

## 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 i 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 Saturday	9:00am 9:00am	– –	4:30pm; and 12:00 noon
Telephone Hotline	Monday – Friday Saturday	9:00am 9:00am	– –	10:00pm; and 5:30pm
Website / Mobile App	Monday – Saturday Sunday and Public Holiday	9:00am 12:00 noon	– –	9:00pm; and 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 2024** (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 2024 ("**Eligible Customers**"), subject to these Promotional Terms and Conditions and the relevant Terms and Conditions, may be entitled to enjoy **Offer 1: "6-month Whole Period \$0 Interest Offer"** ("**Offer 1**") (subject to Clauses (8) – (11) below), **Offer 2: "Annualized Percentage Rate ("APR") as low as 2.49%"** ("**Offer 2**") (subject to Clauses (12) – (15) below), **Offer 3: "Extra Cash Reward"** ("**Offer 3**") (subject to Clauses (16) - (18) below) and **Offer 4: "3-Month Extra 2% p.a. HKD Fixed Deposit Interest Rate Offer"** ("**Offer 4**") (subject to Clauses (19) – (23) below). Each Eligible Customer is allowed to draw down the Loan once during the Promotion Period, and entitled to enjoy each offer herein once only for his / her application for the Loan, however, Offer 1 and Offer 2 cannot be enjoyed at the same time and an Eligible Customer can only choose one of the two offers.
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 and / or cash value of the Extra Cash 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 "6-month Whole Period \$0 Interest Offer" (Offer 1):

8. **Offer 1** is only applicable to "**New-To-Loan Customers**". "**New-To-Loan Customers**" means those Eligible Customers who do not holding any personal loan products (including Tax Loan, Express Money / Express Money Plus, Credit Mastermind, e-Cash Instalment Loan / e-Cash Instalment Loan Plus, e-Cash Revolving Loan, In-Money and FlexiMoney Overdraft Facilities) at the time of application.
9. New-To-Loan Customers who fulfill the criteria as listed below ("**Eligible Tax Loan \$0 Interest Customers**") are entitled to enjoy **Offer 1**:
  - (a) Successfully apply for the Loan during the Promotion Period and draw down the Loan with a loan tenor of 6 months, a loan amount of HKD10,000 to HKD100,000 (the maximum loan amount being 1 time of his / her tax bill amount) on or before 31 May 2024; **and**
  - (b) Successfully apply for Express Money during the Promotion Period and draw down Express Money with a loan tenor of 6 months or above (the drawdown loan amount must be equal to or higher than the drawdown loan amount of the Loan) on or before 31 May 2024; for details, promotions and the relevant Terms and Conditions of Express Money, please [click here](#).
10. **Offer 1** will be credited to the repayment account of the Eligible Tax Loan \$0 Interest Customers in the form of cash rebate. The cash rebate amount is the total interest for the full term of the Loan, which equals to the total interest as mentioned in the loan confirmation letter. For example (for

illustration purpose only), assuming the loan amount and loan tenor of the Eligible Tax Loan \$0 Interest Customers is HKD100,000 and 6 months, the applicable monthly flat rate is 0.27%, the eligible cash rebate amount is the total interest for the full term of HKD1,622.

11. The relevant cash rebate will be credited to the repayment account of Eligible Tax Loan \$0 Interest Customers on or before 31 December 2024. To enjoy the **Offer 1**, each Eligible Tax Loan \$0 Interest Customer's loan accounts (including those for the Tax Loan and Express Money) and repayment account must be valid and with good repayment records before and at the time of credit of the cash rebate, otherwise such cash rebate will be forfeited.

**Terms and Conditions for "Annualized Percentage Rate ("APR") as low as 2.49%" (Offer 2):**

12. **Offer 2** 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. On the assumption that a HKD2,000,000 loan amount is granted, the relevant rates applicable to the Selected Customers and Other Customers are as follows (for illustration purpose only):

	Selected Customers		Other Customers	
	6 months	12 months	6 months	12 months
Loan Tenor	6 months	12 months	6 months	12 months
Loan Amount (HKD)	2,000,000			
Monthly Flat Rate	0.12%		0.21%	
APR	2.49%	2.68%	4.39%	4.72%

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.

13. To enjoy **Offer 2**, 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.
14. The interest rates (including the monthly flat rates and APRs) listed in the Interest Rate Table One at the Bank's website [dahsing.com/loan/taxloan/en](http://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, HKD1,500,000, and HKD2,000,000 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.
15. The Monthly Repayment Amounts listed in the Interest Rate Table One at the Bank's website [dahsing.com/loan/taxloan/en](http://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 "Extra Cash Reward" (Offer 3):**

16. 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 coupons or their redemption letters will be mailed to the relevant Eligible Customers' correspondence addresses last known to the Bank within 3 months after the relevant drawdown dates of the Loan.
17. 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).

18. To enjoy Offer 3, each Eligible Customer's relevant loan accounts (including those for the Tax Loan and Express Money (if applicable)) 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 "3-Month Extra 2% p.a. HKD Fixed Deposit Interest Rate Offer" (Offer 4):

19. Redemption letters of Offer 4 will be mailed to the relevant Eligible Customers' correspondence addresses last known to the Bank within 3 months after the relevant drawdown dates of the Loan. To enjoy the Offer 4, each Eligible Customer's relevant loan accounts (including those for the Tax Loan and Express Money (if applicable)) 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.
20. To enjoy Offer 4, Eligible Customers must bring the required documents specified in the relevant redemption letter and set up a HKD Fixed Deposit with "New Funds" (as defined below) for 3 months at any branch of the Bank before the deadline specified in the redemption letter. "New Funds" refers to funds that are newly deposited into the Bank by Eligible Customers, using a cheque drawn on other bank, Faster Payment System, inward CHATS or Telegraphic Transfer but excluding fund transfer from the Bank's existing account(s). In case of any dispute in relation to the definition of New Funds, the decision of the Bank shall be final and conclusive. For the detailed definition of New Funds and the interest rate of Fixed Deposit, please contact the branch staff of the Bank.
21. The minimum Fixed Deposit amount is HKD10,000 and the maximum amount is 50% of the drawdown amount of the Loan (rounded to the nearest integer) or HKD500,000 (whichever is lower) ("Eligible Fixed Deposit"). Eligible Fixed Deposits do not include Fixed Deposits of any currencies that are set up via Dah Sing e-Banking / Mobile Banking / Phone Banking Service or renewal of Fixed Deposits of any currencies conducted via any channel. Once the set-up of an Eligible Fixed Deposit is confirmed, no amendment or cancellation requested by the Eligible Customer will be accepted by the Bank.
22. To enjoy the Offer 4, each Eligible Customer's relevant loan accounts (except for the case of full repayment of the Loan as scheduled), Express Money loan account (if applicable) (except for the case of full repayment of the Loan as scheduled) and repayment account must be valid and with good repayment records on the maturity date of the Eligible Fixed Deposit, otherwise the relevant offer will be forfeited.
23. For details of fees and charges, terms and conditions of Fixed Deposit account, please refer to the prevailing "Bank Service Charges" (please [click here](#)) and "Master Terms and Conditions" (please [click here](#)) of the Bank respectively or contact the Bank's branch staff.

**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.**