

Terms and Conditions of Tax Loan

General Terms and Conditions of Tax Loan:

- a. A Tax Loan ("**Loan**") in the amount of HKD500,000 or above is only applicable to property owners or "Selected Customers" of Dah Sing Bank, Limited ("**Bank**"). "**Selected Customers**" are: 1) the Bank's existing 360° Easy Payroll Services customers; or 2) the Bank's existing mortgage loan customers; or 3) the Bank's existing Dah Sing VIP Banking customers (i.e. customers with the Total Relationship Value of HKD1,000,000 or above. The Total Relationship Value includes deposit balance of deposit accounts, latest market value of investment accounts and reference premium of life insurance accounts maintained with the Bank.) who maintain their VIP i-Account on the drawdown date; or 4) customers who apply for the Loan and become a VIP Banking customers at the same time during the Promotion Period (as defined in the clause 1 of Promotional Terms & Conditions of Tax Loan below); or 5) customers of the following occupations: civil servants, airline transport pilots, "Professionals" (as defined below), staff of selected government organizations / public organizations, full-time teachers or teachers of tertiary institutions / universities. "**Professionals**" (as defined below) include chartered / certified accountants, chartered architects, chartered engineers, lawyers, doctors, actuaries and chartered surveyors. The Bank reserves the final right to decide the definitions of Professionals and Selected Customers. Customers who claim to be Professionals or Selected Customers are required to submit proof of professional qualification / occupation to the Bank when they apply for the Loan.
- b. The Instantly Approved Loan Amount Service is only applicable to customers who submit their applications for the Loan at the Bank's branches, through the Bank's telephone hotline, the Bank's website or Dah Sing Bank Mobile App within the following service hours and provide the Bank with the required documents and / or information upon submitting their applications:

	Service Hours of Instantly Approved Loan Amount Service			
Branch	Monday – Friday	9:00am	-	4:30pm; and
	Saturday	9:00am	-	12:00 noon
Telephone Hotline	Monday – Friday	9:00am	-	10:00pm; and
	Saturday	9:00am	-	5:30pm
Website / Mobile App	Monday – Saturday	9:00am	-	9:00pm; and
	Sunday and Public Holiday	12:00 noon	-	9:00pm

No prior notice will be given if there is any change to the above service hours. The Bank may not offer the Service if customers do not provide the required documents and / or information, or if their applications for the Loan do not fulfill all of the approval requirements of the Service. Please note that the loan amount provided by the Instantly Approved Loan Amount Service offered by the Bank, if any, is for reference only and is subject to the Bank's assessment and confirmation.

- c. For the details of the service charges for the Loan, please [click here](#).
- d. Borrowers of the Loan will be bound by the Dah Sing Bank Instalment Loan Terms & Conditions, please [click here](#) for details.
- e. The Bank reserves the right to request for any documents or information deemed necessary for assessment of any loan application, reject any application, determine the approval results, terminate or amend the relevant offers or to amend these Terms and Conditions at any time without prior notice. In case of dispute, the decision of the Bank shall be final and conclusive.
- f. These Terms and Conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region ("**Hong Kong**"). Any dispute arising under these Terms and Conditions shall be subject to the non-exclusive jurisdiction of the courts of Hong Kong.
- g. A person who is not a party to these Terms and Conditions may not enforce any of the terms under the Contracts (Rights of Third Parties) Ordinance (Cap 623 of the Laws of Hong Kong).
- h. In the event of any discrepancy between the Chinese and English versions of these Terms and Conditions, the English version shall prevail.

Promotional Terms & Conditions of Tax Loan:

1. The promotion period of the Tax Loan Promotion ("**Promotion**") is valid from now until **30 April 2025** (both dates inclusive) ("**Promotion Period**").
2. Customers who have successfully applied for the Tax Loan ("**Loan**") provided by Dah Sing Bank, Limited ("**Bank**") during the Promotion Period and drawdown the Loan on or before 31 May 2025 ("**Eligible Customers**"), subject to these Promotional Terms and Conditions and the relevant Terms and Conditions, may be entitled to enjoy Offer 1: "Annualized percentage rate ("**APR**") as low as 1.38%" ("**Offer 1**") (subject to Clauses (8) – (11) below), Offer 2: "Up to HKD11,800 cash rebate" ("**Cash Rebate Reward**") ("**Offer 2**") (subject to Clauses (12) – (13) below) and Offer 3: "Extra Cash Reward" ("**Offer 3**") (subject to Clauses (14) - (16) below). Eligible Customers who have successfully applied

and drawdown the Loan on or before 31 December 2024 is also eligible for Offer 4: "Early Bird \$0 Interest Lucky Draw" ("**Lucky Draw**") ("**Offer 4**") (subject to Clauses (17) – (25) below). Each Eligible Customer is allowed to drawdown the Loan once during the Promotion Period, and entitled to enjoy each offer herein once only for his / her application for the Loan.

3. Eligible Customers who make an early settlement of the Loan during the relevant repayment period will be subject to an Early Settlement Handling Fee and accrued interest for the month in which they make such an early settlement, and will have to make full cash refund equivalent to all relevant Cash Rebate Reward, cash value of the Extra Cash Reward (if applicable) and Lucky Draw Reward (if applicable) without prior notice from the Bank. The Bank reserves the right to debit the equivalent amount (rounded up to the nearest Hong Kong Dollar) from the relevant customer's account without prior notice. For details of the Early Settlement Handling Fee, please [click here](#).
4. All offers under this Promotion are not transferable and cannot be exchanged for cash, other products / services or any discounts.
5. All offers under this Promotion are not applicable to the staff of Dah Sing Financial Group and its affiliates.
6. Unless otherwise stated, all offers under this Promotion cannot be used in conjunction with other offers related to the Bank's products / services. If a customer is eligible to enjoy the offers in conjunction with other promotional offer(s), the Bank reserves the right to grant such customer all or part of the relevant offers.
7. In case of any fraud, abuse, reversal or cancellation of transactions in respect of which the relevant offer(s) under this Promotion is / are awarded, the Bank reserves the right to debit the equivalent amount from the relevant customer's account without prior notice and / or take legal action in such instances to recover any outstanding amounts.

Terms and Conditions for "Annualized percentage rate ("APR") as low as 1.38%" (Offer 1):

8. **Offer 1** is only applicable to "**Selected Customers**". For the definition of "**Selected Customers**", please refer to Clause (a) of the above General Terms and Conditions of Tax Loan. Below is an example based on the assumption of HKD1,990,000 approved loan amount (for illustration purpose only):

	Selected Customers		Normal Customers	
Loan Tenor	6-months	12-months	6-months	12-months
Loan Amount (HKD)	1,990,000			
Monthly Flat Rate	0.1115%		0.1415%	
APR (including HKD11,800 Cash Rebate [△])	Not Applicable	1.38%	Not Applicable	2.05%
APR (excluding Cash Rebate)	2.31%	2.49%	2.94%	3.16%

[△]Assuming that the Bank credits the Cash Rebate in the 4th month after loan drawdown.

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 and may vary for individual customers. Selected Customers should refer to the loan confirmation letter for the relevant information. 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.

9. To enjoy **Offer 1**, customers who claim to be Professionals or Selected Customers are required to submit proof of professional qualification / occupation to the Bank when they apply for the Loan.
10. The interest rates (including the monthly flat rates and APRs) listed in the Interest Rate Table at the Bank's website dahsing.com/loan/taxloan/en are applicable to designated loan amounts and are for reference only. The final approved interest rate is subject to the Bank's assessment result. The APRs as set out in the said interest rate table are calculated according to the guidelines issued in respect of the Code of Banking Practice, and are based on loan tenor of 6 months and 12 months respectively, designated loan amounts of HKD55,000, HKD300,000, HKD750,000, HKD1,495,000, and HKD1,990,000 respectively. The APRs are rounded to the nearest two decimal places and may vary for individual customers. Selected Customers and Other Customers

should refer to the loan confirmation letter for the relevant information.

11. The Monthly Repayment Amounts listed in the Interest Rate Table at the Bank's website dahsing.com/loan/taxloan/en are calculated based on 6-month and 12-month loan tenors respectively for a loan amount of HKD10,000, and are rounded to the nearest integer. The Monthly Repayment Amounts may vary for individual customers. The Monthly Repayment Amount will be debited from the relevant repayment account of the Selected Customers and Other Customers on the due date of each month.

Terms and Conditions for "Up to HKD11,800 cash rebate" (Offer 2):

12. Eligible Customers who fulfill the criteria as listed below are entitled to the relevant Cash Rebate Reward according to the amount of the loan approved: successfully (a) apply for the Loan with a loan tenor of 12 months or above within the Promotion Period and drawdown the loan on or before 31 May 2025; (b) maintain Dah Sing VIP Banking Visa Infinite Card or Dah Sing ONE+ Credit Card (each as the "Eligible Credit Card") as Principal Card Cardholders during the Promotion Period, or apply for the Eligible Credit Card as Principal Card Cardholders with card activation on or before 30 June 2025; and (c) open or maintain a HKD Dah Sing Current Account or Savings Account during the Promotion Period (for the avoidance of doubt FlexiMoney Overdraft Facility accounts, joint name accounts, non-HKD accounts, Time Deposit and Margin Trading Settlement accounts are not eligible). For the details and relevant terms and conditions of Dah Sing VIP Banking Infinite Card, please visit dahsing.com/card/vipvi/en . For the details and relevant terms and conditions of Dah Sing ONE+ Credit Card, please visit dahsing.com/card/one/en .

Approved Loan Amount (HKD)	Cash Rebate Reward
10,000 - 99,999	HKD100
100,000 - 499,999	HKD500
500,000 - 999,999	HKD1,000
1,000,000 – 1,989,999	HKD3,000
1,990,000 or above	HKD11,800

13. The relevant Cash Rebate Reward will be credited into the Eligible Customers' Eligible Credit Card account in the form of credit card free spending credit and will be shown on the monthly statement of the account. Credit card free spending credit can only be used for settlement of new transaction items. It is not transferable, refundable or cannot be exchanged for cash. The Cash Rebate Reward will be credited into Eligible Customers' Eligible Credit Card

account on or before 31 July 2025 in the following sequence i) Dah Sing VIP Banking Visa Infinite Card ii) Dah Sing ONE+ Credit Card. To enjoy the Cash Rebate Reward, the Eligible Customers' loan account, its repayment account, Eligible Credit Card account and relevant HKD Dah Sing Current Account or Savings Account must remain normal, valid and with good repayment records from the loan disbursement date to the date when the Bank credits the cash rebate.

Terms and Conditions for "Extra Cash Reward" (Offer 3):

14. The Bank may (but is not obliged to) provide Offer 3 to customers (if applicable). The extra cash reward of Offer 3 will be issued in the form of cash coupons. Cash coupon(s) or its redemption letter will be mailed to the relevant customers' correspondence address last known to the Bank within 3 months after drawdown date, or issued at our designated branches after loan drawdown if customers entitle the Extra Reward.
15. Cash coupons are not redeemable for cash or transferrable to other gifts, and no exchange will be allowed. The Bank is not the supplier of the cash coupons, and is not and shall not be responsible or liable for any products or services provided by the suppliers. Should there be any enquires or complaints regarding the products or services in relation to the cash coupons, customers should contact the relevant suppliers directly. The Bank reserves the right to offer an alternative gift as replacement of the cash coupons (as the case may be) without prior notice, regardless as to whether the relevant cash coupon is not available or there is any other issue. The alternative gift may not be of the same monetary value or the same category as the relevant cash coupon. In case of dispute, the decision of the Bank shall be final (as the case may be).
16. To enjoy Offer 3, each Eligible Customer's relevant loan accounts (including those for the Tax Loan and repayment account) must be valid and with good repayment records from the loan drawdown date to the delivery date of the cash coupons or their redemption letters, otherwise such cash coupons will be forfeited.

Terms and Conditions for "Early Bird \$0 interest Lucky Draw" (Offer 4):

17. Offer 4 is only applicable to Eligible customers who have a) successfully applied and drawdown the Loan on or before 31 December 2024 during the Promotion Period with b) loan tenor of 12 months or above and c) loan amount of HKD10,000 or above ("**Participant**").
18. Participants will be automatically enrolled in the Lucky Draw and no registration is required.

19. A total of 3 Winners ("**Winner**") will be randomly drawn by 31 January 2025. Results will be announced through the Bank's Facebook page.
20. A notification letter will be mailed to the Winner's correspondence addresses last known to the Bank within 3 months after the Lucky Draw results are announced.
21. The Whole Period \$0 Interest ("**Prize**") will be given in the form of cash rebate. Interest for the whole period is calculated as: Loan amount x applicable monthly flat rate x loan tenor. For example: Assume a HKD100,000 Loan amount, 0.12% monthly flat rate and 24-month loan tenor are offered to the customer, the cash rebate amount is HKD100,000 x 0.12% x 24 months = HKD2,880. The actual cash rebate amount equals to the sum of the interest for the whole period of customers' Loan.
22. The Prize will be deposited to the Winner's Loan Repayment Account within 3 months after the Loan is fully repaid. Each Winner's relevant loan accounts (including those for the Tax Loan and repayment account) must have good repayment records from the loan drawdown date to the date of full repayment, otherwise the Prize will be forfeited.
23. Each Participant can only participate once during the Promotion Period and receive one Prize only.
24. The Lucky Draw Prize is non-transferable and cannot be exchanged or redeemed for cash or other products or services.
25. The Bank will determine the eligibility of customers to participate and the Winners in the Lucky Draw based on the Bank's records. In case of any disputes in relation to eligibility requirements, means of the lucky draw, results of the Lucky Draw or any matters in relation to the Lucky Draw, the decision of the Bank shall be final.

**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.**