

## Dah Sing Loan Re-borrowing Service Terms and Conditions:

1. The Loan Re-borrowing Service ("Loan Re-borrowing") is only applicable to customers of Dah Sing Bank, Limited (the "Bank") with existing Express Money Instalment Loan / Express Money Plus Instalment Loan / e-Cash Instalment Loan / e-Cash Plus Instalment Loan / Tax Loan ("Existing Loan"). The relevant customers can apply for the Service after settling the monthly repayment of the Existing Loan for at least 3 consecutive months. The Bank reserves the final right on acceptance of the Loan Re-borrowing application and has the sole discretion to decide the final approval result and loan details (including but not limited to total loan amount that can be borrowed under Loan Re-borrowing (the "New Loan Amount"), repayment tenor and interest rate). For details of Loan Re-borrowing, please visit our branches or call 2828 8111 for enquiry.
2. The loan amount of Express Money Instalment Loan / Express Money Plus Instalment Loan is up to HKD2,000,000 or 12 times the monthly salary (whichever is lower). The loan amount of e-Cash instalment loan / e-Cash Plus Instalment Loan is up to HKD1,000,000 or 10 times the monthly salary (whichever is lower).
3. After Loan Re-borrowing is successfully approved and upon disbursement of the New Loan Amount, the Bank shall use it to settle the outstanding amount of the Existing Loan, early settlement handling fee with respect to the early settlement of the Existing Loan (if applicable), accrued interest for the month, and an amount equivalent to the total cash rebate (if applicable) and cash rewards (including Dah Sing Customer Cash Reward, Online Application Offer and Extra Offer) the customer has received in respect of the Existing Loan (if applicable) will be deducted from the New Loan Amount. For details of the early settlement handling fee, please [click here](#).
4. Customers are required to provide a copy of Hong Kong Identity Card and income proof when applying for Loan Re-borrowing (if required). The Bank reserves the right to require the customers to submit any documents or information for approval of Loan Re-borrowing.
5. The monthly loan repayment date by default is the same date as the New Loan Amount drawdown date of each calendar month after the New Loan Amount drawdown. Alternatively, customer can choose the monthly loan repayment date. If the first repayment date is more than one month from the loan drawdown date, customer is subject to an extension fee. The extension fee is calculated based on the amount of the loan drawn at monthly flat rate on daily basis starting from the date which is one month after the drawdown date up to the first repayment date. The extension fee will be debited from the New Loan Amount. For details of the extension fee, please [click here](#).
6. The disbursement account and the repayment account must be the same. The net amount after deducting the outstanding amount of the Existing Loan, interest and other applicable fees and liabilities as mentioned in Clause 3

- above from the New Loan Amount ("Net Disbursed Amount") will be disbursed to the customer's repayment account two clearing days after the loan confirmation (the Bank's clearing day is from Monday to Friday, except public holiday, Saturday and Sunday). The Bank reserves the right to transfer the Net Disbursed Amount to the disbursement account by whatever means, and the customer shall be responsible for any fees and charges incurred (if applicable). If the customer wishes to change the repayment account, please visit the branch before the loan disbursement to set a new account as disbursement / repayment account.
7. If the Bank approve the Loan Re-borrowing application, the Bank will send a letter to inform the borrower including the relevant repayment tenor, the newly determined loan interest rate and the monthly repayment amount of the new loan, Dah Sing Bank Instalment Loan Terms & Conditions (including its revisions from time to time and subject to the terms and conditions announced by the Bank from time to time) will continue to apply to the new loan and be binding on the borrower, please [click here](#) for details.
  8. For details and Terms and Conditions for instantly approved loan amount service, please refer to [Terms and Conditions for Instantly Approved Loan Amount Service](#).
  9. For details and Terms and Conditions of interest rate, loan amount, tenor, Instantly Approved Loan Amount Service and other offers, please refer to [product details and related Terms and Conditions about Express Money](#) and [product details and related Terms and Conditions about e-Cash Instalment Loan](#).
  10. For the details of Service Charges for Express Money Instalment Loan / Express Money Plus Instalment Loan and e-Cash Instalment Loan / e-Cash Plus Instalment Loan, please [click here](#).
  11. 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.
  12. 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).
  13. The Bank reserves the right to terminate or amend the above offers and to amend the above terms and conditions at any time without prior notice. In case of dispute, the decision of the Bank shall be final.
  14. In the event of discrepancies between the Chinese version and English version of these terms and conditions, the English version shall prevail.

**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.**