

Please read and understand the information in the below Key Facts Statement before applying for this product.

Key Facts Statement (KFS) for Revolving Credit Facility

Dah Sing Bank, Limited (the "Bank")

In-Money
 Revolving Loan
 June 2024

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.

Interest Rates and Interest Charges

Annualised Percentage Rate (APR):

Successfully Apply & Drawdown	In-Money Cash Card
Credit Limit (HK\$)	APR
\$5,000	11.35%
\$20,000	
\$100,000	

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 annualised rate.

Annualised Overdue / Default Interest Rate:

If a customer's account has a delinquent record showing the "Minimum Payment" not fully settled, the finance charge will be calculated at the daily rate of 0.0821% (annualized rate 30%)[△]. The original loan interest rate will be restored on the first day of next statement cycle until after the repayment record resumes to normal.

[△]The finance charge to be imposed will be the above-stated finance charge on late payment account or the original finance charge of the loan account, whichever is higher. According to the Guideline of Code of Banking Practice, the Annualized Percentage Rate of annualized rate 30% is 34.49%, excluding the annual fee, and is rounded to the nearest 2 decimal places.

Overlimit Interest Rate: Not applicable

Minimum Payment: 3.5% of outstanding statement balance (minimum HK\$50)
Fees and Charges
Loan Handling Fee: Not applicable
Annual Fee / Monthly Fee: Annual Fee: 1% of credit limit (minimum HK\$300, maximum HK\$1,000)
Withdrawal Fee / Transaction Fee: Not applicable
Late Payment Fee and Charge: HK\$200 per month
Overlimit Handling Fee: Not applicable
Returned Cheque Charge / Rejected Autopay Charge: Not applicable
Lost Card Replacement Fee: HK\$100 per replacement of lost card
Additional Information
Statement Retrieval Fee: HK\$50 per copy
Credit Balance Withdrawal: HK\$75 per transaction

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.

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