

Dear Customer:

Notice of Amendment to the Terms and Conditions of Dah Sing Autotoll Credit Card and Arrangement for Card Replacement

Thank you for supporting Dah Sing Credit Card. **With effect from 1 Jul 2024 (the "Effective Date")**, the features of "AutoPark 1% parking fee rebate" and "Autotoll administration fee rebate" under your "Dah Sing Autotoll Credit Card*" **will be terminated**. Accordingly, starting from the Effective Date, the "Terms and Conditions of Dah Sing Autotoll Credit Card" of Dah Sing Bank, Limited (the "Bank") will be amended as follows:

- i. "Terms and Conditions of Dah Sing Autotoll Credit Card" will be renamed as "Terms and Conditions of Dah Sing MyAuto Credit Card (Applicable to customers whose Dah Sing Autotoll Credit Card has been upgraded to Dah Sing MyAuto Credit Card only)".
- ii. The following clauses will be **deleted (and the subsequent clauses will be renumbered in sequence order accordingly)**:

Clause No.	Content
2	AutoPark 1% parking fee rebate will be credited to Cardholder's Eligible Card account in the form of credit card free spending credit one month after the cut-off date of each month (i.e. the last date of each month). The Eligible Card account must be valid and in good standing status at the time of crediting. Credit card free spending credit will be used for payment of new transaction items, it is not transferable, refundable, cannot be exchanged for cash or be used for settling credit card outstanding payment.
4	Autotoll Administration Fee Rebate for the respective month will be credited to the Eligible Card account of the Eligible Cardholder upon fulfillment of spending or making cash advance transaction of HKD3,500 or more in each calendar month with the Eligible Card. <u>The eligible spending amount includes retail purchase amounts, cash advances, "Happy Installment" payments, "Cash-in Plan" payments, "JET Payment" amounts, "PayEasy" Bill Payments amounts, interest-free monthly installments, "Smart Choice" Balance Transfer Program payments, Cash Conversion Plan payments, Autotoll automatic top-up services amounts, Octopus AAVS amounts. The following transactions are excluded, including but not limited to bank handling fees (including but not limited to annual fees, financial charges, late fees and cash advance handling fees, etc.), casino transactions and unposted / cancelled / refunded / unauthorized / chargeback transactions. The retail spending / cash advance of the supplementary cardholder will be combined with the principal cardholder for the purpose of calculating the Autotoll Administration Fee Rebate. The rebate is only applicable to principal cardholders. If the customer does not use the Eligible Card for the Autotoll Automatic Top-up service, he / she will not be entitled to the Autotoll Administration Fee Rebate.</u>

*The service of "Dah Sing Autotoll Credit Card" has been upgraded to "Dah Sing MyAuto Credit Card" since Feb 2023. For details, please refer to the Notification of Service Upgrade Arrangement that sent to you by the Bank in Jan 2023.

Arrangement for Replacement of "Dah Sing Autotoll Credit Card"
The Bank will issue a "Dah Sing MyAuto Credit Card" (" New Card ") to replace your "Dah Sing Autotoll Credit Card*" starting from 25 May 2024 (" Card Replacement ").
Below services will remain unchanged after the Card Replacement
<ul style="list-style-type: none"> You can still use the Autotoll top-up function to settle the HKeToll toll payment with your New Card via your Autotoll Account. Your New Card will have the same credit card number as your existing "Dah Sing Autotoll Credit Card*". The credit card annual fees, credit limit, service fees (including but not limited to financial charges and other fees and charges), and other services including but not limited to your ATM PIN number, 24-Hour Telephone Banking / Online Banking user ID and password, autopay service, Octopus Automatic Add-Value Service, "Dah Sing Mobile Payment Service" (such as Apple Pay, Google Pay™ and Samsung Pay), Cash-in Plan, "Happy Installment" Plan, interest-free installment plan and credit card cheque facilities, if applicable, will also remain unchanged.
Other important information and arrangements
<ul style="list-style-type: none"> <u>The mobile transfer and top-up services that linked with your existing "Dah Sing Autotoll Credit Card*" will not be transferred to your New Card after the Card Replacement.</u> You may need to re-register your New Card to set up the relevant services for the mobile transfer and top-up transactions. Please contact the respective service provider(s) for details. <u>If you have not activated your "Dah Sing Autotoll Credit Card*" (including the principal and supplementary card(s), if any) successfully on or before 24 May 2024, the card will be invalid starting from 25 May 2024. For the activated "Dah Sing Autotoll Credit Card*" (including the principal and supplementary card(s), if any), the card will be terminated on 24 Nov 2024 or after the new card is activated, whichever is earlier.</u>

Please note that you may refuse to accept the above amendments by giving notice to the Bank to terminate your existing "Dah Sing Autotoll Credit Card*" **on or before 24 May 2024**, and the Bank may not be able to continue to provide you with the relevant credit card services and / or account if you do not accept the amendments. Otherwise, the amendments shall be binding on you if you continue to maintain your relevant account on or after the Effective Date.

Should you have any enquiries, please contact Dah Sing Credit Card Customer Service Hotline on 2828 8168.

Dah Sing Bank, Limited

Apr 2024

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