

Terms & Conditions of Dah Sing ONE+ Credit Card "Member Get Member" Referral Program 2020 ("Promotion")

1. The promotion period is from 25 May 2020 to 30 September 2020 (both dates inclusive) ("**Promotion Period**").
2. The "**Referrer**" must be a principal cardholder of Dah Sing ONE+ Credit Card ("**Referral Credit Card**") issued by Dah Sing Bank, Limited ("**Bank**").
3. When the Referrer and Referee (as defined in clause 3.ii below) fulfill the following requirements, the Referrer is entitled to the Referral Reward (as set out in clause 4 below) for each Successful Referral (as defined in the clause 3.iii below):
 - i. (a)The Referrer will receive his/her exclusive referral link ("**Referral Link**") via a pre-registered referral email sent by the Bank; or
(b)The Referrer must register for this Promotion through dahsing.com/one/mgm/en with his/her Referral Credit Card during the Promotion Period and upon successful registration, the Referrer will receive a Referral Link via email within 24 hours¹ ; and
 - ii. The Referrer must share the Referral Link with others ("Referee") for the Referee to make an application for a Dah Sing ONE+ Credit Card ("Eligible Credit Card") during the Promotion Period;
 - iii. During the Promotion Period, the Referee must submit an application for a new principal card of the Eligible Credit Card through the aforementioned Referral Link and such new card must be issued on or before 31 October 2020 ("**Successful Referral**"); and
 - iv. The Referee must not be holding or must not have held any principal or supplementary credit card issued by the Bank when applying for the Eligible Credit Card and during the past 12 months from the date of application for the Eligible Credit Card.
4. The amount of Referral Reward to which the Referrer is entitled depends on the number of Successful Referrals as illustrated in the table below. There is no limit to the amount of Referral Reward.

No. of Successful Referral(s)	Referral Reward
1 – 3	HK\$200 cash rebate for each Successful Referral (Example 1: 3 Successful Referrals = HK\$200x3=HK\$600 cash rebate)

¹ Please note that: (i) the email address to be provided must be correct and valid; (ii) re-registration is required if the Referrer does not receive the Referral Link within 24 hours; and (iii) each Referrer only needs to register once during the Promotion Period.

4 – 5	HK\$300 cash rebate for each Successful Referral (Example 2: 5 Successful Referrals = HK\$300x5=HK\$1,500 cash rebate)
6 or above	HK\$400 cash rebate for each Successful Referral (Example 3: 6 Successful Referrals = HK\$400x6=HK\$2,400 cash rebate)

5. The Referral Reward will be credited to the Referral Credit Card account of the Referrer by the Bank within 3 months after the end of the Promotion Period ("**Offer Fulfillment Period**") and shown on the corresponding statement. The Referral Reward can only be used for settlement of new transactions and cannot be transferred or redeemed for cash.
6. The Referral Credit Card held by the Referrer and the Eligible Credit Card(s) held by the Referee(s) must remain valid and have a good credit standing during the Offer Fulfillment Period, otherwise the Bank may deny the granting of or forfeit the Referral Reward without prior notice. The Bank shall have sole discretion in determining the Referrer's eligibility for the Referral Reward.
7. The Referrer and each Referee must be 2 discrete individuals, i.e. cannot be the same person.
8. Each Referee can only be referred by one Referrer. If a Referee applies for Eligible Credit Card from more than one Referral Link, only the Referrer of the first successfully approved application (as determined in accordance with the Bank's records) is eligible for the Referral Reward.
9. The Bank shall not be responsible for any action taken by the Referrer and/or the Referee arising out of or in connection with this Promotion including but not limited to the sharing of the Referral Link.
10. The Referee's credit card application is confidential and the Bank will not disclose any information thereof to the Referrer.
11. The terms and conditions contained herein shall form part of the agreement governing the use of the Dah Sing Credit Card and shall be construed accordingly. In case of any conflict between these terms and conditions and the said agreement, these terms and conditions shall prevail.
12. The Bank reserves the right to amend these Terms and Conditions and cancel, amend or terminate this Promotion at any time without prior notice. All matters and disputes arising out of or in connection with the Promotion will be subject to the final decision of the Bank.
13. For details and the relevant terms and conditions of the ONE+ Credit Card, please visit dahsing.com/card/one/en.

14. Any personal data collected by the Bank is for identity verification, contact and communication purposes for or in connection with this Promotion only. Personal data collected will not be used to update the Bank's records, and all such personal data will be destroyed within 1 year after the end of this Promotion. Please read the Bank's "Disclaimer and Privacy Statement" and "Notice to Customers relating to Customers' Data" before submission of personal data.
15. In case of any fraud, abuse, reversal or cancellation of application(s) in respect of which the relevant Referral Reward under this Promotion is awarded, the Bank reserves the right to debit the equivalent amount from the relevant customer's account without prior notice.
16. In case of any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

Dah Sing Bank, Limited

May 2020