

NOTICE OF INTEGRATION AND AMENDMENTS RELATING TO “LIST OF SERVICE CHARGES FOR DAH SING BUSINESS CARD” AND “DAH SING BUSINESS CARD CARDHOLDER AGREEMENT”

“List of Service Charges for Dah Sing Business Card” Integration and Amendment Details:

1. With effect from 1 September 2018 (the “Effective Date”), the “List of Service Charges for Dah Sing Business Card – For UnionPay Dual Currency Diamond Card” of Dah Sing Bank, Limited (the “Bank”) will be integrated to the “List of Service Charges for Dah Sing Business Card” (the “List”) and the “List of Service Charges for Dah Sing Business Card – For UnionPay Dual Currency Diamond Card” will become ineffective.

As a result of the abovementioned integration, the annual fee charge of “UnionPay Dual Currency Diamond Card” will be integrated to item 1 “Annual Fee” of the List and the charge thereof is HK\$1,800.

2. With effect from the Effective Date, item 11 “Credit Balance Withdrawal” of the List will be amended as shown in mark-up below:

Item	Service charge
11. Credit Balance Withdrawal¹	<u>HK\$/RMB75 per transaction</u>
• By Cashier Order	HK\$/RMB75 per cashier order

“Dah Sing Business Card Cardholder Agreement” Integration and Amendment Details:

With effect from the Effective Date, “Dah Sing Business Card Cardholder Agreement – For Dual Currency Credit Card” will be integrated to “Dah Sing Business Card Cardholder Agreement” (the “Agreement”) and “Dah Sing Business Card Cardholder Agreement – For Dual Currency Credit Card” will become ineffective.

As a result of the abovementioned integration, the Agreement will be amended as follows:

1. Clause 1(p) of the Agreement will be amended as shown in mark-up below:
 - (p) “~~MasterCard PayPass Mastercard contactless Transaction~~ or₂ “Visa payWave Transaction” or “UnionPay QuickPass Transaction” means any acquisition of goods or services, including cash ~~withdrawal, cash advance, cash withdrawal~~ or deposit or transfer whether authorized by the Cardholder or not (subject always to the limit of liability under Clause 9) effected through the contactless payment application device introduced by the Bank on such terms as the Bank may announce from time to time and known as “~~MasterCard PayPass Mastercard contactless~~”-or₂ “Visa payWave” or “UnionPay QuickPass”.
2. Clause 1(y) of the Agreement will be amended as shown in mark-up below:
 - (y) “Transaction” means any payment for hire or purchase of goods and/or services, cash advance, whether effected with or without the signature of the Cardholder, at any approved point of sale terminal, by telephone, fax, mail, through electronic means or otherwise and includes ~~MasterCard PayPass Mastercard contactless Transaction or₂ Visa payWave Transaction~~ or UnionPay QuickPass Transaction.

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

Please note that you may refuse to accept the above amendments by giving notice to the Bank to terminate all of your Bank Account(s)/ Card Account(s) (as respectively defined in the Agreement) and Card(s) (as defined in the Agreement) issued by the Bank. Otherwise, the above amendments shall be binding on you if you continue to maintain any of your Bank Account(s)/Card Account(s) and maintain and use any of your Card(s) issued by the Bank 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 account(s) and card services if you do not accept the above amendments.

For enquiries, please call our Customer Service Hotline: 2828 8168

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

Dah Sing Bank, Limited

June 2018