

Dah Sing ONE+ Credit Card – Terms and Conditions

Appointment of Chip Card / Magnetic Strip Card Services Provider:

Goldpac Datacard Solutions Company Limited ("Goldpac") which located in the Mainland China is our chip card/magnetic strip card embossing and credit card personalization services provider. It is always the policy of Dah Sing Bank to fully comply with the data protection principles and relevant provisions of the Personal Data (Privacy) Ordinance (Cap. 486) during the disclosure or transfer of any personal data. Goldpac will also apply stringent controls to safeguard the confidentiality and security of your data during the chip card/magnetic strip card embossing and personalization process. Your personal data may also be disclosed or provided to any person to whom Dah Sing Bank or Goldpac is under an obligation to make disclosure under any applicable laws or regulations, or under and for the purposes of any guidelines issued by competent regulator(s) or other authorities (including but not limited to government departments, judiciary or tax authority(ies)).

Key Facts Statement of Credit Card:

<u>Interest Rates and Finance Charges</u>
<p>APR* for Retail Purchase: 35.70% when you open your account and it will be reviewed from time to time. The Bank will not charge you finance charges if you pay your balance in full by the due date each month. Otherwise, finance charges will be charged on (i) the unpaid balance from the date of the previous statement on a daily basis; and (ii) the amount of all new transactions from the respective transaction dates, until payment in full.</p>
<p>APR* for Cash Advance: 39.22% when you open your account and it will be reviewed from time to time. Finance charges will be charged on the amount of cash advance from the date of the transaction on a daily basis until payment in full.</p>
<p>Delinquent APR*: 40.77% (Retail Purchase) & 44.90% (Cash Advance) if there are 2 or more delinquent records in your account in the past 12 consecutive months, the above finance charges rate will be assessed.</p>
<p>Interest Free Repayment Period: Up to 60 days</p>
<p>Minimum payment: (i) If the Monthly Statement Balance is HK\$/RMB200 or above, the minimum payment will be the total amount of bank service fees and financial charges plus 1% of total outstanding balance of transactions or HK\$/RMB200 (whichever is higher); or (ii) if the Monthly Statement Balance is less than HK\$/RMB200, the minimum payment will be the Monthly Statement Balance.</p>
<u>Fees</u>
<p>Annual fee:</p>

HK\$/RMB300 for Classic Card / UnionPay Dual Currency Classic Card (**HK\$/RMB150** for each supplementary Card)

HK\$/RMB600 for Gold/Titanium Card (**HK\$/RMB300** for each supplementary Card) (Not applicable for Dah Sing MileagePlus Mastercard)

HK\$/RMB1,800 for Platinum Card / UnionPay Dual Currency Platinum Card / UnionPay Dual Currency Diamond Card (**HK\$/RMB900** for each supplementary Card)

HK\$680 for Dah Sing MileagePlus Titanium Mastercard (**HK\$340** for each supplementary Card)

HK\$1,800 for Dah Sing MileagePlus Platinum Mastercard (**HK\$900** for each supplementary Card)

HK\$1,200 for Dah Sing ANA World Mastercard (**HK\$600** for each supplementary Card)

HK\$1,800 for Dah Sing United MileagePlus World Mastercard (**HK\$900** for each supplementary Card)

Cash Advance Handling Fee: 3.5% of transaction amount or minimum of **HK\$/RMB100** (whichever is higher) plus **HK\$/RMB10** per transaction

Fees relating to Foreign Currency Transaction

Transaction Fee for Foreign Currency Transaction: 1.95% on the transaction amount in foreign currency made outside of Hong Kong or in Hong Kong

Transaction Fee for Cross-border Transaction: (Applicable to Settling Foreign Currency Transaction in Hong Kong Dollars) **1%** on the transaction amount in Hong Kong currency made outside of Hong Kong or at any merchants not registered in Hong Kong

Fee related to Settling Foreign Currency Transaction in Hong Kong Dollars: Customers may sometimes be offered the option to settle foreign currency transactions in Hong Kong dollars at the point of sale overseas. Such option is a direct arrangement offered by the overseas merchants and not the card issuer. Customers are reminded to ask the merchants for the foreign currency exchange rates and the percentage of handling fees (a transaction fee for cross-border transaction of **1%** on the transaction amount will be charged by Visa / MasterCard and debited to your credit card account) to be applied before the transactions are entered into since settling foreign currency transactions in Hong Kong dollars may involve a cost higher than the foreign currency transaction handling fee.

Late Payment Fee: HK\$/RMB280 or an amount equivalent to the minimum payment stated on the monthly statement (whichever is lower)

Over-the-limit Fee: HK\$/RMB200 each time (Each card account will be charged maximum once per statement cycle)

Returned Items (Cheque or Direct Debit Authorization): Not Applicable

Paper Statement Fee: 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 following customers will be exempted:

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

Eligible customers for exemption can apply for fee waiver with the Bank .

* Note: APR = Annualised Percentage Rate. According to the guideline of the Code of Banking Practice, APR is calculated based on the Net Present Value method.

General Terms and Conditions:

1. "Cash Rebate" Scheme:

- a. "Cash Rebate" Scheme ("Cash Rebate") is applicable to Principal Card Cardholders and Supplementary Card Cardholders of Dah Sing ONE+ Platinum Card and Dah Sing ONE+ Titanium Card ("Dah Sing ONE+ Credit Card") issued by Dah Sing Bank, Limited ("the Bank"). "Cash Rebate" earned for each Principal Card and Supplementary Card will be calculated and credited to the credit card accounts respectively.
- b. "Cash Rebate" is calculated based on 1% of the sum of **retail purchase amount** and 0.5% of the sum of **Octopus Automatic Add Value Service ("AAVS") amounts** in each statement cycle. If the rebate amount is with decimal place (only calculated to 2 decimal places), the total rebate amount will be rounded up to nearest dollar. **"Cash Rebate" is only applicable to the transaction amount of retail purchases and Octopus AAVS; excluding but not limited to cash advances, autopay, "Happy Installment" payments, "Cash-in Plan" payments, branch cash-in payments, "Smart Choice" Balance Transfer Program, Cash Conversion Plan, Stocks Investment Savings Plans payments, PayEasy Bill Payment amounts, "JET Payment" amounts, tax payments, interest-free monthly installments, cheque payments (if applicable), bank handling fees (including but not limited to annual fees, financial charges, late fees and cash advance handling fees, etc.), casino transactions, unposted / cancelled / refunded / unauthorized / chargeback transactions.** The "Cash Rebate" offer shall be subject to the terms and conditions of the Dah Sing Credit / Debit Card Cardholder Agreement (including RMB Cards), please [click here](#) for details. The Bank reserves the final decision on the applicability of the "Cash Rebate".
- c. "Cash Rebate" earned by Cardholders will be credited into cardholders' relevant Dah Sing ONE+ credit card account. If customers cancel or charge off relevant transactions after posting "Cash

Rebate", the Bank reserves the right to debit the amount equivalent to the value of "Cash Rebate" given to customers from the credit card account without prior notice.

- d. "Cash Rebate" earned in each statement cycle will be credited to credit card accounts in next statement cycle. "Cash Rebate" that posted into credit card account is only applicable for settling new purchases, and cannot be transferred or redeemed for cash.
 - e. The Bank will determine the eligibility of Cardholder for entitlement of "Cash Rebate" based on the Cardholders' transaction records held with the Bank. Please refer to the Dah Sing Credit / Debit Card Cardholder Agreement (including RMB Cards) for details.
 - f. Cardholders are required to keep all relevant original sales slips. In case of any disputes, the Bank reserves the right to request Cardholders to submit the relevant original sales slips and other supporting documents for inspection. All sales slips and other supporting documents submitted to the Bank will not be returned.
2. Foreign currency transaction and cross-border transactions in Hong Kong currency include transactions in Hong Kong Dollar or Foreign Currencies made outside of Hong Kong, transactions in Foreign Currencies made in Hong Kong and transactions at any merchant not registered in Hong Kong. Please refer to "List of Service Charges for Dah Sing Credit Card/Private Label Card" for the relevant charges.
 3. Cash advance is subject to relevant terms and conditions. Please check with the Bank's staff for details.
 4. Octopus AAVS service is subject to relevant terms and conditions, please click here for details.
 5. The Terms and Conditions contained herein shall form part of the Agreement governing the use of Dah Sing Credit Card and shall be construed accordingly. In case of any conflict between these Terms and Conditions and the Agreement, these Terms and Conditions shall prevail.
 6. The Bank reserves the right to amend these Terms and Conditions or cancel the offer at any time without prior notice. All matters and disputes will be subject to the final decision of the Bank.
 7. In case of any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

General Terms and Conditions of Welcome Offer (Not Applicable to Existing Dah Sing Credit Cardholder):

1. Promotion period is valid from 6 April 2020 to 31 December 2020 (both dates inclusive) ("Promotion Period").
2. Welcome Offer (as defined below) is only applicable to new Principal Card applicant (**i.e. who did not hold any Principal Card or Supplementary Card of any card type issued by the Bank in the past 12 months**) who successfully applies for Dah Sing ONE+ Credit Card ("Credit Card") within the Promotion Period ("Eligible Cardholder") . Each Principal Card applicant can only apply for one Credit Card and is entitled to the Welcome Offer once only. If an Eligible Cardholder applies for more than one Dah Sing credit card, he/she can only enjoy the Welcome Offer ONCE (according to the first approved Dah Sing Credit Card) regardless of the number of Principal Card applied for.
3. Each Eligible Cardholder is entitled to select one of the following welcome offers ("Welcome Offer"):
 - i. Up to HK\$800 Cash Rebate (please refer to clause 4 for details); or
 - ii. KB Air Mask Portable Air Purifier (please refer to clause 5 for details); or

- iii. Up to HK\$60,000 Credit Card Cash-in Plan with no interest and no handling fee (please refer to clause 6 for details)

If an Eligible Cardholder does not specify his/her preference or has selected more than one Welcome Offer, the Bank will automatically deem the Eligible Cardholder to have selected the Up to HK\$800 Cash Rebate as the Welcome Offer. The Welcome Offer, as selected or deemed to be selected by the Eligible Cardholder, cannot be changed or returned.

4. Up to HK\$800 Cash Rebate

An Eligible Cardholder will be entitled to a maximum of HK\$800 cash rebate (including the cash rebate of offer 1 and offer 2 mentioned below) upon fulfilling the corresponding spending requirement(s) specified below within the first 2 months from the new card issuance date ("Cash Rebate Spending Period") subject to the following conditions:

- i. Cash Rebate amount is only applicable for settling new purchases; it is not transferable, cannot be redeemed for cash, withdrawn as cash advance or exchanged for any gift or any discount.
- ii. Cash Rebate will be credited to the Credit Card account of the Eligible Cardholder within 2 months after the Cash Rebate Spending Period and will be posted on relevant statement.
- iii. Up to HK\$800 Cash Rebate including Offer 1) HK\$500 cash rebate and Offer 2) Apple Pay HK\$300 cash rebate.

Offer 1: HK\$500 Cash Rebate

- a. Each Eligible Cardholder is entitled to HK\$500 cash rebate upon accumulating HK\$500 Cash Rebate Eligible Spending (as defined in clause b below) of HK\$6,000 or above by using the Credit Card within the Cash Rebate Spending Period (according to transaction date).
- b. HK\$500 Cash Rebate Eligible Spending includes retail purchases, cash advances, autopay, designated mobile payment transactions (Including Google Pay™ and Samsung Pay, but excluding Apple Pay), Stocks Investment Savings Plans, interest-free monthly installments, gift redemption fee (if applicable), cheque payments (if applicable). Ineligible Spending includes but is not limited to top-up amounts to mobile wallets (including but not limited to top-up amounts to Octopus) via any mobile payment and payment amounts in relation to adding a new Octopus on any mobile payment, recurring payment amounts (e.g. Octopus Automatic Add Value Service, Autotoll Automatic Top-up Service), mobile transfer and top-up transactions (including but not limited to PayMe, TNG etc.), WeChat Pay, "Happy Installment" payments, Cash-in Plan payments, branch cash-in payments, "Smart Choice" Balance Transfer Program, Cash Conversion Plan, bank handling fees (including annual fees, financial charges, late fees and cash advance handling fees, etc), "Payeasy" bill payment amounts, "JET Payment" amounts, casino transactions, unposted / cancelled / refunded / unauthorized / charge back transactions. HK\$500 Cash Rebate Eligible Spending of Supplementary Card will be combined to the Principal Card account. The Bank reserves the final decision on whether a transaction is eligible to be Eligible Spending.

Offer 2: Apple Pay HK\$300 Cash Rebate

- c. Each Eligible Cardholder is entitled to HK\$300 cash rebate upon accumulating Apple Pay Eligible Spending (as defined below) of HK\$3,000 or above with the Credit Card (according to transaction date) through Apple Pay within the Cash Rebate Spending Period.
- d. Unless otherwise specified, "Apple Pay Eligible Spending" refers to contactless or in-App retail transactions made via Apple Pay by Credit Card, but excluding the following transactions, including but not limited to top-up amounts to Apple Pay (including but not limited to top-up amounts to Octopus) and payment amounts in relation to adding a new Octopus, unposted / cancelled / refunded / unauthorized / charge back transactions. Apple Pay Eligible Spending of Supplementary Card will be combined to the principal Credit Card account. Apple Pay Eligible Spending is based on transaction date and the transaction records held with the Bank.
- e. Eligible Cardholder should hold the Credit Card, which is still binding with Apple Pay and with valid device account number, and maintain it as valid and in good credit standing during the entire Cash Rebate Spending Period and when the relevant cash rebate is credited by the Bank. The relevant transactions must be posted. Otherwise, the Bank reserves the right to forfeit Eligible Cardholders' cash rebate awarded without prior notice.
- f. This Offer 2 shall be terminated immediately upon cessation of the relevant mobile payment service provider's business.
- g. The Bank is not the supplier of the above-mentioned products and services. Any enquiry, comment or complaint about the quality of relevant products or services should be directed to the relevant mobile payment service provider. The Bank shall not be responsible for any matter in relation to relevant products or services. Apple Pay is provided by Apple Inc. (including its subsidiaries and affiliates, "Apple"). For enquiry, please click [here](#).
- h. The registration, activation or use of the Credit Card for Apple Pay are subject to the Privacy Policy of Apple. Details for Privacy Policy, please click [here](#).
- i. The registration, activation or use of the Credit Card for the Apple Pay are subject to terms and conditions of the Bank. For relevant terms and conditions, please click [here](#).
- j. The Bank and Apple reserve the right to cancel or amend the offers or to amend these Terms and Conditions at any time without prior notice.

5. KB Air Mask Portable Air Purifier (the "Gift")

- i. During the first 2 months from the Credit Card issuance date ("Gift Spending Period"), Eligible Cardholder is required to accumulate Gift Eligible Spending (as defined in clause 5ii below) of HK\$8,000 with the Credit Card (calculated based on transaction date) in order to be eligible to the Gift.
- ii. Gift Eligible Spending includes retail purchases, cash advances, autopay, designated mobile payment transactions (Including Google Pay™ and Samsung Pay and Apple Pay), Stocks

Investment Savings Plans, interest-free monthly installments, gift redemption fee (if applicable), cheque payments (if applicable). Ineligible Spending includes but is not limited to top-up amounts to mobile wallets (including but not limited to top-up amounts to Octopus) via any mobile payment and payment amounts in relation to adding a new Octopus on any mobile payment, recurring payment amounts (e.g. Octopus Automatic Add Value Service, Autotoll Automatic Top-up Service), mobile transfer and top-up transactions (including but not limited to PayMe, TNG etc.), WeChat Pay, "Happy Installment" payments, Cash-in Plan payments, branch cash-in payments, "Smart Choice" Balance Transfer Program, Cash Conversion Plan, bank handling fees (including annual fees, financial charges, late fees and cash advance handling fees, etc), "Payeasy" bill payment amounts, "JET Payment" amounts, casino transactions, unposted / cancelled / refunded / unauthorized / charge back transactions. Gift Eligible Spending of Supplementary Card will be combined to the Principal Card account. The Bank reserves the final decision on whether a transaction is eligible to be Eligible Spending.

- iii. A redemption letter will be mailed to the statement mailing address (according to the Bank's record) of the Eligible Cardholder within 2 months upon fulfilling the spending requirements stated in clause 5.i above. The relevant Credit Card account must be valid and in good standing at the time the redemption letter is issued in order to be entitled to the Gift.
- iv. The Eligible Cardholder is required to bring along the redemption letter to the designated redemption center to redeem the Gift. The Bank will not re-issue the redemption letter if it is damaged, lost, stolen or expired. For the details of Gift redemption, including the addresses and office hours of the redemption center(s), please refer to the redemption letter.
- v. The Bank is not the supplier of the Gift. All product specification, quality, availability, maintenance and warranty about the Gift are provided by the merchant. The Bank will not make any representations or warranties regarding the Gift. Any enquiry, comment or complaint about the quality, availability and warranty of the Gift should be directed to the merchant (Hotline: 2789 2732). The Bank shall not be responsible for any matter in relation to the Gift.
- vi. The Gift is not transferable, or refundable and cannot be exchanged for cash or any discount. The Gift is offered on a first-come-first-served basis while stocks last. In case of disputes, the decision of the Bank and the redemption centre will be final and conclusive.
- vii. In the event that the Gift is out of stock or there is any other issue, the Bank reserves the right to substitute the Gift with an alternative gift without prior notice to relevant customers. Quoted price and type of such alternative gift may not be the same as the Gift provided in this promotion

6. Up to HK\$60,000 Credit Card Cash-in Plan with no interest and no handling fee ("0% Cash-in Plan")

- i. Each Eligible Cardholder is entitled to 0% Cash-in Plan upon accumulating Cash-in Plan Eligible Spending (as defined in Clause 6iv below) of HK\$500 or above by using the Credit Card within the first 2 months of card issuance ("Spending Period").

- ii. The approved loan amount of 0% Cash-in Plan shall be disbursed to a bank account in Hong Kong as designated by the Eligible Cardholder before fulfilling the requirements as described in Clause 6i above. If the Eligible Cardholder fails to fulfill the spending requirement within the Spending Period, the Bank will debit HK\$300 administration fee from subject Credit Card account without prior notice.
- iii. The Bank may reject Eligible Cardholder's application for the 0% Cash-in Plan at its sole and absolute discretion. If an Eligible Cardholder's application is rejected, the Bank will automatically deem the Eligible Cardholder to have selected Up To HK\$800 Cash Rebate as the welcome offer.
- iv. Cash-in Plan Eligible Spending includes retail purchases, cash advances, autopay, designated mobile payment transactions (Including Google Pay™ and Samsung Pay and Apple Pay), Stocks Investment Savings Plans, interest-free monthly installments, gift redemption fee (if applicable), cheque payments (if applicable). Ineligible Spending includes but is not limited to top-up amounts to mobile wallets (including but not limited to top-up amounts to Octopus) via any mobile payment and payment amounts in relation to adding a new Octopus on any mobile payment, recurring payment amounts (e.g. Octopus Automatic Add Value Service, Autotoll Automatic Top-up Service), mobile transfer and top-up transactions (including but not limited to PayMe, TNG etc.), WeChat Pay, "Happy Installment" payments, Cash-in Plan payments, Branch Cash-in payments, "Smart Choice" Balance Transfer Program, Cash Conversion Plan, bank handling fees (including annual fees, financial charges, late fees and cash advance handling fees, etc), "PayEasy" bill payment amounts, "JET Payment" amounts, casino transactions, unposted / cancelled / refunded / unauthorized / charge back transactions. Gift Eligible Spending of Supplementary Card will be combined to the Principal Card account. The Bank reserves the final decision on whether a transaction is eligible to be Eligible Spending.
- v. The approval of the 0% Cash-in Plan by the Bank is subject to the information provided by the Eligible Cardholder, which must be true and accurate, and is contingent upon the credit record of the cardholder having met the credit requirements of the Bank. The Eligible Cardholder shall authorize the Bank to verify any source the Bank may choose. The maximum loan amount of the 0% Cash-in Plan is HK\$60,000, minimum loan amount is HK\$6,000; and the amount must be in multiple of HK\$600 at a fixed loan tenor of 6 months. The amount of loan to be granted is subject to the Bank's final approval.
- vi. The Bank will send an SMS to Eligible Cardholder when his/her Credit Card is approved. Eligible Cardholder is required to follow the instructions listed in the SMS to complete the application for the 0% Cash-in Plan. All successfully submitted application is irrevocable and cannot be cancelled, revised or withdrawn by the cardholder. The Bank reserves the right to determine the drawdown date of the 0% Cash-in Plan without prior notice. Please note, relevant fund-receiving bank may deduct handling fee for electronic funds from Eligible Cardholder's designated bank account which shall be borne by Eligible Cardholder. If the available credit limit of the Credit Card is not sufficient at the time when the 0% Cash-in Plan is drawn down, the Bank shall adjust down the loan amount and contact Eligible Cardholder for arrangement again before disbursement.

- vii. After the loan disbursement, a confirmation letter shall be issued to the Eligible Cardholder recording the details of the 0% Cash-in Plan made available to the Eligible Cardholder as a result of his/her successful application .
- viii. The 0% Cash-in Plan is subject to:
 - 1) The terms and conditions of the Bank's Credit Card Cash-in Plan. For details, please visit http://www.dahsing.com/en/pdf/credit_card/cc_cashin_eng.pdf
 - 2) The Key Facts Statement of the Bank's Credit Card Cash-in Plan. For details, please visit http://www.dahsing.com/en/pdf/credit_card/cashin_kfs_Eng.pdf. For avoidance of doubt, the APR of 0% Cash-in Plan is calculated at 0%.
- 7. If Eligible Cardholder has received the Welcome Offer and cancels his/her Credit Card within 13 months from the new card issuance date, the Bank reserves the right to debit a handling fee of **HK\$300** from the relevant Credit Card account without prior notice.
- 8. The Bank will determine the cardholder's eligibility for entitlement of the welcome offer(s) based on the Eligible Cardholders' transaction records held with the Bank. The relevant Credit Card should maintain as valid and in good credit standing during the entire Promotion Period, relevant Spending Period and when the welcome offer is granted. The relevant transactions must be posted and would be counted according to the Bank's record and the posting date. Otherwise, the Bank reserves the right to forfeit Eligible Cardholders' welcome offer(s) without prior notice.
- 9. Eligible Cardholders are required to keep all relevant original sales slips. In case of any disputes, the Bank reserves the right to request cardholders to submit the relevant original sales slips and other supporting documents for inspection. All sales slips and other supporting documents submitted to the Bank will not be returned.
- 10. The Bank reserves the right to amend these Terms and Conditions or cancel/ amend/ terminate the offer(s) at any time without prior notice. All matters and disputes will be subject to the final decision of the Bank.
- 11. These Terms and Conditions 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 Agreement, these Terms and Conditions shall prevail.

e-Express Application HK\$100 Cash Rebate Offer Terms & Conditions:

- 1. Promotion period is valid from 1 June, 2020 to 31 December, 2020 (both dates inclusive) ("Promotion Period").
- 2. e-Express Application HK\$100 Cash Rebate (the "Cash Rebate") is only applicable to new Principal Card applicant (**i.e. who did not hold any Principal Card or Supplementary Card of any card type issued by Dah Sing Bank, Limited (the "Bank") in the past 12 months**) who successfully applies for Dah Sing ONE+ Credit Card ("Credit Card") via Dah Sing Mobile Banking App within the Promotion Period ("Eligible Cardholder").
- 3. Eligible Cardholder is entitled to the Cash Rebate upon card approval. The Cash Rebate will be posted to Eligible Cardholder's Credit Card account in 4 working days upon Credit Card approval. Each Eligible Cardholder is entitled to the Cash Rebate once only. The Cash Rebate can only be used for settlement of new transactions and cannot be transferred or redeemed for cash.

4. If an Eligible Cardholder cancels his/her Credit Card within 13 months from the new card issuance date, the Bank reserves the right to debit a handling fee of **HK\$100** from the relevant Credit Card account without prior notice.
5. The Bank reserves the right to amend these Terms and Conditions or terminate or suspend this promotion at any time without prior notice. In case of disputes, the Bank's decision shall be final and conclusive.
6. In case of fraud or abuse of application(s) in respect of which the Cash Rebate under this Promotion is awarded, the Bank reserves the right to debit an amount equivalent to the Cash Rebate from the cardholder's account maintained with the Bank without prior notice.

ONE+ Credit Card "Online Shopping Insurance" Promotion Terms and Conditions:

1. "ONE+ Credit Card Online Shopping Insurance Promotion" is valid from 1 June, 2020 to 31 December, 2020 (both dates inclusive) ("Promotion Period").
2. New Principal Card applicant (i.e. who did not hold any Principal Card or Supplementary Card of any card type issued by the Dah Sing Bank, Limited ("the Bank") in the past 12 months) who successfully applies for Dah Sing ONE+ Credit Card ("Eligible Credit Card") via Dah Sing Banking Mobile App within the Promotion Period ("Eligible Cardholder") is entitled to Dah Sing Insurance Online Shopping Insurance Plan 12 months' coverage for free ("Plan").
3. The Plan is for the period of 12 months from the card issuance date. For example, if the Eligible Credit Card's issuance date is 30 May, 2020, the Plan should last till 29 May, 2021. The Plan only covers transactions conducted with the Eligible Credit Card.
4. If the Eligible Cardholder is covered under more than one Online Shopping Insurance Plan underwritten by Dah Sing Insurance Company (1976) Limited ("Dah Sing Insurance"), any compensation should be limited to the insurance policy with the greatest compensation of the section(s) to claim and only the benefits under that insurance policy be payable.
5. Dah Sing Insurance is the insurance underwriter of the Plan, and is solely responsible for all coverage and compensation. Dah Sing Insurance reserves the right of final approval of the enrollment of the Plan.
6. For full terms and conditions, policy coverage and exclusions of the Plan, please refer to the policy contract which shall prevail. Please contact Dah Sing Insurance Customer Service Hotline at 2808 5000 during office hours Monday to Friday 9:00 am to 5:45 pm (except Public Holidays) for enquiry or visit Dah Sing Insurance website at www.dahsinginsurance.com for details.
7. The Bank, as a licensed insurance agency, is the authorised licensed insurance agency of Dah Sing Insurance. The Plan is the product of Dah Sing Insurance but not the product of the Bank. In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between the Bank and the customer out of the selling process or processing of the related transaction, the Bank is required to enter into

a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the product should be directly resolved between Dah Sing Insurance and the customer.

8. For the purpose of providing the Plan to Eligible Cardholders, information of the Eligible Cardholder including his/her name, HKID card number, first 8 digits of Eligible Credit Card, date of birth, gender, card issuance date, email address and mobile number as provided by the Eligible Cardholder in the application form will be transferred or disclosed between the Bank and Dah Sing Insurance.
9. The Bank reserves the right to amend these Terms and Conditions or terminate or suspend this promotion at any time without prior notice. In case of disputes, the Bank's decision shall be final and conclusive.
10. In case of fraud or abuse, the Bank reserves the right to debit an amount equivalent to the offer from the Eligible cardholder's account maintained with the Bank without prior notice.

In case of any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

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

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