

Terms and Conditions of Credit Mastermind Instalment Loan

General Terms and Conditions of Credit Mastermind Instalment Loan:

1. Loan tenor of 73 months or longer ("Long Loan Tenor Offer") of Credit Mastermind Instalment Loan (the "Loan") is only applicable to "Selected Customers" of Dah Sing Bank, Limited ("Bank"). "Selected Customers" include persons in the following occupations: civil servants, professionals (as defined below), staff of selected government organizations / public organizations, full time teachers or teachers of tertiary institutions / universities. "Professionals" include chartered / certified accountants, chartered architects, chartered engineers, lawyers, doctors, actuary and chartered surveyors. The Bank reserves the final right to interpret the definition of professionals and Selected Customers. To enjoy the Long Loan Tenor Offer, customers who claim to be professionals or Selected Customers are required to submit the proof of professional qualification / occupation to the Bank when they apply for the loan.
2. Up to 8 times of monthly income cash out (if applicable) is the remaining part of the total loan amount of the Credit Mastermind Instalment Loan approved by the Bank, after settling the outstanding credit card loans or personal loans. Cash out amount is disbursed in the form of cashier's order and is not restricted to repayment of the outstanding credit card loans or personal loans. The Bank reserves the final decision on the approval of any cash out application.
3. The Bank reserves the right to request customers to cancel any designated credit card as one of the loan approval conditions.
4. The instantly approved loan amount service ("Instant Approval Service") is only applicable to customers who submit their loan applications through the Bank's website or Dah Sing Bank Mobile App during the following service hours and provide the Bank with all the required documents and / or information when submitting their applications:

	Service Hours of Instant Approval Service	
Website / Mobile App	Monday - Saturday	9:00am - 9:00pm; and
	Sunday and Public Holiday	12:00pm - 9:00pm

No prior notice will be given if there is any change to the above service hours. The submission time of the loan applications is subject to the Bank's record. The Bank may not offer the Instant Approval Service if customers fail to provide the required documents and / or information, or if their loan applications do not fulfill all of the approval requirements of the Instant Approval Service. The instantly

approved loan amount offered by the Bank, if any, is for reference only and is subject to the Bank's assessment and confirmation.

5. "Loan Approval and Disbursement Service in as quick as 24 hours" ("24-hour Loan Approval and Disbursement Service") is only applicable to customers who submit their loan applications (with an applied loan amount not higher than HKD1,000,000) at the Bank's designated branches or through the Bank's telephone hotline, the Bank's website or Dah Sing Bank Mobile App during the following service hours and provide the Bank with all the required documents and / or information when submitting their applications:

	Service Hours of 24-hour Loan Approval and Disbursement Service		
Designated Branch	Monday – Friday	9:00am	- 4:30pm; and
	Saturday	9:00am	- 12:00pm
Telephone Hotline	Monday – Friday	9:00am	- 9:00pm; and
	Saturday	9:00am	- 5:30pm
Website / Mobile App	Monday – Friday	9:00am	- 9:00pm; and
	Saturday	9:00am	- 5:30pm

No prior notice will be given if there is any change to the above service hours. The submission time of the loan applications is subject to the Bank's record. Loan applications submitted after the service hours will be processed on the next working day. The Bank may not offer the 24-hour Approval and Disbursement Service if customers could not be contacted by the Bank, if customers fail to provide the required documents and / or information, if their loan applications do not fulfill all of the approval requirements of the 24-hour Approval and Disbursement Service or if customers do not visit designated branch for disbursement within designated period of time. The loan approval is subject to the Bank's assessment and confirmation. No further notice or compensation will be given by the Bank to customers for any unavailability or delay of the 24-hour Approval and Disbursement Service. For details of designated branch, please visit our branches or call 2828 8111 for enquiry.

6. The monthly income of an applicant must be HKD6,000 at the minimum and the period of service of his / her current employment must be 3 months or above.
7. For the service charges applicable to Credit Mastermind Instalment Loan, please visit the Bank's website dahsing.com > "Personal Loan" > "Credit Mastermind Instalment Loan" > "Bank Service Charges" > "Unsecured Loan Services" or visit the branches for the latest "Bank Service Charges".

8. Borrowers of Credit Mastermind Instalment Loan will be bound by Dah Sing Bank Instalment Loan Terms and Conditions, please visit the Bank's website dahsing.com > "Personal Loan" > "Credit Mastermind Instalment Loan" > Terms & Conditions (Clause 8) > Dah Sing Bank Instalment Loan Terms & Conditions or visit the branches for details.
9. The Bank reserves the right to request for any documents or information deemed necessary for assessment of any loan application, reject any loan application, decide the approval result, terminate or amend the relevant offers or amend these Terms and Conditions at any time without prior notice. In case of dispute, the decision of the Bank shall be final and conclusive.
10. In case of any fraud, abuse, reversal or cancellation of transactions in respect of which the relevant offers mentioned herein are awarded, the Bank reserves the right to debit the equivalent amount from the relevant customer's account without prior notice.
11. These Terms and Conditions are governed by the laws of Hong Kong and any dispute arising under these Terms and Conditions shall be subject to the non-exclusive jurisdiction of the courts of Hong Kong.
12. A person who is not a party to these Terms and Conditions may not enforce any of their terms under the Contracts (Rights of Third Parties) Ordinance (Cap 623 of the Laws of Hong Kong).
13. In the event of discrepancies between the Chinese version and English version of these Terms and Conditions, the English version shall prevail.

Promotional Terms & Conditions of Credit Mastermind Instalment Loan:

- i. The promotion period is valid from now until **31 May 2025** (both dates inclusive) (the "Promotion Period").
- ii. Customers who successfully apply for a Credit Mastermind Instalment Loan ("Loan") during the Promotion Period and with loan drawdown on or before 30 June 2025, subject to the Terms and Conditions herein, are entitled to offers of monthly flat rate as low as 0.11% ("Interest Rate Offer"), the drawdown reward as mentioned in clauses (iv) and (v) below ("Drawdown Reward") and / or Extra Cash Reward ("Extra Reward"). For details, please refer to clauses (iii), (iv), (v) and (vi) below. The above offers are not applicable to existing Credit Mastermind Instalment Loan customers.
- iii. The Interest Rate Offer is only applicable to Selected Customers. For the definition of "Selected Customers",

please refer to clause (x) below. Below is an example based on the assumption of HKD1,000,000 approved loan amount (for illustration purpose only):

	Selected Customers		Normal Customers	
Loan Tenor	72-month	60-month	72-month	60-month
Loan Amount (HKD)	1,000,000			
Monthly Flat Rate	0.11%		0.70%	
Loan Handling Fee	1.1% p.a.			
APR	4.83%		18.43%	18.64%

The Annualized Percentage Rates ("APRs") are calculated according to the guidelines issued in respect of the Code of Banking Practice and are rounded to the nearest two decimal places and may vary for individual customers. Customers should refer to the loan confirmation letter for the relevant information. 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.

- iv. Customers who fulfill the criteria as listed below ("Eligible Customers") are entitled to the relevant Drawdown Reward according to the amount of the loan approved: (a) successfully apply for the Loan with a loan tenor of 12 months or above within the Promotion Period and draw down the Loan on or before 30 June 2025; and (b) successfully open or maintain a HKD Dah Sing Current Account or Savings Account during the Promotion Period (for the avoidance of doubt, FlexiMoney Overdraft Facility accounts, joint name accounts, non-HKD accounts, Time Deposit and Margin Trading Settlement accounts are not eligible).

Approved Loan Amount (HKD)	Drawdown Reward
30,000 – 49,999	HKD50 Cash Rebate
50,000 – 199,999	HKD100 Cash Rebate
200,000 – 499,999	HKD500 Cash Rebate
500,000 – 999,999	HKD1,000 Cash Rebate
1,000,000 or above	HKD10,000 Cash Rebate

- v. The relevant cash rebate will be credited into Eligible Customers' relevant HKD Dah Sing Current Account or Savings Account on or before 31 August 2025. To enjoy the Drawdown Reward, Eligible Customers' Loan account, its repayment accounts and relevant HKD Dah Sing Current Account or Savings Account must remain normal, valid and with good repayment records from the Loan disbursement

- date to the date when the Bank credits the cash rebate. If the Eligible Customer has more than one Dah Sing Current Accounts or Savings Accounts, the above cash rebate would be credited to his / her last opened Dah Sing Current Account or Savings Account according to the Bank's records.
- vi. The Bank may (but is not obliged to) offer Extra Reward to individual customers who drawdown the Loan on or before 30 June 2025 (if applicable). The Extra Reward will be issued in the form of cash coupons. Cash coupon(s) or its redemption letter will be mailed to the relevant customers' correspondence address last known to the Bank within 3 months after drawdown date, or issued at our designated branches after loan drawdown if the customer entitle the Extra Reward. To enjoy the Extra Reward, customers' Loan account and its repayment accounts must be valid and with good repayment records from the Loan disbursement date to the delivery date of coupons or its redemption letter.
 - vii. Customers who make an early settlement of the Loan during the repayment period will be subject to an Early Settlement Handling Fee, accrued interest for the month, loan handling fee, and will have to refund the full cash value of the cash rebate amount and / or cash value of Extra Reward (if applicable) without prior notice. The Bank reserves the right to debit the equivalent amount (rounded up to the nearest Hong Kong Dollar) from the relevant customer's account without prior notice. For details of Early Settlement Handling Fee, please visit the Bank's website dahsing.com > "Personal Loan" > "Credit Mastermind Instalment Loan" > "Bank Service Charges" > "Unsecured Loan Services" or visit the branches for the latest "Bank Service Charges".
 - viii. Cash coupons cannot be redeemed for cash or exchanged for other gifts, and no exchange will be allowed. The Bank is not the supplier of the cash coupons, and is not liable for any products or services provided by the respective suppliers. Should there be any enquires or complaints regarding such cash coupons, the quality of the relevant products or services, customers should contact the respective suppliers directly. The Bank reserves the right to offer any alternative gifts as replacement of cash coupons (as the case may be) without prior notice if the relevant cash coupons (as the case may be) is not available or there is any other issue. The alternative gift may not be of same value or same category as the cash coupons (as the case may be).
 - ix. The example listed on dahsing.com/loan/cmi/en of save interest up to 86% is for reference only. The example is calculated based on an annual interest rate of 30% charged

by general credit card on a monthly repayment of 5% of the credit card outstanding balance or HKD50 (whichever is higher) and total outstanding loan amount of HKD1,000,000 over a 302-month repayment period. The average monthly repayment amount quoted is calculated based on the first 12-month repayment amount and is rounded to the nearest dollar. The APR is 34.49%. The total interest and handling fee expenses over the whole repayment period quoted is rounded to the nearest dollar. Total interest and handling fee expenses of Credit Mastermind Instalment Loan are calculated based on HKD1,000,000 loan amount, 0.11% monthly flat rate, loan handling fee of 1.1% p.a. and 72-month loan tenor (APR is 4.83%). The average monthly repayment amount, the total interest and handling fee expenses over the whole repayment period quoted are rounded to the nearest dollar. The APRs are calculated according to the guidelines issued in respect of the Code of Banking Practice and are rounded to the nearest two decimal places. The APR, interest rate, loan handling fee, monthly repayment amount, loan tenor and interest saving may vary for each individual customer and are subject to customer's loan portfolio and final approval of the Bank. Customers should refer to the loan confirmation letter for the relevant information. 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.

- x. "Selected Customers" include persons in the following occupations: civil servants, professionals (as defined below), staff of selected government organizations / public organizations, full time teachers or teachers of tertiary institutions / universities. "Professionals" include chartered / certified accountants, chartered architects, chartered engineers, lawyers, doctors, actuary and chartered surveyors. The Bank reserves the final decision on the definition of professionals. To enjoy the Interest Rate Offer, customers who claim to be professionals or Selected Customers are required to submit the proof of professional qualification / occupation when they apply for the loan.

**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.**

Please read and understand the information in the below Key Facts Statement before applying for this product.

Key Facts Statement (KFS) for Instalment Loan

Dah Sing Bank, Limited (the "Bank")

Credit Mastermind
 Instalment Loan
 Jun 2024

This product is an instalment loan.

This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our offer letter for the final terms of your instalment loan.

Interest Rates and Interest Charges

Annualised Percentage Rate (APR):

For a loan amount of HK\$100,000

Loan Tenor	6-month	12-month	24-month
APR	17.44%	18.70%	19.11%
APR may vary for individual customers, please refer to the latest promotional materials of the Bank, the Bank's website or contact our staff at 2828 8111.			

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 annualised rate.

Annualised Overdue / Default Interest Rate:

30%

If the designated monthly instalment payment is not fully paid on the payment due date, a default interest will be levied. The default interest is calculated on simple 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). No minimum amount of default interest will be applied.

Fees and Charges

Loan Handling Fee: At 1.1% per annum flat of loan amount

Late Payment Fee and Charge:

HK\$500 per month if the designated monthly instalment payment is not fully paid on the payment due date.

Prepayment / Early Settlement / Redemption Fee:

3.5% of the original loan amount (minimum HK\$500) 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 and return any applicable promotional offers. Interest payable is calculated on the basis

of "Rule of 78".

Important Notes:

Customer should consider the Early Settlement Handling Fee involved before deciding whether to pay off the loan early or not. Interest payable is calculated on the basis of "Rule of 78". More interest will, in general, be included in earlier repayments, and less on principal. The amount of outstanding interest is likely to be small when repayments have been made as scheduled for some time. Customer should compare total amount involved in early settlement (including Early Settlement Handling Fee and other fees, etc.) and the amount of outstanding interest before making a decision of early settlement. For details, please visit our website at dahsing.com > "Personal Loan" > "Credit Mastermind Instalment Loan" > "Frequently Asked Questions".

Returned Cheque / Rejected Autopay Charge:

HK\$150 per returned cheque / rejected autopay payment

Additional Information

Re-issue of Loan Confirmation Letter: HK\$100 per copy

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 HK\$300 per month, whichever is higher, until the twelfth (12th) repayment.

Extension Fee (For change of repayment date before loan disbursement):

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)¹:

HK\$100 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.

Notes: 1. Only applicable to customers whose amended repayment date is more than one month away from the original repayment date.

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The service(s) / product(s) mentioned herein is / are not targeted at customers in the EU.

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