

**NOTICE OF INTEGRATION AND AMENDMENT
RELATING TO “LIST OF SERVICE CHARGES
FOR DAH SING CREDIT CARD/PRIVATE
LABEL CARD” AND “DAH SING CREDIT/
DEBIT CARD CARDHOLDER AGREEMENT
(INCLUDING RMB CARDS)”**

“List of Service Charges for Dah Sing Credit Card/Private Label Card” Integration and Amendment Details:

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

As a result of the abovementioned integration, in respect of item 1 “Annual Fee” of the List, (i) the “Platinum Card/UnionPay Dual Currency Platinum Card” therein will be deleted and replaced by “Platinum Card/UnionPay Dual Currency Platinum Card/UnionPay Dual Currency Diamond Card” and the charge of Principal Card and Supplementary Card thereof is HK\$1,800 and HK\$900 respectively; (ii) the “ANA Card HK Visa Platinum” therein will be deleted and replaced by “ANA World Mastercard”; and (iii) the “MileagePlus Platinum Mastercard/Other” will be integrated to “Platinum Card/UnionPay Dual Currency Platinum Card/UnionPay Dual Currency Diamond Card”. “MileagePlus Platinum Mastercard/Other” therein, together with the charges thereof, will be deleted in their entirety.

- With effect from the Effective Date, item 12 “Credit Balance Withdrawal” of the List will be amended as shown in mark-up below:

Item	Service charge
12. Credit Balance Withdrawal²	<u>HK\$/RMB75 per transaction</u>
• By Cashier Order	HK\$/RMB75 per cashier order

- With effect from 1 January 2019, a new item 21 will be added to the List as follows:

Item	Service charge
21. Paper Statement Fee	<p>If customers receive one or more paper statements in the period of January to June or July to December every year, the Bank will charge HK\$20 for the paper statements posted during the period and the charge will be levied in July or January next year respectively. The first fee imposing date will be July 2019.</p> <p>The following customers will be exempted:</p> <ol style="list-style-type: none"> Seniors (aged 65 or above), or Customers who receive welfare allowances or allowances from Social Welfare Department (supporting documents required), or Recipients of the Government’s Disability Allowance (supporting documents required), or Low-income group customers, with individual income below HK\$7,300 or household monthly income below HK\$11,500 (supporting documents required) <p>Eligible customers can apply for fee waiver with the Bank upon the effective date.</p>

“Dah Sing Credit/Debit Card Cardholder Agreement (including RMB Cards)” Integration and Amendment Details:

With effect from the Effective Date, “Dah Sing Credit/Debit Card Cardholder Agreement (including RMB Cards) – For Dual Currency Credit Card and World Mastercard Card” will be integrated to “Dah Sing Credit/Debit Card Cardholder Agreement (including RMB Cards)” (the “Agreement”), and “Dah Sing Credit/Debit Card Cardholder Agreement (including RMB Cards) – For Dual Currency Credit Card and World Mastercard Card” will become ineffective.

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

- Clause 1(h) of the Agreement will be amended as shown in mark-up below:
 - “Card” means, ~~a Classic Visa Card, Gold Visa Card, Platinum Visa Card, Visa payWave Card, MasterCard Card, Titanium MasterCard Card, Gold MasterCard Card, Platinum MasterCard Card, MasterCard PayPass Card, a Credit Card, a Dual Currency Credit Card, an Internet Credit Card, RMB Credit Card, RMB Debit Card, Dual Currency Credit Card, a Supplementary or an Affiliate Card or any other Credit Cards or, a Debit Cards or any other card (howsoever described) including Visa Card,~~

Mastercard and UnionPay Card, whether Principal Card or Supplementary Card, issued by the Bank alone or in conjunction with another institution, which Card may be a physical Card or may comprise of a Card Account only.

- Clause 1(cc) of the Agreement will be amended as shown in mark-up below:
 - “Transaction” means any payment for supply of goods and/or services, cash advance, cash withdrawal or deposit or transfer, 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” or, “Visa payWave Transaction” or “UnionPay QuickPass Transaction”.~~
- Clause 1(dd) of the Agreement will be amended as shown in mark-up below:
 - ~~“MasterCard PayPass Mastercard contactless Transaction” or, “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 10) 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” or, “Visa payWave” or “UnionPay QuickPass”.~~
- Clause 23 will be deleted in its entirety from the Agreement and the clause numbering of the Agreement will be revised accordingly.

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 debit card(s) or credit card(s) 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 debit card(s) or credit card(s) issued by the Bank and/or use the relevant services of the Bank on or after the said effective dates. 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