

Terms and Conditions of Dah Sing Credit Card "Happy Installment" Plan – Apple Store Retail Spending Offer

- Dah Sing Credit Card "Happy Installment" Plan - Apple Store Retail Spending Offer ("**Promotion**") is from 16 Sep 2024 to 30 Nov 2024 (both dates inclusive) ("**Promotion Period**").
- The Promotion is only applicable to online / retail transactions made at Apple Retail Stores in Hong Kong and Hong Kong Apple Store Online (excluding any franchise shops) ("**Eligible Transactions**"). Hong Kong Apple Store Online is not applicable to Dah Sing UnionPay Dual Currency Credit Card.
- Any Customers who applies for the Dah Sing Credit Card "Happy Installment" Plan ("**Installment Plan**") with Eligible Transactions and repayment period of 6 months or above by submitting the Dah Sing Credit Card "Happy Installment" Plan Application Form (dahsing.com/card/applyhi/en) online, via Dah Sing e-Banking Service or Dah Sing Mobile Banking Service of Dah Sing Bank, Limited ("**Bank**") during the Promotion Period ("**Eligible Customers**") can enjoy 6 months of 0 Handling Fee Offer ("**Handling Fee Offer**") for the Eligible Transactions in Installment Plan.

Examples (for illustration purpose only):

	Eligible Customer A	Eligible Customer B	Eligible Customer C
Total Approved Installment Plan Amount	HKD9,000	HKD10,500	HKD12,000
Eligible Transaction Amount	HKD1,000	HKD10,500	HKD12,000
Installment Plan Tenor	12 months	12 months	6 months
Personalized Monthly Handling Fee (%)	0.35%	0.17%	0.18%
Total Handling Fee Amount ⁺	(a) HKD9,000 x 0.35% = HKD32 (b) HKD32 x 12 months = HKD384	(a) HKD10,500 x 0.17% = HKD18 (b) HKD18 x 12 months = HKD216	(a) HKD12,000 x 0.18% = HKD22 (b) HKD22 x 6 months = HKD132
Handling Fee Offer ⁺	(a) HKD1,000 x 0.35% = HKD4 (b) HKD4 x 6 months = HKD24	(a) HKD10,500 x 0.17% = HKD18 (b) HKD18 x 6 months = HKD108	(a) HKD12,000 x 0.18% = HKD22 (b) HKD22 x 6 months = HKD132
Annualized Percentage Rate [^] if the Installment Plan Handling Fee Offer is not granted	8.07%	3.84%	3.83%

	Eligible Customer A	Eligible Customer B	Eligible Customer C
Annualized Percentage Rate [^] if the Installment Plan Handling Fee Offer is granted	7.55%	1.90%	0%

*The Total Handling Fee Amount is calculated by (a) the Total Approved Installment Plan Amount multiplied with the Personalized Monthly Handling Fee (%) and rounded up to the nearest integer first, and then (b) multiplied with the relevant Installment Plan Tenor. The Handling Fee Offer is calculated by (a) the Eligible Transaction Amount multiplied with the Personalized Monthly Handling Fee (%) and rounded up to the nearest integer first, and then (b) multiplied with the relevant Installment Plan Tenor (up to 6 months).

[^]The personalised monthly handling fee and the relevant Annualized Percentage Rate (APR) of the Installment Plan for individual customer may differ and are subject to customer's credit card account used to apply for the Installment Plan ("**Designated Credit Card Account**") status. 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 monthly handling fee and other fees and charges of a product expressed as an annualized rate.

4. Each Eligible Customer is entitled to the Handling Fee Offer once only within the Promotion Period. If an Eligible Customer successfully applies for the Installment Plan with Eligible Transaction(s) more than once within the Promotion Period, the Handling Fee Offer will be calculated based on his / her first approved application with eligible transactions for the Installment Plan only.
5. The Handling Fee Offer will be issued in the form of credit card free spending credit, and will be credited to each Eligible Customer's Designated Credit Card Account **in or before Jan 2025**. Credit card free spending credit will be used for settlement of new transaction items of the Designated Credit Card Account; it is not transferable, refundable or cannot be exchanged for cash or other offer, discount, product or service. To receive the Handling Fee Offer, the Eligible Customer's Designated Credit Card Account must be valid and with good repayment records when the Bank credits the Handling Fee Offer. If any Eligible Customer makes early settlement the Installment Plan during the relevant repayment period, the Bank will charge the relevant amount of Handling Fee Offer received from the relevant Designated Credit Card Account without prior notice.
6. The Bank will determine the eligibility of the Eligible Customer's transactions based on the merchant code, transaction category and / or type of currency as defined from time to time by the Bank and / or card associations (i.e. VISA International, Mastercard Asia / Pacific (Hong Kong) Limited, UnionPay International). Eligible Transactions shall be determined at the sole and absolute discretion of the Bank. The Bank shall not be liable to determine the eligibility of any transaction before it has been made by the Eligible Customer.
7. Should there be any fraud and / or abuse conducted by an Eligible Customer (as determined by the Bank at its sole discretion), the Bank reserves the right to deduct the equivalent value of the Reward credited to such Eligible Customer inappropriately pursuant to any fraud and / or abuse directly from his / her bank account(s) with the Bank without prior notice and / or to take legal action in such instances to recover any outstanding amount.

8. The Bank reserves the right to suspend, terminate or amend this Promotion or amend these Terms and Conditions at any time without prior notice. Should any dispute arises, the decision of the Bank shall be final and conclusive.
9. The Installment Plan is subject to relevant terms and conditions. Please [click here](#) for details.
10. These Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong. Any dispute arising under these Terms and Conditions shall be subject to the non-exclusive jurisdiction of the courts of Hong Kong.
11. 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).
12. In case of any discrepancy between the Chinese and English versions of these Terms and Conditions, the English version shall prevail.

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.