

### Key Facts Statement (KFS) for Revolving Credit Facility

Dah Sing Bank, Limited ("the Bank")

"Smart Choice" Balance Transfer Program

Dec 2022

<p>This product is a revolving credit facility.  This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our offer letter for the final terms of your revolving credit facility.</p>									
<b>Interest Rates and Interest Charges</b>									
<b>Annualized Percentage Rate (APR)</b>	<table border="1" style="width: 100%; border-collapse: collapse; margin-bottom: 10px;"> <thead> <tr> <th style="width: 50%;">Loan Amount (HKD)</th> <th style="width: 50%;">APR<sup>^</sup></th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">5,000</td> <td style="text-align: center;">14.58%</td> </tr> <tr> <td style="text-align: center;">20,000</td> <td style="text-align: center;">13.45%</td> </tr> <tr> <td style="text-align: center;">100,000</td> <td style="text-align: center;">13.34%</td> </tr> </tbody> </table> <p>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.  <sup>^</sup>APR may vary for different customers, please refer to our latest promotional materials, the Bank's website or contact our staff at 2828 8002.</p>	Loan Amount (HKD)	APR <sup>^</sup>	5,000	14.58%	20,000	13.45%	100,000	13.34%
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<b>Annualized Overdue / Default Interest Rate</b>	<p>0.0849% per day (annualized rate 31%<sup>△</sup>) if there are 2 or more delinquent records in repaying the minimum payment in the past 12 consecutive months, and the interest rate will resume to normal after 12 consecutive months of good repayment record.  <sup>△</sup> Interest is calculated on a simple daily basis (on the basis of a 365-day year) on the debit balance of the account (account balance is to be determined by all transactions posted) and debited to the account at monthly intervals.  According to the guidelines issued in respect of the Code of Banking Practice, the APR of annualized rate 31% is 35.81%, and is rounded to the nearest 2 decimal places.</p>								
<b>Overlimit Interest Rate</b>	Not applicable								
<b>Minimum Payment</b>	<p>(i) If the Monthly Statement Balance is HKD200 or above, the minimum payment will be the total amount of bank service fees and financial charges (if applicable), plus 1% of total outstanding balance of transactions or HKD200 (whichever is higher); or (ii) if the Monthly Statement Balance is less than HKD200, the minimum payment will be the Monthly Statement Balance.</p>								
<b>Fees and Charges</b>									
<b>Handling Fee</b>	A handling fee of HKD100 will be charged when each balance transfer transaction is performed.								
<b>Annual Fee / Monthly Fee</b>	Not applicable								
<b>Withdrawal Fee / Transaction Fee</b>	Not applicable								
<b>Late Payment Fee and Charge</b>	HKD280 or an amount equivalent to the minimum payment stated on the monthly statement (whichever is lower)								
<b>Overlimit Handling Fee</b>	Not applicable								
<b>Returned Cheque Charge / Rejected Autopay Charge</b>	Not applicable								
<b>Lost Card Replacement Fee</b>	Not applicable								
<b>Additional Information</b>									
Not applicable									