



PAYMENT COUPON 付款存根

AU KIN YUNG
FLAT 3 12/F BLK N YU YIN HOUSE
YU CHUI COURT
SHATIN NT
BYM 100

Card Type & Account No. 信用卡類別及戶口號碼	Statement Balance 月結單總結	Minimum Payment 最低還款額	Individual Payment Amount 個別戶口之還款額
TITANIUM MC HKD 5437-3624-0787-8012	609.00	601.00	

Note: You must make payment separately for each account. The credit balance of each account cannot offset the others.
注意：閣下須分別繳付每個戶口之賬項。即使個別戶口出現盈餘，亦不可抵銷其他戶口之結欠。

Star Level 星級	5	Statement Date 截數日期	14 AUG 2020	Payment Due Date 到期繳款日	11 SEP 2020
Name 姓名	AU KIN YUNG	Credit Limit 信用額	11,000	Available Limit 尚餘信用額	10,391
		Statement Date 截數日期	14 AUG 2020	Payment Due Date 到期繳款日	11 SEP 2020


大新信用卡：Expedia 預訂酒店低至 85 折



由即日起至 2020 年 8 月 31 日，憑指定大新信用卡於指定 Expedia 網頁預訂酒店，並輸入指定優惠代碼，可享低至 85 折。

* 優惠須受有關條款及細則約束，名額有限，先到先得。詳情請瀏覽：www.dahsing.com/card/expedia。借定唔借？還得到先好借！

大新銀行信用卡功能升級通知



由 2018 年 10 月 1 日起，本行將陸續為新發、補發及續期之大新銀行信用卡新增感應式付款功能，一拍即可進行信用卡交易，毋須簽署，安全可靠。而部分信用卡更換上統一之卡面設計及修改於月結單上顯示之「信用卡類別」名稱。詳情請瀏覽 www.dahsing.com/card/info/contactless。如您想提早更換新卡，請致電客戶服務熱線 2828 8168。

For English version and details, please visit our website < www.dahsing.com/card/info/contactless/en >.

Summary of Activity Since Last Statement 本月結單賬項摘要

Previous Balance 上期結餘 (a)	Payment/Credit 還款/其他入數 (b)	Retail Purchase & Cash Advance 零售消費及現金透支 (c)	Handling Fee 手續費(d)		Finance Charge 財務費用(e)		Total Balance 總結餘
			Other Fee 其他費用	Cash Advance 現金透支	Retail Purchase 零售消費	Cash Advance 現金透支	
TITANIUM MC 80.77	(HKD) -	5437-3624-0787-8012 9.00					
			600.00	0.00	0.00	0.00	609.00

The Calculation of the Minimum Payment Amount : {(Previous Balance (a) - Payment/Credit (b) + Retail Purchase & Cash Advance (c)) x 1%} + {Handling Fee (d) + Finance Charge (e) + Last Statement Payment Past Due (f)} + Exceed Credit Limit Amount in Current Statement (if applicable). 最低還款額之計算方法：{(上期結餘(a) - 還款/其他入數(b) + 零售消費及現金透支(c)) x 1%} + {手續費(d) + 財務費用(e) + 上期月結單未繳付之最低還款額(f)} + 今期超出信用額之款項 (如適用)

Transaction Details 交易詳情

Tran Date 交易日期	Description 進支詳列	Transaction Reference 參考編號	Currency 外幣銀碼	Amount 銀碼
	TITANIUM MC 5437-3624-0787-8012			HKD
	Interest Rate 利息(Annualized Percentage Rate 實際年利率):			
	Retail Purchase 零售消費 - 32.00%(35.70%)	Cash Advance 現金透支 - 32.00%(39.20%).		
	Previous Balance			80.77
04 AUG	PAYPAL *FUGO BEST FUGO 4029357733	HK 85419700217030304353441		9.00
12 AUG	PAYMENT FROM 040 761 38877093			80.77CR
14 AUG	ANNUAL FEE			600.00
	STATEMENT BALANCE			609.00
	MINIMUM PAYMENT			601.00

To be continued..

由 2018 年 10 月 1 日起，本行將陸續為新發、補發及續期之大新銀行信用卡新增感應式付款功能，一拍即可進行信用卡交易，毋須簽署，安全可靠。而部分信用卡更換上統一之卡面設計及修改於月結單上顯示之「信用卡類別」名稱。詳情請瀏覽 www.dahsing.com/card/info/contactless。With effect from 1 October 2018, our bank will embed the contactless payment function to the new, replacement and renewal of Dah Sing Credit Card progressively. You may process transactions simply by tapping your card without signature which is safe and reliable. We will also unify card face designs and amend the name of "Card Type" shown in the monthly statement to some of the Credit Cards. Details please refer to www.dahsing.com/card/info/contactless.

If you have more than one Dah Sing Credit Card, the credit limit printed above is shared among all the credits cards. Please keep this statement for your record. For your protection, kindly check your statement against your sales slip copies immediately. Contents of this statement will be considered correct if no error is reported within 60 days. For statement information and customer enquiries, please call 2828 8168 (Classic, Gold or Titanium Card Hotline) / 2828 8138 (Platinum Card Hotline).
若閣下擁有多張大新信用卡，本月結單所列之信用額將為各卡所共用，請保留此月結單作紀錄，為保障閣下之利益，請即核對此月結單及閣下之簽購單，賬目有任何疑問，請於月結單發出日起計六十天內通知本行，否則此月結單之一切賬項均作正確無誤。若有任何查詢，請致電 2828 8168 (普通卡、金卡或 Titanium 卡熱線) / 2828 8138 (白金卡熱線)。
If you would like to be excluded from any of our further promotional mailings, please write to our data Protection Officer, Dah Sing Bank, GPO Box 333, Hong Kong.
如閣下日後不欲收到大新銀行之宣傳郵件，請以書面通知香港郵政信箱 333 號大新銀行資料保障主任收。

Paper Statement Fee

(1) With effect from 1 January 2019 ("Effective Date"), 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.

The following customers will be exempted:

- (i) Seniors (aged 65 or above), or
- (ii) Customers who receive welfare allowances or allowances from Social Welfare Department (supporting documents required), or
- (iii) Recipients of the Government's Disability Allowance (supporting documents required), or
- (iv) Low-income group customers, with individual income below HK\$7,300 or household monthly income below HK\$11,500 (supporting documents required).

Eligible customers can apply for fee waiver with the Bank upon the Effective Date.



Register e-Statement now to check your credit card account and messages and manage your account easily. Log into e-Banking/ Mobile Banking Services to subscribe for e-Statement, please visit: www.dahsing.com/card/estatement/en for details.

Changes to your address/ telephone number

(2) Please visit our branch for changes to your address/ telephone number.

Important Information About Your Statement

How To Settle Your Account

(3) Payment By Phone Service (PPS) - Merchant Code 76

You can settle your payment via Payment By Phone Service (PPS) (please refer to the website of PPS for details). For the payment made from Mondays to Fridays before 7:00 p.m., it will be settled on the same day. For the payment made after 7:00 p.m. from Mondays to Fridays, and on Saturdays, Sundays and Public Holidays, it will be processed on the next working day. Settling Dah Sing RMB Credit Card via Hong Kong dollar involves currency exchange, such exchange rate shall be subject to respective Dah Sing Bank RMB daily bank sell closing rate on settlement day.

(4) Autopay

Simply complete and return the "Dah Sing Credit Card Autopay - Direct Debit Authorization" form and your payment will be directly debited from your designated bank account in Hong Kong on the "Payment Due Date". Settling Dah Sing RMB Credit Card via Hong Kong dollar account involves currency exchange, such exchange rate shall be subject to respective Dah Sing Bank RMB daily bank sell closing rate on settlement day. RMB account is accepted for Autopay Direct Debit only if it is from Dah Sing Bank.

(5) 24-hour Dah Sing Phone Banking Service

By calling the 24-hour Phone Banking Hotline at 2828 8168 (Classic, Gold Card or Titanium card) / 2828 8138 (Platinum Card), you may transfer funds from your Dah Sing Bank account to make payment. For Dah Sing RMB Credit Card payment made by phone banking, you can choose to settle the payment by Dah Sing Hong Kong dollar account.

(6) e-Banking / Mobile Banking Services

Log into e-Banking Service via Dah Sing Bank website www.dahsing.com or access Mobile Banking Service via your mobile device, you may transfer funds from your Dah Sing Bank account to make payment. For Dah Sing RMB Credit Card payment made by e-Banking / Mobile Banking Services, you can choose to settle the payment by Dah Sing RMB account only. For payment made during Mondays to Fridays (before the relevant cut-off time), it will be processed on the same day and posted to the relevant credit card account on the next clearing day. For payments made after the relevant cut-off time for transfer or on Saturdays, Sundays or Public Holidays, it will be processed on the next clearing day and posted to the relevant credit card account on the second clearing day after the transaction date. Please arrange the transfer payment instruction at least 2 clearing days prior to the "Payment Due Date".

If you settle your payment via other Banks' e-Banking/Mobile Banking Services, relevant payment must be posted on or before "Payment Due Date". For details of other Banks' e-Banking/Mobile Banking Services, please check with relevant Bank(s) directly.

(7) JET Payment Service

Even if you do not have a Dah Sing Bank Account, you can settle credit card payment* by transferring fund from any JETCO member bank account at any JETCO ATM with JET Payment logo. Select the column for "Credit Card Payment" (if you transfer fund from Dah Sing Bank account, please choose the "Transfer" column)¹ and key in your Dah Sing credit card number & payment amount according to the instructions shown on the screen. For the payment made before 7:30 p.m. on "Payment Due Date", it will be settled on the same day. For the payment made after 7:30 p.m. on "Payment Due Date" or on Saturdays, Sundays and Public Holidays, it will be processed on the next working day. This service is only applicable to fund transfer via local Hong Kong dollar account.

* Hong Kong dollar account is required to settle Dah Sing RMB Credit Card payment.

¹ Only Hong Kong dollar single currency account is allowed to settling Dah Sing RMB Credit Card payment.

(8) Cash/Cheque Payment

Easy Cash/Cheque Deposit Machine: You can deposit cash/cheque to the cash/cheque deposit machine at selected branches of Dah Sing Bank. If the cheque is deposited before relevant cheque cut-off time, it will be processed on the same day. For cheque deposited after relevant cheque cut-off time or on Saturdays, Sundays or Public Holidays, it will be processed on the next clearing day. For details, please go to Dah Sing Bank website www.dahsing.com, contact branches or call 2828 8168 (Not applicable to Dah Sing RMB Credit Card).

Payment by cheque²: Place a crossed cheque together with the payment coupon of your monthly statement into the "Easy Cheque Deposit Box" at any branches of Dah Sing Bank or mail to Dah Sing Credit Card Centre, P.O. Box 28330, Gloucester Road Post Office, Hong Kong. The cheque should be payable to "Dah Sing Bank, Limited". Remember to write your credit card account number on the back of the cheque. Cheque payment via "Easy Cheque Deposit Box" must be placed into the "Easy Cheque Deposit Box" at least 2 working days before the payment due date (except Saturdays, Sundays and Public Holidays). Cheque payment via mailing must be mailed out at least 5 working days before payment due date.

² Post-dated cheques will not be accepted and payment made by Hong Kong dollar cheque book involves exchange rate if settling Dah Sing RMB Credit Card, such exchange rate shall be subject to respective Dah Sing Bank RMB daily bank sell closing rate on settlement day.

If Your Card Is Lost Or Stolen

To report lost or stolen Card, please call our Hotline at 2828 8188 immediately.

Repayment

You must pay at least the "Minimum Payment" on or before the "Payment Due Date". If you have more than one account, please specify the amount you wish to pay to each account. Otherwise, payment will be applied among the accounts in such proportions as the Bank may deem appropriate.

Remark: Settle Dah Sing RMB Credit Card via Hong Kong dollar involves currency exchange, such rate shall be final and determined by Dah Sing Bank.

郵寄月結單費用

(1) 由2019年1月1日起（「生效日期」），如客戶於每年1月至6月或每年7月至12月期間收取1張或以上郵寄月結單，本行將就該期間之郵寄月結單收取HK\$20，並分別於7月或翌年1月誌賬。第一次收費日期將為2019年7月。

以下客戶將可獲豁免此收費：

- (i) 65歲或以上之客戶；或
- (ii) 領取政府綜援或社會福利津貼之客戶（需提供證明文件）；或
- (iii) 領取政府傷殘津貼（需提供證明文件）；或
- (iv) 低收入人士，即個人月入低於HK\$7,300或家庭月入低於HK\$11,500（需提供證明文件）。

符合資格客戶可於生效日期後向本行申請豁免。



立即登記網上月結單，快速查閱信用卡賬戶資料及信息，輕鬆管理賬戶。登入網上/流動理財服務以登記網上月結單，詳情請瀏覽：www.dahsing.com/card/estatement。

更改地址/電話

(2) 如更改地址/電話，請親臨本行分行辦理。

有關閣下信用卡賬戶之重要資料

如何結算閣下之信用卡賬戶

(3) 「繳費靈」服務(PPS) - 商戶編號 76

閣下可使用「繳費靈」服務（詳情可瀏覽「繳費靈」網頁）繳付信用卡賬項。於星期一至五下午7時前之付款將於當日繳付閣下的信用卡賬項。於星期一至五下午7時後或星期六、日及公眾假期之付款將於下一個工作天處理。以港幣繳交新人民幣信用卡賬項須涉及兌換率，並以繳費日之大新銀行人民幣賣出收市價格為準。

(4) 自動轉賬

閣下只須填妥大新信用卡「自動轉賬直接付款授權書」，每月之賬項將在「到期繳款日」自動於閣下指定之銀行戶口中扣除。以港元戶口繳交新人民幣信用卡賬項須涉及兌換率，並以繳費日之大新銀行人民幣賣出收市價格為準。如自動轉賬欲經人民幣戶口處理，則只接受大新人民幣戶口。

(5) 大新24小時電話理財服務

閣下可透過24小時電話理財服務熱線2828 8168（普通卡、金卡或Titanium卡）/ 2828 8138（白金卡）直接由閣下之大新銀行戶口轉賬付款。客戶如透過電話理財服務繳付大新人民幣信用卡，可選擇以大新港元戶口轉賬付款。

(6) 網上理財/流動理財服務

經大新銀行網頁www.dahsing.com 登入網上理財服務，或使用流動裝置登入流動理財服務，可以直接由閣下之大新銀行戶口轉賬付款。如透過網上理財服務/流動理財服務繳付大新人民幣信用卡，只接受大新人民幣戶口之轉賬付款。於星期一至五（於相關轉賬截數時間前）之轉賬付款將於當日處理並會於下一個結算日誌賬於有關信用卡戶口。有關轉賬付款需要兩個結算日處理，故請於「到期繳款日」前最少兩個結算日前安排轉賬付款（於相關轉賬截數時間後或於星期六、日或公眾假期進行之轉賬將於下一個結算日方作處理並會於付款轉賬日後的第二個結算日誌賬於有關信用卡戶口）。如閣下透過其他銀行之網上理財/流動理財服務繳付信用卡賬項，有關款項須於「到期繳款日」或之前誌賬。有關其他銀行之網上理財/流動理財服務詳情，請直接向該銀行查詢。

(7) 「繳費易」服務

閣下只須於大新銀行設有銀行戶口，即可憑任何「銀通」ATM卡，透過印有「繳費易」的「銀通」自動櫃員機繳付大新銀行信用卡賬項*，於櫃員機選擇「信用卡繳費」一欄（如由大新銀行戶口支付卡數，請選擇「轉賬」一欄）¹，然後按指示輸入所需繳付之大新信用卡號碼及金額即可。於「到期繳款日」下午7:30前辦妥之付款將於當日繳付閣下的信用卡賬項。於「到期繳款日」下午7:30後或星期六、日及公眾假期之付款將於下一個工作天處理。此服務只適用於本港港元戶口轉賬。

* 客戶需使用港元戶口以繳付大新人民幣信用卡。

¹ 惟繳付大新人民幣信用卡只接受港元單一貨幣戶口。

(8) 現金/支票付款

「易存款」現金/支票存款機：閣下可使用設於部份大新銀行分行之現金/支票存款機存入現金/支票繳付信用卡賬項。於相關截票時間前經「易存款」現金/支票存款機存入之支票，會於即日處理；於相關截票時間後或星期六、日或公眾假期存入之支票會於下一個結算日處理。有關「易存款」機之分行網絡，請瀏覽大新銀行網頁 www.dahsing.com、前往分行或致電2828 8168查詢（大新人民幣信用卡除外）。

支票付款²：閣下只須將劃線支票連同月結單上半部，投於設在全線大新銀行分行之「易入票」支票收集箱，或寄回香港告士打道道郵箱28330號「大新銀行信用卡中心」即可。支票抬頭請寫「大新銀行」並須於支票背面寫上信用卡號碼。使用「易入票」支票收集箱繳付大新信用卡賬項，該支票須於到期繳款日前2個工作天的截票時間前投於「易入票」支票收集箱內處理（星期六、日及公眾假期除外）。郵寄支票須於到期繳款日前5個工作天寄出。

² 期票將不予接納及如以港元支票繳付大新人民幣信用卡賬項須涉及兌換率，兌換率將以繳費日之大新銀行人民幣賣出收市價格為準。

信用卡遺失或被竊

如閣下之信用卡遺失或被竊，請立即致電本行之信用卡中心熱線2828 8188報失。

還款

閣下必須於「到期繳款日」前繳付不少於月結單上列明之「最低還款額」。如閣下持有超過一個信用卡戶口，請分別註明個別戶口之付款賬碼；否則本行將自行分配有關戶口之付款額。

註：所有以港幣繳付大新人民幣信用卡之賬項均須涉及兌換率。大新銀行將對有關之兌換率作出指定並保留最終決定權。



PAYMENT COUPON 付款存根

Card Type & Account No. 信用卡類別及戶口號碼	Statement Balance 月結單總結	Minimum Payment 最低還款額	Individual Payment Amount 個別戶口之還款額

Note: You must make payment separately for each account. The credit balance of each account cannot offset the others.
注意：閣下須分別繳付每個戶口之賬項。即使個別戶口出現盈餘，亦不可抵銷其他戶口之結欠。

Star Level 星級	5	Statement Date 截數日期	14 AUG 2020	Payment Due Date 到期繳款日	11 SEP 2020
Name 姓名	AU KIN YUNG	Credit Limit 信用額	11,000	Available Limit 尚餘信用額	10,391
		Statement Date 截數日期	14 AUG 2020	Payment Due Date 到期繳款日	11 SEP 2020

Transaction Details 交易詳情

Tran Date 交易日期	Description 進支詳列	Transaction Reference 參考編號	Currency Amount 外幣銀碼	Amount 銀碼
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Your account will be settled by autopay. Please ensure sufficient available fund before the due date.

^ The exchange rate appeared underneath each transaction in foreign currency includes i) the exchange rate determined by Visa/MasterCard/UnionPay International on the date the item is processed and debited to your credit card account after conversion into Hong Kong dollars, and ii) a transaction fee of 1.95% on the transaction amount (transaction fee(s) charged by Visa/MasterCard to the Bank included, if applicable).
^ 於每項外幣交易下所顯示之匯率包括i)根據Visa/萬事達卡/銀聯國際於本行清算交易、折算為港幣後並誌賬於信用卡賬戶內當日所釐定的兌換率及ii)交易金額之1.95%手續費(已包括Visa/萬事達卡向本行徵收的費用,如適用)。

Reference Summary of Repayment (The below figures are for reference only.)
還款參考摘要 (以下數據只供參考。)

The below summary and figures displayed is for your reference only. It does not reflect the real situation of your account. To calculate the above information applicable to your specific case, please use our "Credit Card Repayment Calculator" accessible from our website (www.dahsing.com/Tools). 以下列表及數據只供參考，並不反映閣下之戶口實際狀況。閣下亦可透過本行網頁(www.dahsing.com)工具內之「信用卡還款計算機」因應自定情況計算上述資料。

Assumptions 假設：

1. Outstanding Balance = \$20,000 (信用卡結欠為\$20,000)
2. No new transaction (沒有新簽賬項)
3. No annual fee and other fees (沒有收取年費及其他費用)
4. The payment settled on the payment due date (於到期繳款日或之前還款)
5. The Min. Payment Amt of the 1st Repayment (第一期之最低還款額)
6. The saving amount is "The total amount of settling minimum payment each month" less "The total payment amount of pay off the outstanding amount in 36 months" (節省金額為"只繳付最低還款額之償還總數"減去於"36個月內清還所有結欠之償還總數")

Card Type 信用卡類別	Account No. 戶口號碼	Assume that the outstanding retail balance is \$20,000, if you make no additional charges using this card and each month you pay... 假設信用卡未償零售結欠為\$20,000,如閣下使用此卡而沒有產生額外費用及閣下每月繳付...	You will pay off the outstanding balance of \$20,000 in about... 閣下將於下列時間內清還\$20,000之未償結欠...	and you will end up paying an estimated total of... 閣下最後將償還總數估計為...
TITANIUM MC	HKD 5437-3624-0787-8012	Only the minimum payment 只償還最低還款額 (\$ 200.00) ⁵	182 months月	\$ 64,669.10
		\$ 871.09	36 months月	\$ 31,359.17 (Savings節省 = \$ 33,309.93) ⁶

To be continued..

由2018年10月1日起,本行將陸續為新發、補發及續期之大新銀行信用卡新增感應式付款功能,一拍即可進行信用卡交易,毋須簽署,安全可靠。而部分信用卡更換上統一之卡面設計及修改於月結單上顯示之「信用卡類別」名稱。詳情請瀏覽www.dahsing.com/card/info/contactless。With effect from 1 October 2018, our bank will embed the contactless payment function to the new, replacement and renewal of Dah Sing Credit Card progressively. You may process transactions simply by tapping your card without signature which is safe and reliable. We will also unify card face designs and amend the name of "Card Type" shown in the monthly statement to some of the Credit Cards. Details please refer to www.dahsing.com/card/info/contactless.

If you have more than one Dah Sing Credit Card, the credit limit printed above is shared among all the credits cards. Please keep this statement for your record. For your protection, kindly check your statement against your sales slip copies immediately. Contents of this statement will be considered correct if no error is reported within 60 days. For statement information and customer enquiries, please call 2828 8168 (Classic, Gold or Titanium Card Hotline) / 2828 8138 (Platinum Card Hotline).
若閣下擁有多張大新信用卡,本月結單所列之信用額將為各卡所共用,請保留此月結單作紀錄。為保障閣下之利益,請即核對此月結單及閣下之簽購單,賬目有任何疑問,請於月結單發出日起計六十六天內通知本行,否則此月結單之一切賬項均作正確無誤論。若有任何查詢,請致電2828 8168(普通卡、金卡或Titanium卡熱線)/2828 8138(白金卡熱線)。
If you would like to be excluded from any of our further promotional mailings, please write to our Data Protection Officer, Dah Sing Bank, GPO Box 333, Hong Kong.
如閣下日後不欲收到大新銀行之宣傳郵件,請以書面通知香港郵政信箱333號大新銀行資料保障主任收。


PAYMENT COUPON 付款存根

Card Type & Account No. 信用卡類別及戶口號碼	Statement Balance 月結單總結	Minimum Payment 最低還款額	Individual Payment Amount 個別戶口之還款額

Note: You must make payment separately for each account. The credit balance of each account cannot offset the others.
 注意：閣下須分別繳付每個戶口之賬項。即使個別戶口出現盈餘，亦不可抵銷其他戶口之結欠。

Star Level 星級	5	Statement Date 截數日期	14 AUG 2020	Payment Due Date 到期繳款日	11 SEP 2020
Name 姓名		Credit Limit 信用額	Available Limit 尚餘信用額	Statement Date 截數日期	Payment Due Date 到期繳款日
AU KIN YUNG		11,000	10,391	14 AUG 2020	11 SEP 2020

If you would like to cancel your credit card's overlimit facility, please complete and mail the "Dah Sing Credit Card Service Request Form" to the Credit Card Centre, Dah Sing Bank, G.P.O. Box 333, Hong Kong, or hand in to any of our branches for processing. The form can be downloaded from our website www.dahsing.com. You may be subject to an overlimit handling charge when your credit limit is exceeded and if you have not cancelled the overlimit facility. Please refer to www.dahsing.com/card/fee/en for details.
 如閣下欲取消超逾信貸限額之備用金額，請填妥「信用卡服務申請表」並寄回香港郵政信箱333號大新銀行信用卡中心或交回大新銀行分行辦理。有關表格可於本行網頁 www.dahsing.com 下載。如閣下未有取消有關備用金額，閣下可能因超逾信貸限額而被收取超逾信貸限額手續費，詳情請瀏覽 www.dahsing.com/card/fee。

Be alert to suspicious SMS messages purported to be sent from us. Verify the hotline numbers with us before calling rather than just following the information provided in SMS messages. For verification, please contact us at 2828 8000 (Mon-Fri 9:00a.m.-10:00p.m.; Sat 9:00a.m.-5:30p.m.) / 2828 8159 (non-office hours).
 慎防偽冒本行發出的手機短訊。客戶應先向本行核實熱線號碼，而不是只依照短訊所提供的電話號碼聯絡本行。如需核實本行的熱線號碼，請致電本行2828 8000（星期一至五上午九時至下午十時；星期六上午九時至下午五時三十分）/ 2828 8159（非辦公時間）。

Dah Sing Bank, Limited may from time to time in the next 12 months require access to the consumer credit data held by the credit reference agency to review the existing consumer credit facilities of customers, including but not limited to increasing, decreasing or canceling the credit amount.
 大新銀行有限公司可能會於未來12個月內，不時要求查閱由信貸資料服務機構持有之個人信貸資料，以檢討客戶現有之信貸服務，包括但不限於增加、減少或取消信貸額。

----- End of Statement -----

由2018年10月1日起，本行將陸續為新發、補發及續期之大新銀行信用卡新增感應式付款功能，一拍即可進行信用卡交易，毋須簽署，安全可靠。而部分信用卡更換上統一之卡面設計及修改於月結單上顯示之「信用卡類別」名稱。詳情請瀏覽 www.dahsing.com/card/info/contactless。With effect from 1 October 2018, our bank will embed the contactless payment function to the new, replacement and renewal of Dah Sing Credit Card progressively. You may process transactions simply by tapping your card without signature which is safe and reliable. We will also unify card face designs and amend the name of "Card Type" shown in the monthly statement to some of the Credit Cards. Details please refer to www.dahsing.com/card/info/contactless.

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