

**Notice of Amendments to Bank Service Charges**

With effect from **4 December 2024** (the "**Effective Date**"), the Bank Service Charges of Dah Sing Bank, Limited (the "**Bank**") as mentioned below will be adjusted. For details, please refer to the amendments extracted below (new contents are underlined; deleted content is indicated with a strikethrough line).

**Amendments to the Bank Service Charges – Unsecured Loan Services**

<b>Products / Items before revision</b>	<b>Fee or description before revision</b>	<b>Products / Items after revision</b>	<b>Fee or description after revision</b>
<b><u>Unsecured Loan Services</u></b>		<b><u>Unsecured Loan Services</u></b>	
<b>3. Cash Card / Revolving Loan</b> <ul style="list-style-type: none"> <li>Finance Charge on Late Payment Account - e-Cash / YouBuy Cash / In-Money Revolving Loan / Virtual Cash</li> </ul>	<p>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>△</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.</p> <p><sup>△</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.</p>	<b>3. Cash Card / Revolving Loan</b> <ul style="list-style-type: none"> <li>Finance Charge on Late Payment Account - e-Cash / YouBuy Cash / In-Money Revolving Loan / Virtual Cash</li> </ul>	<p>If a customer's account has <u>2 or more delinquent records (i.e. failure in repaying the monthly "Minimum Payment") within 12 consecutive months</u> <del>a delinquent record showing the "Minimum Payment" not fully settled</del>, <u>the interest rate shall be adjusted</u> at the daily rate of 0.0821% (annualized rate 30%)<sup>△</sup>. The original loan interest rate will be restored on the first day of next statement cycle until after the repayment record resumes <del>to</del> normal.</p> <p><sup>△</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.</p>

Note: The first day of statement cycle of December 2024 for e-Cash/YouBuy Cash, In-Money Revolving Loan and Virtual Cash is 4 December 2024, 6 December 2024 and 10 December 2024 respectively.

Please note that you may refuse to accept the above amendments by giving notice to the Bank to terminate the relevant account and/or services. Otherwise, the above amendments shall be binding on you if you continue to maintain the relevant account and/or use the relevant services on or after the abovementioned Effective Date. Please also note that the Bank may not be able to continue to provide relevant services to you if you do not accept the above amendments. Should you have any queries, please call our Customer Service Hotline on 2828 8009 or please visit any branch of the Bank for assistance during business hours.

**Dah Sing Bank, Limited**  
**October 2024**

In case of any discrepancy between the English and Chinese versions of these Notices, the English version shall prevail.