

## Terms and Conditions of Express Money

### General Terms and Conditions of Express Money:

1. A loan amount of HKD500,000 or above is only applicable to property owners or Selected Customers of Dah Sing Bank, Limited ("Bank"). "Selected Customers" are: 1) the Bank's existing 360° Easy Payroll Services customers; or 2) the Bank's existing mortgage loan customers; or 3) existing Dah Sing VIP Banking customers (i.e. customers with the Total Relationship Value of HKD1,000,000 or above. The Total Relationship Value includes deposit balance of deposit accounts, latest market value of investment accounts and reference premium of life insurance accounts maintained with the Bank.) who maintain their VIP i-Accounts on the disbursement date; or 4) customers who apply for Express Money / Express Money Plus and become VIP Banking customers at the same time during the Promotion Period (as defined in clause i below); or 5) customers of the following occupations: civil servants, airline transport pilots, 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, actuaries and chartered surveyors. The Bank reserves the final right to decide the definitions of Professionals and Selected Customers. Customers who claim to be Professionals or Selected Customers are required to submit proof of professional qualification / occupation to the Bank when they apply for the loan.
2. Express Money Plus settles customers' existing loan and provides extra cash out.
3. The instantly approved loan amount service ("**Instant Approval Service**") is only applicable to customers who submit their loan applications at the Bank's 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 Instant Approval Service		
Branch	Monday – Friday	9:00am - 4:30pm;	and
	Saturday	9:00am - 12:00pm	
Telephone Hotline	Monday – Friday	9:00am - 10:00pm;	and
	Saturday	9:00am - 5:30pm	
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 changes 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.

4. The instant loan disbursement service ("**Instant Loan Disbursement Service**") is only applicable to customers whose loan application is completed and approved at the Bank's branches or through the Bank's telephone hotline or Dah Sing Bank Mobile App. The service hours of the Instant Loan Disbursement Service are as follows:

	Service Hours of Instant Loan Disbursement Service	
Branch	Monday – Friday	9:00am - 4:30pm; and
	Saturday	9:00am - 12:00pm
Telephone Hotline	Monday – Friday	9:00am - 10:00pm; and
	Saturday	9:00am - 5:30pm
Mobile App	Monday – Friday	8:00am - 7:45pm; and
	Saturday	8:00am - 2:45pm
	Sunday and Public Holiday	Not applicable

No prior notice will be given if there is any change to the above service hours. Loan approved after the above-mentioned service hours will be available for drawdown on the next working day.

5. If customer is a New Job Starter (i.e. the commencement date of the current employment period is within the 6 months preceding the date of application for the loan), he / she must be aged from 18 to 30 and is required to submit his / her employment letter or employment contract when applying for the loan. The maximum loan amount for New Job Starter is HKD50,000.
6. Customers who have successfully applied for and drawdown an Express Money / Express Money Plus, can apply for re-borrowing of loan after fully settling not less than 3 instalments of the original loan. For details of loan re-borrowing, please visit our branches or call 2828 8111 for enquiry.
7. For the details of service charges for Express Money / Express Money Plus, please visit the Bank's website [dahsing.com](http://dahsing.com) > "Personal Loan" > "Express Money" > "Bank Service Charges" > "Unsecured Loan Services" or visit the branches for the latest "Bank Service Charges".

8. Borrowers of Express Money / Express Money Plus will be bound by Dah Sing Bank Instalment Loan Terms & Conditions, please visit the Bank's website [dahsing.com](http://dahsing.com) > "Personal Loan" > "Express Money" > 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 Express Money:**

- i. The promotion period is valid from now until **31 May 2025** (both dates inclusive) (the "Promotion Period").
- ii. Customers who successfully apply for an Express Money / Express Money Plus during the Promotion Period and with loan drawdown on or before 30 June 2025, are entitled to offers of annualized percentage rate ("APR") as low as 1.88% ("Interest Rate Offer"), up to HKD11,800 cash rebate ("Cash Rebate Reward") and/or extra reward ("Extra Reward") subject to the Terms and Conditions herein. For details of these offers, please refer to Clauses (iii), (iv), (v) and (vi) below. The above offers are not applicable to loan re-borrowing applications from existing customers.
- iii. The Interest Rate Offer is only applicable to Selected Customers who successfully apply for Express Money within the Promotion Period and drawdown the loan on or before 30 June 2025, but not applicable to Express Money Plus, New Job Starter or customers who successfully apply for Express Money and perform instant loan disbursement via the Instant Loan Disbursement Service. For the definition of "Selected Customers", please refer to Clause (ix) below. Below is an example based on the assumption of

HKD1,990,000 approved loan amount (for illustration purpose only):

Loan Tenor	Selected Customers		Normal Customers	
	12-months	24-months	12-months	24-months
Loan Amount (HKD)	1,990,000			
Monthly Flat Rate	0.1338%	0.1638%	0.2400%	0.2700%
APR (including HKD11,800 Cash Rebate <sup>△</sup> )	1.88%	3.21%	4.27%	5.67%
APR (excluding Cash Rebate)	2.99%	3.79%	5.40%	6.28%

<sup>△</sup> Assuming that the Bank credits the Cash Rebate in the 4th month after loan drawdown.

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 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 Cash Rebate Reward according to the amount of the loan approved: (a) successfully apply for Express Money / Express Money Plus with a loan tenor of 12 months or above within the Promotion Period and drawdown the loan on or before 30 June 2025; (b) maintain Dah Sing ONE+ Credit Card as Principal Card Cardholders during the Promotion Period, or successfully apply for Dah Sing ONE+ Credit Card as Principal Card Cardholders with card activation on or before 31 July 2025; and (c) 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). For the details and relevant terms and conditions of Dah Sing ONE+ Credit Card, please visit [dahsing.com/card/one/en](http://dahsing.com/card/one/en)

Approved Loan Amount (HKD)	Cash Rebate Reward
5,000 - 49,999	HKD50
50,000 - 199,999	HKD100
200,000 - 499,999	HKD500
500,000 - 999,999	HKD1,000
1,000,000 – 1,989,999	HKD5,000
1,990,000 or above	HKD11,800

- v. The relevant Cash Rebate Reward will be credited into the Eligible Customers' Dah Sing ONE+ Credit Card account in the form of credit card free spending credit and will be

shown on the monthly statement of the account. Credit card free spending credit can only be used for settlement of new transaction items. It is not transferable, refundable or cannot be exchanged for cash. The Cash Rebate Reward will be credited into Eligible Customers' Dah Sing ONE+ Credit Card account on or before 31 August 2025. To enjoy the Cash Rebate Reward, the Eligible Customers' loan account, its repayment account, Dah Sing ONE+ Credit Card account 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.

- 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 coupon(s). 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 customers 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. Unless otherwise specified, customers who make an early settlement of the loan during the repayment period will be subject to an Early Settlement Handling Fee and accrued interest for the month, and will have to refund the full cash value of the Cash Rebate Reward 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" > "Express Money" > "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 gift 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 the same value or same category as the cash coupons (as the case may be).

- ix. Selected Customers who are entitled to enjoy the Interest Rate Offer are: 1) the Bank's existing 360° Easy Payroll Services customers; 2) the Bank's existing mortgage loan customers; 3) existing Dah Sing VIP Banking customers (i.e. customers with an Total Relationship Value of HKD1,000,000 or above. The Total Relationship Value includes deposit balance of deposit accounts, latest market value of investment accounts and reference premium of life insurance accounts maintained with the Bank.) who maintain their VIP i-Account on the loan disbursement date; 4) customers who apply for the loan and become VIP Banking customers at the same time during the Promotion Period (as defined in clause i above); 5) customers in the following occupations: civil servants, airline transport pilots, 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 or Selected Customers. 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.
- x. The interest rates (including the monthly flat rates and APRs) listed in the interest rate table at the Bank's website [dahsing.com/loan/em](http://dahsing.com/loan/em) are applicable to designated loan amounts and are for reference only. The final approved interest rate is subject to the Bank's assessment result. The APRs as set out in the said interest rate table are calculated according to the guidelines issued in respect of the Code of Banking Practice, and are based on loan tenor of 12 months and 24 months respectively, designated loan amounts of HKD27,500, HKD125,000, HKD350,000, HKD650,000, HKD900,000, HKD1,495,000 and HKD1,990,000 respectively and the amounts of Cash Rebate Reward listed in Clause (iv) above (assume the cash rebate to be credited in the 4th month after loan drawdown). The APRs 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.
- xi. Monthly repayment amounts listed in the interest rate table are calculated with 12-month and 24-month loan tenors for a HKD10,000 loan amount, are rounded to the nearest integer and are for reference only. The monthly repayment amounts may vary for individual customers. The monthly repayment amount will be debited from the repayment account on the due date of each month.

**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")

Express Money  
Instalment Loan  
June 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	8.50%	9.10%	10.06%
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:** Not applicable

#### **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:**

2.5% 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](http://dahsing.com) > "Personal Loan" > "Express Money" > "FAQ".

**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

**Replacement of Express Money Card:** HK\$100

**Extension Fee (For change of repayment date before loan disbursement)<sup>1</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>2</sup>:**

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 Instalment Loans with credit limit.  
2. Only applicable to customers whose amended repayment date is more than one month away from the original repayment date.

**To borrow or not to borrow? Borrow only if you can repay!**

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



## Key Facts Statement (KFS) for Instalment Loan

Dah Sing Bank, Limited (the "Bank")

Express Money Plus

Instalment Loan

June 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	10.05%	10.74%	11.72%
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:** Not applicable

#### 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:

2.5% 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](http://dahsing.com) > "Personal Loan" > "Express Money" > "FAQ".

**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

**Replacement of Express Money Card:** HK\$100

**Extension Fee (For change of repayment date before loan disbursement)<sup>1</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>2</sup>:**

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 Instalment Loans with credit limit.  
2. Only applicable to customers whose amended repayment date is more than one month away from the original repayment date.

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