

# Key Facts Statement (KFS) for Instalment Loan

DBS Bank (Hong Kong) Limited (the "Bank")

## Flexi-Shopping Programme

1 June 2020

This product is an instalment loan.

This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our confirmation letter for the final terms of your Flexi-Shopping Programme.

### Interest Rates and Interest Charges

Annualised Percentage Rate (APR)	For a transaction amount of HK\$100,000		
	6-month	12-month	24-month
Instalment Period	6-month	12-month	24-month
APR (or range of APR)	3.14%	3.22%	<b>This instalment period is not offered</b>

An APR is a reference rate which includes the handling fee of the product expressed as an annualised rate. Besides handling fee, no interest is applicable for this product

### Annualised Overdue / Default Interest Rate

(This is the Finance Charge referred to in Credit Card Fee Schedule)

The Monthly Instalment Amount is debited each month from the relevant Card account and becomes due and payable on the payment due date of that statement. If the Monthly Instalment Amount is not paid in full when due, interest is accrued daily on the unpaid Monthly Instalment Amount from the date the Monthly Instalment Amount is posted to the Card account at the interest rate applicable to the customer's relevant Card account from time to time until the unpaid Monthly Instalment Amount is paid in full. The interest rate applicable to a relevant Card account may be the Standard Annual Rate or the Adjusted Interest Rate (as defined in Credit Card Fee Schedule) depends on the status of the Credit Card account. Please refer to the Key Facts Statement for Credit Card to understand when the Standard Annual Rate and the Adjusted Interest Rate apply.

### Fee and Charges

#### Handling Fee

A one-off handling fee, the amount of which depends on the transaction amount is charged by the Bank upon approval of the application. Please refer to Additional Information below for details of the handling fee.

#### Late Payment Fee and Charge

No such fee is charged by the Bank

#### Prepayment / Early Settlement / Redemption Fee

HK\$150 will be charged by the Bank for early repayment prior to the end of the instalment period

#### Returned Cheque / Rejected Autopay Charge

No such fee is charged by the Bank

### Additional Information

This product is only offered to the holders of DBS Credit Card. Besides the interest rates, fees and charges stated above, customers are subject to the interest rate and other relevant fees and charges applicable to the credit card. Hence customers are advised to read the Key Facts Statement, terms and conditions and fee schedule of DBS Credit Card in conjunction with this KFS. The minimum and maximum transaction amount of this product is HK\$500 and HK\$300,000 respectively.

### Details of Handling Fee

Transaction amount	Handling Fee	
	6 month instalment period	12 month instalment period
HK\$500 to HK\$5,000	HK\$50	HK\$150
Above HK\$5,000 to HK\$10,000	HK\$100	HK\$200
Above HK\$10,000 to HK\$20,000	HK\$150	HK\$300
Above HK\$20,000 to HK\$30,000	HK\$250	HK\$480
Above HK\$30,000 to HK\$40,000	HK\$400	HK\$750
Above HK\$40,000 to HK\$50,000	HK\$500	HK\$950
Above HK\$50,000 to HK\$60,000	HK\$600	HK\$1,150
Above HK\$60,000 to HK\$100,000	HK\$900	HK\$1,700
Above HK\$100,000 to HK\$150,000	HK\$1,300	HK\$2,450
Above HK\$150,000 to HK\$200,000	HK\$1,900	HK\$3,600
Above HK\$200,000 to HK\$250,000	HK\$2,500	HK\$4,700
Above HK\$250,000 to HK\$300,000	HK\$3,000	HK\$5,600

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# Flexi-shopping Terms and Conditions

**Terms and Conditions for Flexi-Shopping Programme** Please read these Terms and Conditions for Flexi-Shopping Programme ("Terms and Conditions") carefully before you apply for the Flexi-Shopping Programme (the "Programme") offered by DBS Bank (Hong Kong) Limited (the "Bank", which expression includes its successors and assigns). These Terms and Conditions shall operate in addition to the terms and conditions applicable to your Card. Unless otherwise defined herein, words and expressions defined in the terms and conditions applicable to your Card shall have the same meaning when used in these Terms and Conditions. In case of any conflict between these Terms and Conditions and the terms and conditions applicable to your Card, the former shall prevail. You are deemed to have accepted and agreed to be bound by these Terms and Conditions when you apply for the Programme, whether the application is made online through the Bank's website, by telephone or any other means as the Bank considers appropriate from time to time.

1. The Programme is available to cardholders of cards specified by the Bank from time to time (but shall not include Private Label Cards or Business Cards) ("Applicable Card").
2. For the purpose of the Programme, "Eligible Transactions" are retail purchase transactions specified by the Bank at its sole discretion from time to time as eligible for conversion into instalment transactions in the manner described in Clause 3 below. For the avoidance of doubt, the following types of transactions are not Eligible Transactions: "Balance Transfer", "Funds Transfer", Internet bill payment to payees under Merchant Categories of "Banking & Credit Card Services" and "Credit Services" and JETCO payment to payees under Merchant Category of "Credit Card Payment", autopay, cash advance and its handling/administration fee, payment of monthly instalments of "Call-a-loan", "Fee Based Instalment", Card Interest-free Instalment Loan and the Programme, casino chips, securities sale and purchase, credit card annual fee, finance charges, late charges and any transaction that has been subject to cancellation, charge-back, return of goods or refund or any other types of transactions as the Bank may specify from time to time.
3. You can apply to convert an Eligible Transaction conducted with the Applicable Card into an instalment transaction ("Flexi-Shopping Transaction") to be repaid over a period of time designated by the Bank at its discretion from time to time ("Instalment Period"). Eligible Transactions made by a Supplementary Cardholder may also be converted into a Flexi-Shopping Transaction by the Principal Cardholder. The Bank reserves the right to impose a minimum and/or a maximum limit on the amount of the Eligible Transaction for each application for the Programme.
4. Application for the Programme must be made within the period commencing on the day falling three business days after the date of the Eligible Transaction(s) (provided that the Eligible Transaction(s) has been posted to your Card Account) to the day falling six business days before the payment due date specified in the monthly statement in which the Eligible Transaction(s) appears for the first time. For Eligible Transaction(s) that enjoy the maximum 90 days deferred payment, application for the Programme can only be made within the period commencing on the day falling one month after the date of the Eligible Transaction(s) (provided that the Eligible Transaction(s) has been posted to your Card Account) to the day falling six business days before the payment due date specified in the monthly statement in which the Eligible Transaction(s) appears for the first time. Should the application for the Programme could not be made by six business days before the payment due date specified in the monthly statement in which the Eligible Transaction(s) appears for the first time, the full payment of Eligible Transaction(s) should be made by or before payment due date and the Eligible Transaction(s) should be converted into the instalment transaction(s) in the next statement and the full payment made for Eligible Transaction(s) should be used to net off the balance of the next statement.
5. Should the information you submitted via online application form or interactive voice response system for relevant application is error free, the Bank will process your application with accordance of your request, and the Bank will inform you of the result of your application by a confirmation letter. However, if there is any discrepancy between the information you have submitted for the relevant application and the record of the Bank, our representative will contact you to confirm your

application before the payment due date of Eligible Transaction(s). Your application for the Programme is subject to the available credit limit of your Card Account, Card Account status and final approval of the Bank.

6. A one-off handling fee will be charged for each Flexi-Shopping Transaction, which shall be calculated based on the amount of the Eligible Transaction and with reference to the rate applicable at the time of the application. The one-off handling fee payable will be charged to the Card Account upon approval of the application.
7. Once the application for the Programme has been approved by the Bank, the credit limit of your Card Account will be reduced by the total amount of the Flexi-Shopping Transaction and the total amount of the one-off handling fee payable for the Programme. Nevertheless, the credit limit reduced in respect of the Eligible Transaction will be released accordingly.
8. An instalment amount (equals to the Flexi-Shopping Transaction divided evenly by the number of months in the Instalment Period) will be charged to your Card Account (or to such other Card Account as you may subsequently open with the Bank in replacement or substitution of the original Card Account) on a monthly basis during the Instalment Period until the Flexi-Shopping Transaction has been debited from the Card Account or otherwise repaid in full. The first instalment shall be debited from your Card Account on the date specified in the confirmation letter to be sent to you upon your successful application. Each subsequent instalment shall be debited on or about the same day of each month during the Instalment Period.
9. The Bank will treat each instalment as a normal purchase transaction. It will be (i) charged to the Card Account as a normal purchase transaction, (ii) equally subject to the terms and conditions applicable to the Card (including but not limited to any finance/interest charges calculation) and (iii) settled by you in the same manner as you will settle payment for a normal purchase transaction.
10. You may at any time during the Instalment Period terminate the Flexi-Shopping Transaction by repaying the Bank any outstanding balance of the Flexi-Shopping Transaction in full. An administration fee of HK\$150 shall be chargeable for any early repayment prior to the end of the Instalment Period.
11. The Bank may at its absolute discretion, terminate the Flexi-Shopping Transaction and/or debit the outstanding balance of the Flexi-Shopping Transaction in whole or in part from the Card Account at any time without notice, including under but not limited to the following circumstances: (i) the Card is cancelled or terminated by you or the Bank for whatever reason or has expired and not renewed; (ii) the Card Account is not maintained in good standing; (iii) you are in breach of any of these Terms and Conditions or the terms and conditions applicable to your Card; and/or (iv) you are, or suspected by the Bank to be, bankrupt or deceased.
12. Upon the Bank exercising its discretion under Clause 11, any outstanding balance of the Flexi-Shopping Transaction shall become immediately due and payable by you.
13. The Flexi-Shopping Transaction, instalment payments for the Flexi-Shopping Transaction and the one-off handling fee for the Programme shall not be eligible for COMPASS Dollar or DBS\$ rebate or benefits of other reward programmes of the Bank.
14. The Bank reserves the right to reject your application for the Programme without giving any reasons and to change these Terms and Conditions from time to time, subject to the requirements stipulated in the Code of Banking Practice. In the event of dispute, the decision of the Bank shall be final and conclusive.
15. Should there be any inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.