date

If you make no additional charges using this card and each month you pay...	You will pay off the outstanding balance of HKD20,000 in about...	and you will end up paying an estimated total of...
Only the minimum payment	26 years	HKD67,537
HKD849	3 years	HKD30,565 (Savings = HKD36,972)

To calculate the above information applicable to your specific case, please use our online calculator accessible from our website at www.dahsing.com/pws/ccard-payment-calculator/?lang=en-US.

Terms and Conditions relating to MileagePlus:

1. The Bank will credit the awarded miles to the MileagePlus Account according to the MileagePlus Account Number provided by "Dah Sing United MileagePlus World Mastercard" ("Eligible Card")'s cardholders. The Username of cardholder's MileagePlus account must be the same as the principal cardholder's name. If the pertinent miles fail to be credited due to an incorrect MileagePlus Account Number or Username provided by the cardholder, the Bank will not be held liable and will not re-issue the pertinent miles.
2. If the cardholder is unable to provide his / her MileagePlus Account Number at the time of card application, the Bank will not accept the application of the Eligible Card.
3. If the cardholder changes his / her MileagePlus account after the Eligible Card has been used, the cardholder must inform the Bank at least 1 month after the change in order to get the miles earned subsequently or transferred to the account as requested. Otherwise, the Bank will not be held liable and will not re-issue the relevant miles if the cardholder does not provide updated information.
4. Accrued miles, awards and benefits issued are subject to change and are subject to the rules of the United MileagePlus® Program, including without limitation the Premier® program ("MileagePlus

Program"), which are expressly incorporated herein. Please allow 6-8 weeks after completed qualifying activity for miles to post to your account. United® may change the MileagePlus Program including, but not limited to, rules, regulations, travel awards and special offers or terminate the MileagePlus Program at any time and without notice. United and its subsidiaries, affiliates and agents are not responsible for any products or services of other participating companies and partners. Taxes and fees related to award travel are the responsibility of the member. Bonus award miles, award miles and any other miles earned through non-flight activity do not count toward qualification for Premier status unless expressly stated otherwise. The accumulation of mileage or Premier status or any other status does not entitle members to any vested rights with respect to the MileagePlus Program. All calculations made in connection with the MileagePlus Program, including without limitation with respect to the accumulation of mileage and the satisfaction of the qualification requirements for Premier status, will be made by United Airlines® and MileagePlus in their discretion and such calculations will be considered final. Information in this communication that relates to the MileagePlus Program does not purport to be complete or comprehensive and may not include all of the information that a member may believe is important, and is qualified in its entirety by reference to all of the information on the united.com website and the MileagePlus Program rules. United and MileagePlus are registered service marks. For complete details about the MileagePlus Program, go to united.com.

5. Cardholder can check his / her MileagePlus Account Number and the detailed terms and conditions of the MileagePlus program by visiting at united.com .
6. The Bank and United Airlines reserve the right to amend these Terms and Conditions at any time without prior notice.
7. All matter and dispute are subject to the final decision of the Bank and United Airlines.
8. In case of any discrepancy between the Chinese and English versions of these Terms and Conditions, the English version shall prevail.

General Terms and Conditions:

9. The holder of Dah Sing United MileagePlus World Mastercard ("Eligible Card") ("Eligible Cardholder") can enjoy miles conversion reward by spending on Eligible Transactions (as defined in clause 11 below) with the Eligible Card: (i) for every HKD8 spent in Hong Kong, 8 bonus points will be earned which will be automatically converted to 1 Mile ("Basic Miles Reward"); (ii) for every HKD12 spent on Octopus Automatic Add Value Service, top-up to mobile wallets (including but not limited to top-up amounts to Octopus) via any mobile payment or adding a new Octopus on any mobile payment, 8 bonus points will be earned which will be automatically converted to 1 Mile; (iii) for every HKD5 spent overseas or at United Airlines (see clause 12 and clause 13 below for details), 8 bonus points will be earned which will be automatically converted to 1 Mile; and (iv) for every HKD6 spent at designated merchants (see clause 14 below for details), 1 Mile will be earned.
10. The earned bonus points will be posted on the monthly statement of the respective month and automatically converted to miles on the statement date of every month. Bonus points will be calculated based on each retail transaction (calculated up to the last integer) shown on the Credit Card

monthly statement. Any Mile beyond the decimal place after conversion will not be accumulated. The total bonus points earned by the Eligible Card's principal card and supplementary card(s), if applicable, will be calculated and converted to miles separately according to the spending amount shown on the credit card statement. The converted miles thus will be credited to the MileagePlus Account under the Principal Cardholder of the Eligible Card ("Principal Cardholder") within 6-8 weeks after the issuance of monthly statement without prior notice. To be eligible for miles conversion, the Principal Cardholder must also be a MileagePlus Account holder. The Principal Cardholder should check the record in his / her MileagePlus Account accordingly.

11. Eligible transactions for miles conversion ("Eligible Transactions") include retail purchases, Octopus Automatic Add Value Service amounts, top-up to mobile wallets (including but not limited to top-up amounts to Octopus) via any mobile payment and payment amounts in relation to adding a new Octopus on any mobile payment. Ineligible transactions include but are not limited to cash advances, autopay, "Happy Installment" payments, "Cash-in Plan" payments, branch cash-in payments, "Smart Choice" Balance Transfer Program payments, Cash Conversion Plan payments, Stocks Investment Savings Plans, "PayEasy" Bill Payment amounts, "JET Payment" amounts, tax payments, interest-free monthly installments, cheque payments (if applicable), bank handling fees (including but not limited to annual fees, financial charges, late fees and cash advance handling fees, etc.), casino transactions, unposted / cancelled / refunded / unauthorized / chargeback transactions. The Bank reserves the right of final decision to determine the eligibility of the Eligible Transactions.
12. Foreign currency transactions and cross-border transactions in Hong Kong currency including transactions in Hong Kong Dollars or Foreign Currencies made outside of Hong Kong, transactions in Foreign Currencies made in Hong Kong and transactions at any merchants not registered in Hong Kong. Transactions made via United Airlines' official website, United app, United reservations centre and any other official point of sales (even if conducted in Hong Kong) may be treated as cross-border transactions in Hong Kong currency and related transaction fees may be levied. Cardholders are required to understand the fees and charges that may arise from the purchase of the products or services of United Airlines before purchasing such products or services. Please refer to "List of Service Charges for Dah Sing Credit Card / Private Label Card" for details of the relevant charges.
13. Eligible Transactions at United Airlines include booking of air tickets or services via official website of United Airlines, official United App, official United reservations centres and any other official point of sales, but exclude bookings made via United Airlines franchise, codeshare or alliance airlines, or the booking of air tickets or services via travel agents, travel websites or other channels.
14. Please visit the Bank's website at dahsing.com/card/mp for the list of designated merchants for miles conversion.
15. The Eligible Card account and the respective MileagePlus Account must be valid and in good standing at the time the miles are credited into the MileagePlus Account. After the Bank credits miles to Cardholder's MileagePlus Account, the Bank will assume no responsibility for the converted miles.
16. Any enquiry, comments or complaints about the MileagePlus program products or services should be directed to United Airlines. The Bank shall not be responsible for any matter in relation to relevant products or services offered by United Airlines and the MileagePlus program.

17. Eligible Cardholders are required to keep all relevant original sales slips. In case of any disputes, the Bank reserves the right to request cardholders to submit the relevant original sales slips and other supporting documents for inspection. All sales slips submitted to the Bank will not be returned.
18. The respective miles will be deducted if there is any cancelled or refunded transaction on the monthly statement.
19. The Bank and United Airlines reserve the right to amend these Terms and Conditions and / or amend, suspend or terminate any offers herein at any time without prior notice. In case of disputes, the decision of the Bank and United Airlines shall be final and conclusive.
20. These Terms and Conditions contained herein shall form part of the Agreement governing the use of the Dah Sing Credit Card and shall be construed accordingly. In case of any conflict between these Terms and Conditions and the Agreement, these Terms and Conditions shall prevail.
21. 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. A person who is not a party to these Terms and Conditions may not enforce any of their provisions under the Contracts (Rights of Third Parties) Ordinance (Cap 623 of the Laws of Hong Kong).
22. In case of any discrepancy between the English version and the Chinese version of these Terms and Conditions, the English version shall prevail.

Terms and Conditions of 10,000 Welcome Miles ("Welcome Offer") (Not Applicable to Existing Dah Sing Credit Cardholder):

23. Welcome Offer is valid from 1 Jul 2024 to 31 Dec 2024 (both dates inclusive) ("Promotion Period").
24. The Welcome Offer is only applicable to new Principal Card applicant (i.e. an applicant who did not hold any Principal Card or Supplementary Card of any card type issued by the Bank in the past 12 months) who successfully applies for Eligible Card within the Promotion Period ("Eligible New Cardholder"). Each Eligible New Cardholder can only apply for one Eligible Card and is entitled to the Welcome Offer once only. If the Eligible New Cardholder also applies for other Dah Sing credit card(s), he / she can only enjoy the welcome offer once through the first approved Dah Sing credit card.
25. **To enjoy the Welcome Offer, the Eligible New Cardholder is required to accumulate the following designated amount of "Eligible Spending" (as defined in clause 26 below) by using the Eligible Card within the first 2 months from the date of card issuance:**

Accumulated amount of Eligible Spending	Welcome Miles (Extra Miles)
First HKD5,000	5,000 Miles
HKD8,000 (i.e. subsequent HKD3,000)	Cumulative total of 10,000 Miles

26. Eligible Spending includes retail purchases, cash advances, autopay, recurring payment amounts, designated Mobile Payment Transactions (including Apple Pay, Google Pay™ and Samsung Pay), interest-free monthly installments, gift redemption fees (if applicable), cheque payments (if applicable). Ineligible spending includes but is not limited to Octopus Automatic Add Value Service amounts, top-up amounts to mobile wallets (including but not limited to top-up amounts to Octopus) and purchase of Octopus via any mobile payment, mobile transfer and top-up transactions (including

but not limited to PayMe and TNG, etc.), WeChat Pay HK, Alipay HK, "Happy Installment" payments, Cash-in Plan payments, branch cash-in payments, "Smart Choice" Balance Transfer Program payments, Cash Conversion Plan payments, Stocks Investment Savings Plans, bank handling fees (including but not limited to annual fees, financial charges, late fees and cash advance handling fees, etc.), "PayEasy" Bill Payment amounts, "JET Payment" amounts, casino transactions and unposted / cancelled / refunded / unauthorized / chargeback transactions. The Bank reserves the final decision on whether a transaction is eligible to be an Eligible Spending. Eligible Spending of supplementary card(s) will be taken into account for the Welcome Offer. Spending is based on transaction date and the record of the Bank.

27. Welcome Offer will be credited into the Eligible New Cardholder's MileagePlus Account within 6 to 8 weeks upon fulfilment of the relevant requirement as set forth in the above clause 25. Please check the record in your MileagePlus Account accordingly.
28. The use of miles earned from this Welcome Offer is bound by the terms and conditions set out by United Airlines. For details, please visit united.com. Any enquiry, comments or complaints about the MileagePlus program products or services should be directed to United Airlines. The Bank shall not be responsible for any matter in relation to relevant products or services offered by United Airlines and the MileagePlus program.
29. If the Eligible New Cardholder cancels his / her Eligible Card within 13 months from card issuance, the Bank reserves the right to debit a handling fee of HKD800 from the relevant Eligible Card account without prior notice.

Terms and Conditions of United Airlines Round Trip Flight Ticket Lucky Draw ("Lucky Draw"):

30. The Lucky Draw promotion period is from 1 Jul 2024 to 30 Sep 2024 (both dates inclusive) ("Lucky Draw Promotion Period").
31. The Lucky Draw is only applicable to new Principal Card applicant (i.e. an applicant who did not hold any Principal Card or Supplementary Card of Eligible Card issued by the Bank in the past 12 months) who successfully applies for Eligible Card within the Lucky Draw Promotion Period and with card issuance on or before 31 Oct 2024 ("Lucky Draw Eligible Cardholder").
32. Each Lucky Draw Eligible Cardholder will be automatically enrolled to the Lucky Draw and be entitled to ONE lucky draw chance.
33. The Lucky Draw will be conducted in or before Nov 2024 and 2 winners ("Winner(s)") will be drawn randomly through a computer system. Each winner will receive 2 Round Trip Economy Class Tickets from Hong Kong to Los Angeles or San Francisco ("Prize"). Each Winner can only enjoy the Prize once only.
34. The Winner list of the Lucky Draw will be announced in the latest news section of the Bank's website (dashing.com) in or before Nov 2024. The Prize will be granted in the form of a redemption letter. The Bank will deliver the redemption letter to the Winners via registered mail according to the Winners' correspondence addresses in the Bank's record within 4 weeks from the Lucky Draw Winners' announcement date. The relevant Eligible Card Account and MileagePlus Account must remain valid when the Prize is to be credited.

35. The redemption letter is not replaceable in the event of any loss by the Winners. Winners shall notify the Bank on or before 31 Jan 2025 if the redemption letter is not received on or before 31 Dec 2024. The Bank assumes no liability and will not offer any compensation in respect of any failure to receive the redemption letter by the Winners.
36. The tickets of the Prize are fulfilled by United Airlines, Inc. ("**United Airlines**") with a travel validity period between 10 Jan 2025 to 30 Jun 2025 and are subject to United Airline's terms and conditions including those printed on the redemption letter.
37. The Bank is not the supplier of the Prize and will not be responsible for any liability relating to them. United Airlines will be solely responsible for any issues in relation to the Prize. Any disputes or complaints related to the Prize shall be resolved directly between the Winner and United Airlines.
38. The Lucky Draw is not applicable to the staff of the Dah Sing Financial Group.
39. The Bank reserves the right to amend these Terms and Conditions or vary, terminate or suspend the Lucky Draw at any time without prior notice. In case of disputes, the Bank's decision shall be final and conclusive.

Terms and Conditions of Complimentary Access to United Club ("United Club Offer"):

40. United Club Offer is only applicable to the Principal Cardholder of Eligible Card.
41. **The Principal Cardholder who has accumulated United Club Spending (as defined in clause 42 below) of HKD40,000 or above in the previous Spending Quarter (as defined below) will be entitled to get a complimentary United Club One-time Electronic Pass issued by United Airlines ("One-time Pass").**

The issuance of One-time Pass is listed below:

Each quarter of United Club Spending ("Spending Quarter")	Issue date of One-time Pass
1 Jan – 31 Mar	On or before 30 Apr
1 Apr – 30 Jun	On or before 31 Jul
1 Jul – 30 Sep	On or before 31 Oct
1 Oct – 31 Dec	On or before 31 Jan of the next year

Example: The Principal Cardholder will get a One-time Pass on or before 30 Apr 2024 upon accumulating United Club Spending of HKD40,000 or above between 1 Jan 2024 and 31 Mar 2024.

42. **United Club Spending includes retail purchase amounts. Ineligible spending includes but not limited to mobile transfer and top-up transactions (including but not limited to PayMe, TNG and AlipayHK, etc.), WeChat Pay HK, cash advances, autopay, recurring billing transactions (e.g. Octopus Automatic Add Value Services), "Happy Installment" payments, Cash-in Plan payments, branch cash-in payments, Stocks Investment Savings Plans, "Smart Choice" Balance Transfer Program payments, Cash Conversion Plan payments, "PayEasy" Bill Payment amounts, tax payments, "JET payment" amounts, interest-free monthly installments, gift redemption fees, cheque payments, bank handling fees (including but not limited to annual fees, financial charges, late fees and cash advance handling fees, etc.), casino transactions, unposted / cancelled / refunded / unauthorized / chargeback transactions.**

- The Bank reserves the final decision on whether a transaction is eligible to be a United Club Spending. United Club Spending of supplementary card(s) will be taken into account for the United Club Offer. Spending is based on transaction date and the record of the Bank.
43. United Airlines will issue a One-time Pass to Principal Cardholder's MileagePlus Account according to the respective issue date of One-time Pass upon the requirement set out in Clause 41 above is fulfilled. Principal Cardholder can check and use the relevant One-time Pass through the official United App. Principal Cardholder's Eligible Card and MileagePlus Account must be valid and in good standing at the time the One-time Pass is issued. Each Principal Cardholder can get only a One-time Pass once in each Spending Quarter.
 44. Principal Cardholder is required to present a valid One-time Pass in the official United App at United Club locations in order to enjoy United Club Offer.
 45. One-time Pass is valid for one year from the issuance date. Please refer to the validity as shown on the One-time Pass. Any expired One-time Pass will not be accepted or re-issued.
 46. The use of United Club Offer, One-time Pass and United Club are subject to the respective terms and conditions. Please visit united.com/web/enUS/content/travel/airport/lounge/default.aspx for more details.
 47. United Club Offer, One-time Pass and United Club are provided by United Airlines. The Bank is not the supplier of the abovementioned products / services. The Bank shall not be responsible for any matter in relation to relevant products / services. Any enquiries, comments or complaints about the products / services should be directed to United Airlines.

Terms and Conditions of United MileagePlus Miles Discounts Promotion:

48. Eligible Cardholder can enjoy 15% discount off the full retail price for purchasing the United MileagePlus Miles ("Discount Offer") from the official website of United Airlines united.com/buymiles ("Designated Website") by login with his / her MileagePlus Account number and password and settling the payment with Eligible Card.
49. If an Eligible Cardholder fails to login to Designated Website and is unable to enjoy the Discount Offer, neither the Bank nor United Airlines will be liable or bear any responsibilities.
50. Discount Offer is subject to availability. Taxes, fees and other charges shown on the Designated Website are subject to terms and conditions and may be changed from time to time without prior notice. Please visit united.com for details.
51. Discount Offer cannot be transferred to third parties or other accounts, exchanged for cash, other products, services or discount offers.
52. All offers are provided by United Airlines. The Bank is not the supplier of the above mentioned products / services. The Bank shall not be responsible for any matter in relation to relevant products / services. Any enquiries, comments or complaints about the relevant products / services should be directed to United Airlines.

Terms and Conditions of the No Expiration Offer of the United MileagePlus Miles ("No Expiration Offer"):

53. No Expiration Offer is only applicable to the Eligible Cardholder.
54. The miles accumulated in the customer's MileagePlus Account shall not be expired if Eligible Cardholder's Eligible Card account remains valid and in good standing status.
55. No Expiration Offer is provided by United Airlines. The Bank is not the supplier of the abovementioned products / services. The Bank shall not be responsible for any matter in relation to relevant products / services. Any enquiries, comments or complaints about the relevant products / services should be directed to United Airlines.

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.

Don't be tempted by quick money. Don't lend your bank account to anyone to launder money.