

"Ecstatic Reward Journey" Promotion (the "Promotion")

General Terms and Conditions:

1. The spending period of this Promotion is from 1 August 2020 to 31 October 2020 (both dates inclusive)("Promotion Period"). The registration period is from 3 August 2020 to 31 October 2020 (both dates inclusive)("Registration Period"). Spending is based on relevant transaction dates, transactions and registration dates are based on records of Dah Sing Bank, Limited (the "Bank").
2. The Promotion only apply to customers holding Principal Card or Supplementary Card of the credit card or Co-brand Card ("Eligible Card") issued by the Bank ("Eligible Cardholders"). UnionPay Dual Currency Credit Card RMB account, Cash Card, Corporate Card, Purchasing Card, Business Card, Gift Card, Private Label Card, "Smart Choice" Balance Transfer Account and Cash Conversion Plan Account are not eligible.
3. The Eligible Cardholder must also be a member of the Participating Merchants' programmes. To register as a member, please refer to the Participating Merchants for details. The personal data of Eligible Cardholders may be collected by Participating Merchants; the use of such personal data shall be governed by the Personal Information Collection Statement issued by Participating Merchants. Please refer to the website of the Participating Merchants for details(if applicable).
4. Promotion registration cannot be cancelled or amended once confirmed by the Bank(if applicable).
5. Rewards/Prize/Offer cannot be exchanged for cash, bonus points, other products, services or discounts. The Rewards/Prize/Offer are not refundable and transferable to third parties or other accounts, or cannot be exchanged for any other gifts.
6. Rewards/Prize/Offer are available while stock lasts. The Bank and the Participating Merchants reserve the right to offer any alternative products if the relevant Rewards/Prize/Offer are out of stock or not otherwise available without prior notice. The price and types of the replacement Rewards/Prize/Offer may not be the same as the Rewards/Prize/Offer provided in this Promotion.
7. The use of Rewards/Prize/Offer is subject to the relevant terms and conditions. The cash coupon/gift coupon/other gifts/products/services is provided by Participating Merchants. The Bank is not the supplier of any cash coupon/gift coupon/other gifts/products/services offered to cardholder and shall not be responsible for any matters in relation to the quality and availability of the cash coupon/gift coupon/other gifts/products/services offered. The Bank makes no representation or guarantee as to the quality in respect of such cash coupon/gift coupon/other gifts/products/services supplied under this Promotion. Any

enquiry, comment or complaint about such cash coupon/gift coupon/other gifts/products/services should be directed to Participating Merchants.

8. The Bank will use the Bank's transaction record to determine the eligibility of an Eligible Cardholder. The relevant Eligible Card should be maintained as valid and in good credit standing during the entire Promotion Period and when the rewards are offered. The relevant eligible transactions must be posted. Otherwise, the Bank reserves the right to forfeit the reward without prior notice.
9. Eligible Cardholder is required to keep records of relevant transactions. In case of any disputes, the Bank reserves the right to require the Eligible Cardholder to submit other relevant documents for verification purpose. Submitted documents will not be returned. The decision of the Bank regarding the eligibility of relevant transactions shall be final.
10. In case of any fraud/abuse/reversal/cancellation of transactions in respect of which the relevant rewards / Cash Rebate under the Promotion are awarded, the Bank reserves the right to debit the equivalent or reference value (as specified in Terms and Conditions clause 6 of Offer 1) from the Eligible Cardholders' credit card account without prior notice.
11. The Rewards/Offer shall be terminated immediately in the event that the Participating Merchant ceases its business.
12. All photos, product prices and product information that relate to the Rewards/Prize/Offer are provided by the Participating Merchants and are for reference purposes only. The rewards are governed by the relevant terms and conditions issued by the Participating Merchants. For details, please contact the Participating Merchants.
13. The Bank and / or Participating Merchants reserves and the right to amend these terms and conditions or cancel or amend the Offers at any time without prior notice. Should any disputes arise, the decision of the Bank and / or Participating Merchants shall be final.
14. These Terms and Conditions shall form part of any applicable agreements governing the use of Eligible Cards and shall be construed accordingly. In case of any conflict between these terms and conditions and such agreements, these terms and conditions shall prevail.
15. In the event of any discrepancy between the Chinese version and English version of these terms and conditions, the Chinese version shall prevail.

Terms and Conditions for "Ecstatic Reward Journey" Spending Reward Promotion (Offer 1):

1. Eligible Cardholder is entitled to enjoy the Promotion upon successful registration at dahsing.com/card/reward/en during the Registration Period by entering his/her Eligible Principal Card number and fulfilling the related spending requirement as specified in Terms and Conditions clause 6.

2. If Eligible Cardholder is holding more than one Eligible Card, he/she is required to register once only with any one of his/her Eligible Principal Cards for this Promotion. Registration by Supplementary Card or UnionPay Dual Currency Credit Card RMB account is not accepted. If Eligible Cardholder registers more than once with his/her Principal Card(s), the Bank will take the latest registration record during the Registration Period as final. **The Bank will not issue any notification if an Eligible Cardholder fails to register successfully due to provision of incorrect information.**
3. The Promotion is applicable to the first 10,000 successfully registered Eligible Cardholders. Registration quota applies and is on a first-come-first-served basis. Registration throughout the relevant website will be suspended once quota is full.
4. **Eligible Cardholder cannot enjoy the Offers of this Promotion, "Selected Cardholder – Ecstatic Reward Journey" Promotion (if applicable), "Sanrio Credit Card Spending Promotion" (if applicable) and "Selected Dah Sing British Airways Platinum Cardholder - Local Spending Reward" Promotion (if applicable) in conjunction. If Eligible Cardholder successfully registers "Sanrio Credit Card Spending Promotion" or "Selected Dah Sing British Airways Platinum Cardholder - Local Spending Reward" Promotion at the same time, the Eligible Spending made by the designated successfully registered "Sanrio Credit Card Spending Promotion" Sanrio Credit Card(s) or "Selected Dah Sing British Airways Platinum Cardholder - Local Spending Reward" Promotion Dah Sing British Airways Platinum Card(s) will not be applicable to this Promotion. For Selected Cardholder Promotion, please refer to the terms and conditions of relevant Selected Cardholder promotion letter or promotion website for details**
5. **Eligible retail spending includes local retail transactions, each with transaction amount of HK\$500 or above**("Eligible Local Retail Spending"). Eligible Local Retail Spending is not applicable to transactions including but not limited to **retail spending made by non-Hong Kong Dollar, online transactions**, mail/ fax/ telephone orders, spending of settling bills online, and other spending items including but not limited to designated mobile transfer and top-up transactions(including but not limited to PayMe, TNG, etc), WeChat Pay, AliPay, cash advances, autopay, recurring billing transactions(e.g. Octopus Automatic Add Value Service, Autotoll Automatic Top-up Service), top-up amounts to mobile wallets (including but not limited to top-up amounts to Octopus) and purchase of Octopus via any mobile payment, "Happy Installment" payments, Cash-In Plan payments, Cash-in Plan Plus payments, Stock Investment Savings Plans, balance transfers, Cash Conversion payments, "PayEasy" bill payment amounts, tax payments, "JET payment" amounts, interest-free monthly installments, gift redemption fees, cheque payments, bank handling fees(including but not limited to annual fees, financial charges,

late fees and cash advance handling fees, etc.), casino transactions, and unposted/cancelled/refunded/unauthorized transactions. The Bank reserves the final decision on whether a transaction is eligible to be a Qualified Transaction. The Eligible Local Retail Spending of Eligible Cardholder made by the Eligible Card(s) under his/her name(including Principal Card(s) and Supplementary Card(s)) will be combined. Any decimal place for Eligible Local Retail Spending amount will be rounded down to the nearest integer.

6. Eligible Cardholder with successful registration is required to achieve below monthly accumulative Eligible Local Retail Spending target ("Monthly Spending Target") spending amount as stated below with his/her Eligible Card(s)(including Principal and/or Supplementary Card(s)) during the Promotion Period, in order to enjoy below cash rebate("Cash Rebate"):

Monthly Spending Target	Cash Rebate in the relevant month
HK\$5,000	HK\$40
HK\$10,000	HK\$120

7. Each Eligible Cardholder(including Principal Card(s) and Supplementary Card(s) under his/her name) can enjoy a maximum of HK\$120 Cash Rebate in each month and a maximum of HK\$360 Cash Rebate during the entire Promotion Period.
8. Dah Sing Credit Card free spending credit will be credited to the Eligible Cardholder's Principal Card account with the latest Eligible Local Retail Spending record during the Promotion Period **on or before January 2021**. Dah Sing Credit Card free spending credit will be shown on the statement of the following month and can be used for settlement of new transactions.

Terms and Conditions for "Ecstatic Reward Journey Grand Lucky Draw" (Offer 2):

1. Eligible mobile payment transaction refers to the local retail transactions with single transaction amount of HK\$500 or above made through Apple Pay, Google Pay™ and/or Samsung Pay with the Eligible Card ("Eligible Mobile Payment Transaction").
2. Each Eligible Cardholder who has successfully registered for this promotion and achieved the Monthly Spending Target of Offer 1 (as specified in clause 6 of Terms and Conditions of Offer 1) in a calendar month during the Promotion Period, will automatically be entitled to the designated number of lucky draw entry/entries for every Designated Retail Spending as specified below using an Eligible Card during that calendar month:

Designated Retail Spending	Number of lucky draw entry/entries
Eligible Local Retail Spending	1
Eligible Mobile Payment Transaction	2

3. Winners of "Ecstatic Reward Journey Grand Lucky Draw" are entitled to below designated prize("Prize") below:
 - 100% Cash Rebate for Spending (Cap at HK\$10,000) ("Prize 1") (1 Winner)
 - BRUNO Oval Hot Plate (Model: BOE053) ("Prize 2") (2 Winners)
 - récolte Air Oven ("Prize 3") (3 Winners)
4. Each Winner can enjoy one Prize during the Promotion Period.
5. Calculation, Notification and the usage of the Prize:
 - i. The Bank will allot winners randomly by computer on or before January 2021. **SMS** will be sent or Prize Notification Letter will be **mailed** to notify the Winners with Prize redemption details. Lucky draw results will be announced on the Bank's website.
 - ii. About Prize 1: The Bank will notify the Winner by SMS. The 100% Cash Rebate for Prize 1 will be granted in the form of Dah Sing Credit Card free spending credit **based on the highest monthly amount of Eligible Local Retail Spending accumulated by the Winner during the Promotion Period, subject to a maximum of HK\$10,000.** Dah Sing Credit Card free spending credit of Prize 1 will be credited to the Winner's Principal Card account with the latest Eligible Local Retail Spending record during the Promotion Period on or before January 2021. Dah Sing Credit Card free spending credit will be shown on the statement of the following month and can be used for settlement of new transactions.
 - iii. About Prize 2 and Prize 3: Winners are required to redeem Prize 2 or Prize 3 with "Prize Notification Letter" **in person** at redemption centre according to the instructions stated in the Prize Notification Letter. The redemption and usage of Prize 2 and Prize 3 are subject to the Terms and Conditions printed on the Prize Notification Letter.

- iv. Each Winner is required to collect the Prize by following the instructions before expiry date specified in the Prize Notification Letter. If the Winner fails to redeem the Prize before the expiry date, the Prize will be forfeited.
 - v. Under any circumstances that the Prize Notification Letter cannot reach the Winner (including but not limited to the Winner has no valid mailing address in the Bank, the registered mailing address is invalid, incorrect or has requested not to receive any Bank's direct marketing (if applicable) and consequently these letter(s) is lost, stolen or expired/unused, the Bank shall not bear any responsibility and will not resend the letter(s).
6. Staff of Dah Sing Financial Group and its affiliates are not applicable to the lucky draw.
7. Lucky Draw results will be randomly determined. In case of disputes on lucky draw method, Winner qualification, Prize details of the lucky draw and all other matters related to the lucky draw, the Bank's decision shall be final and conclusive.

To borrow or not to borrow? Borrow only if you can repay!

This service/product is not targeted at customers in the EU.