

**Notice of Integration and Amendment  
Relating to the "List of Service Charges for  
Dah Sing Credit Card/Private Label Card"  
and Terms and Conditions of  
Dah Sing Credit Cards**

With effect from **1 January 2021 ("Effective Date")**, the "List of Service Charges for Dah Sing Credit Card/Private Label Card" of Dah Sing Bank, Limited (the "Bank") and respective terms and conditions of Dah Sing Private Banking Visa Infinite Credit Card, Dah Sing VIP Banking Visa Infinite Card, Dah Sing Visa Infinite Credit Card, Dah Sing United MileagePlus World Mastercard, Dah Sing ANA World Mastercard, Dah Sing ONE+ Credit Card and Dah Sing British Airways Platinum Card issued by the Bank will be revised as follows:

**1. Details of Integration and Amendments to the "List of Service Charges for Dah Sing Credit Card/Private Label Card":**

- i. The "List of Service Charges for Dah Sing Credit Card/Private Label Card (for Dah Sing United MileagePlus World Mastercard)" of the Bank will be integrated into the "List of Service Charges for Dah Sing Credit Card/Private Label Card" ("List") and the "List of Service Charges for Dah Sing Credit Card/Private Label Card (for Dah Sing United MileagePlus World Mastercard)" will be abandoned accordingly.**

As a result of the abovementioned integration, the "World Mastercard" and its annual fee will be added to item 1 "Annual Fee" of the List and the annual fee for Principal Card and Supplementary Card of Dah Sing United MileagePlus World Mastercard and Dah Sing ANA World Mastercard will be amended. Please refer to "ii. Amendments to the List" below for details.

The main purpose of the above amendments is to consolidate, update and simplify relevant documents to avoid overlaps and inconsistencies.

**ii. Amendments to the List**

Item	Content (deletion is crossed out, addition and changes are shaded in grey)	
<b>1.</b>	<b>Annual Fee</b>	Principal Card Supplementary Card
Classic Card / UnionPay Dual Currency Classic Card	HK\$300	HK\$150
Gold Card / Titanium Card	HK\$600	HK\$300
MileagePlus Titanium Mastercard	HK\$680	HK\$340
Other	HK\$600	HK\$300
Platinum Card / UnionPay Dual Currency Platinum Card / UnionPay Dual Currency Diamond Card	HK\$1,800	HK\$900

	ANA World Mastercard	HK\$1,200	HK\$600
	Private Label Card	Free	Free
<b>2.</b>	<b>Financial Charge</b>	Retail Purchase (APR) <sup>1</sup>	Cash Advance (APR) <sup>1</sup>
	Private Label Card	32% (35.70%)	N/A
	All Credit Card Types	32% (35.70%)	32% (39.22%) (39.20%)
	* The Annualized Percentage Rate (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 annualized rate.		
<b>3.</b>	<b>Cash Advance Handling Fee<sup>1</sup></b>	(Applicable to Cash Advance transactions including "JET Payment" or credit card payment of other JETCO member banks via JETCO ATM/ JETCO ATM Interbank Transfer Service)	
	• Visa/Mastercard	3.5% of transaction amount or minimum HK\$100 (whichever is higher)	
	• UnionPay Dual Currency Card <sup>2</sup>	3.5% of transaction amount or minimum HK\$/RMB100 plus HK\$/RMB10 (whichever is higher)	
<b>Remarks: Point 2</b>	• If there are 2 or more delinquent records in the past 12 consecutive months, the financial charge will be assessed at charged at the Annual Rate of 36% (APR: Retail Purchase 40.77%/Cash Advance 44.90%). Meanwhile, the "Instant Cash Reward" <sup>1</sup> / <sup>1</sup> "Cash Rebate" <sup>1</sup> / <sup>1</sup> "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.		

**2. Details of Amendment to the Terms and Conditions of Dah Sing Credit Cards:**

The main purpose of the below amendments is to terminate the complimentary travel accident insurance of Dah Sing Private Banking Visa Infinite Credit Card, Dah Sing VIP Banking Visa Infinite Card and Dah Sing Visa Infinite Credit Card, and to amend the terms and conditions relating to the spending rewards of Dah Sing United MileagePlus World Mastercard, Dah Sing ANA World Mastercard, Dah Sing ONE+ Credit Card and Dah Sing British Airways Platinum Card.

**i. Terms and Conditions of Dah Sing Private Banking Visa Infinite Credit Card Offer**

Clause V will be deleted in its entirety from these Terms and Conditions and the clause numbering of these Terms and Conditions will be updated accordingly.

Clause	Content (deletion is crossed out)
<b>V.</b>	<b>Terms and Conditions of Complimentary Travel Accident Insurance:</b> <del>1. Complimentary travel insurance is only applicable to the Principal and Supplementary Card Cardholders of "Dah Sing Private Banking Visa Infinite Credit Card" ("Customers"). Eligible customers, their accompanying spouse and dependent children (under the age of 18) who travel as passengers on land, marine or air common carrier (definition of "common carrier" refers to Item 6 of the Travel Insurance Certificate) provided that their full and total fares or tickets are purchased with the "Dah Sing VIP Banking Visa Infinite Card" including such fares or tickets are part of the cost of any packaged tour provided that the full packaged tour cost is purchased with the Dah Sing Private Banking Visa Infinite Credit Card, are entitled to the complimentary travel accident insurance. All the insured Persons must be of Hong Kong Resident status and normally and primarily reside in Hong Kong. The insurance covers Accidental Death of the Insured Persons occurring whilst the Insured Person riding on the common carriers as passenger, and the Accidental &amp;/or Serious Illness (Hospital Confinement) Medical Expenses, Emergency Medical Evacuation and Repatriation Expenses during the trip. All terms, exceptions and conditions are subject to the Insurer's original policy.</del>
	<del>2. The Insurance is underwritten by Dah Sing Insurance Company (1976) Limited and is subject to terms, exceptions and conditions of the Master Policy (English version) underwritten by Dah Sing Insurance Company (1976) Limited. For details of coverage, detailed terms and conditions, regulations and exclusions, please refer to the enclosed Travel Insurance Certificate (only English version is available) or contact Dah Sing Visa Infinite Card Customer Service Hotline at 2828 8178.</del>
	<del>Note: Customers are recommended to arrange additional travel insurance based on their own needs.</del>

**ii. Terms and Conditions of Dah Sing VIP Banking Visa Infinite Card Offer**

Clause VII will be deleted in its entirety from these Terms and Conditions and the clause numbering of these Terms and Conditions will be updated accordingly.

Clause	Content (deletion is crossed out)
<b>VII.</b>	<b>Terms and Conditions of Complimentary Travel Accident Insurance:</b> <del>1. Complimentary travel insurance is only applicable to the Principal and Supplementary Card Cardholders of "Dah Sing VIP Banking</del>

	<del>Visa Infinite Card" ("Customers"). Eligible customers, their accompanying spouse and dependent children (under the age of 18) who travel as passengers on land, marine or air common carrier (definition of "common carrier" refers to Item 6 of the Travel Insurance Certificate) provided that their full and total fares or tickets are purchased with the "Dah Sing VIP Banking Visa Infinite Card" including such fares or tickets are part of the cost of any packaged tour provided that the full packaged tour cost is purchased with the Dah Sing VIP Banking Visa Infinite Card, are entitled to the complimentary travel accident insurance. All the insured Persons must be of Hong Kong Resident status and normally and primarily reside in Hong Kong. The insurance covers Accidental Death of the Insured Persons occurring whilst the Insured Person riding on the common carriers as passenger, and the Accidental &amp;/or Serious Illness (Hospital Confinement) Medical Expenses, Emergency Medical Evacuation and Repatriation Expenses during the trip. All terms, exceptions and conditions are subject to the Insurer's original policy.</del>
	<del>2. The Insurance is underwritten by Dah Sing Insurance Company (1976) Limited and is subject to terms, exceptions and conditions of the Master Policy (English version) underwritten by Dah Sing Insurance Company (1976) Limited. For details of coverage, detailed terms and conditions, regulations and exclusions, please refer to the enclosed Travel Insurance Certificate (only English version is available) or contact Dah Sing Visa Infinite Card Customer Service Hotline at 2828 8178.</del>
	<del>Note: Customers are recommended to arrange additional travel insurance based on their own needs.</del>

**iii. Terms and Conditions of Dah Sing Visa Infinite Credit Card Offer**

Clause VI will be deleted in its entirety from these Terms and Conditions and the clause numbering of these Terms and Conditions will be updated accordingly.

Clause	Content (deletion is crossed out)
<b>VI.</b>	<b>Terms and Conditions of Complimentary Travel Accident Insurance:</b> <del>1. Complimentary travel insurance is only applicable to the Principal and Supplementary Card Cardholders of "Dah Sing Visa Infinite Credit Card" ("Customers"). Eligible customers, their accompanying spouse and dependent children (under the age of 18) who travel as passengers on land, marine or air common carrier (definition of "common carrier" refers to</del>

	<del>Item 6 of the Travel Insurance Certificate) provided that their full and total fares or tickets are purchased with the "Dah Sing Visa Infinite Credit Card" including such fares or tickets are part of the cost of any packaged tour provided that the full packaged tour cost is purchased with the Dah Sing Visa Infinite Credit Card, are entitled to the complimentary travel accident insurance. All the insured Persons must be of Hong Kong Resident status and normally and primarily reside in Hong Kong. The insurance covers Accidental Death of the Insured Persons occurring whilst the Insured Person riding on the common carriers as passenger, and the Accidental &amp;/or Serious Illness (Hospital Confinement) Medical Expenses, Emergency Medical Evacuation and Repatriation Expenses during the trip. All terms, exceptions and conditions are subject to the Insurer's original policy.</del>
	<del>2. The Insurance is underwritten by Dah Sing Insurance Company (1976) Limited and is subject to terms, exceptions and conditions of the Master Policy (English version) underwritten by Dah Sing Insurance Company (1976) Limited. For details of coverage, detailed terms and conditions, regulations and exclusions, please refer to the enclosed Travel Insurance Certificate (only English version is available) or contact Dah Sing Visa Infinite Card Customer Service Hotline at 2828 8178.</del>
	<del>Note: Customers are recommended to arrange additional travel insurance based on their own needs.</del>

**iv. Dah Sing United MileagePlus World Mastercard – Terms and Conditions**

Clause	Content (deletion is crossed out, addition and changes are shaded in grey)
<b>9.</b>	The holder of the Eligible Card ("Eligible Cardholder") can enjoy miles conversion reward by spending on Eligible Transactions (as defined in clause 11 below) with the "Dah Sing United MileagePlus World Mastercard" ("Eligible Card"): (i) for every HK\$8 spent in Hong Kong, 8 bonus points will be earned which will be automatically converted to 1 Mile ("Basic Miles Reward"); (ii) for every HK\$12 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, payment amounts in relation to adding a new Octopus on any mobile payment, "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 on the applicability of the Eligible Transactions. The Bank reserves the right of final decision on the applicability of the "Cash Rebate".

<b>11.</b>	Eligible transactions for miles conversion ("Eligible Transactions") include retail purchases and Octopus Automatic Add Value Service, 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 on the applicability of the Eligible Transactions.
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**v. Dah Sing ANA World Mastercard – Terms and Conditions**

Clause	Content (deletion is crossed out, addition and changes are shaded in grey)
<b>1.</b>	The holder of the Dah Sing ANA World Mastercard ("Eligible Card") ("Cardholders") can earn 1 mile for every HK\$8 spent on Eligible Transactions (as defined below) or for every HK\$12 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, payment amounts in relation to adding a new Octopus on any mobile payment with the Eligible Card ("Basic Miles Reward"). Eligible Transactions include retail purchase amounts, but excluding (but not limited to) the following transactions: cash advances, autopay, Octopus Automatic Add Value Service amounts, top-up amounts to mobile wallets (including but not limited to top-up amounts to Octopus) via any mobile payment, payment amounts in relation to adding a new Octopus on any mobile payment, "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 on the applicability of the Eligible Transactions. The Bank reserves the right of final decision on the applicability of the "Cash Rebate".

	transaction on the monthly statement. Retail spending for principal and supplementary cards, based on the total retail spending shown on the credit card statement, will be calculated and converted to miles. Conversion of miles will be calculated down to the last integer and will be credited into the principal Cardholder's AMC account at the end of the month after the relevant credit card statement period. The Eligible Card account and the respective AMC account must be valid and in good standing at the time the miles are credited into the AMC account.
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**vi. Dah Sing ONE+ Credit Card – Terms and Conditions**

Clause	Content (deletion is crossed out, addition and changes are shaded in grey)
<b>1.b.</b>	"Cash Rebate" is calculated based on 1% of the sum of retail purchase amounts and 0.5% of the sum of Octopus Automatic Add Value Service ("AAVS") amounts, top-up amounts 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 in each statement cycle. If the rebate amount is with decimal place (only calculated to 2 decimal places), the total rebate amount will be rounded up to nearest dollar. "Cash Rebate" is only applicable to the transaction amount of retail purchases and Octopus AAVS, top-up to mobile wallets (including but not limited to top-up amounts to Octopus) via any mobile payment and adding a new Octopus on any mobile payment, but excluding transactions including but 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 on the applicability of the Qualified Transactions.

**vii. Dah Sing British Airways Platinum Card – Terms and Conditions**

Clause	Content (deletion is crossed out, addition and changes are shaded in grey)
<b>5.</b>	For every HK\$6 spent on "Qualified Transactions" (see the definition in Clause 8 below) by the Cardholder, 6 bonus points will be awarded which will be automatically converted to 1 Avios ("Basic Avios"). For every HK\$12 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, 6 bonus points will be awarded which will be automatically converted to 1 Avios. The Cardholder can earn double Avios whenever the transaction is made on his/her birthday. The extra Avios earned on birthdays will be calculated on a per-Cardholder basis (i.e. principal and supplementary Cardholders can enjoy extra Avios upon spending on their own respective birthdays but not on each other's birthdays).
<b>8.</b>	"Qualified Transactions" for Avios conversion includes retail purchase amounts only, but excluding transactions including but not limited to cash advances, autopay, Octopus Automatic Add Value Service amounts, top-up amounts to mobile wallets (including but not limited to top-up amounts to Octopus) via any mobile payment, payment amounts in relation to adding a new Octopus on any mobile payment, "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 on the applicability of the Qualified Transactions.

Please note that you may refuse to accept the above amendments by giving notice to the Bank to terminate the relevant Dah Sing Credit Card account(s). Otherwise, the above amendments shall be binding on you if you continue to maintain and/or use your Dah Sing Credit Card(s) and/or use the relevant services of the Bank on or after the Effective Date. Please also note that the Bank may not be able to continue to provide you with the services in relation to the Dah Sing Credit Card(s) if you do not accept the above amendments.

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

**Dah Sing Bank, Limited**  
September 2020

| Dah Sing Bank, Limited |