

**General Terms and Conditions:**

1. Unless otherwise specified, Offers 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, Cash Card, Corporate Card, Purchasing Card, Business Card, Gift Card, Private Label Card, "Smart Choice" Balance Transfer Program Account and Cash Conversion Plan Account are not eligible.
2. The Eligible Cardholder must settle full payment with Eligible Card to enjoy the Offer. Payment made via eWallet are not eligible, including but not limited to Apple Pay, Google Pay, Samsung Pay, Alipay HK, WeChat Pay HK, PayPal or PayMe.
3. The Eligible Cardholder must also be a member of foodpanda ("Participating Merchant"). To register as a member, please refer to the Participating Merchant for details. The personal data of Eligible Cardholders may be collected by Participating Merchant and the use of such personal data shall be subject to the Personal Information Collection Statement issued by Participating Merchant. For details, please refer to the website of the Participating Merchant.
4. Unless otherwise specified, the Offer is available at the website and / or mobile application of the Participating Merchant. Eligible Cardholder must enter a designated promo code when making payment via Participating Merchant's website or mobile application to enjoy the Offer. The Bank and the Participating Merchant shall not be liable if the Eligible Cardholder fails to enter the designated promo code and unable to enjoy the Offer.
5. The Offer is only applicable to regular-priced items and is not applicable to fixed-priced, selected, discounted or promotional items (unless otherwise specified) (if applicable).
6. The Offer cannot be exchanged for cash, bonus points, other products, services or discounts. The Offer is not refundable and transferable and cannot be used in conjunction with other promotional offers, discounts, discount cards, VIP cards, cash vouchers and gift vouchers (unless otherwise specified) (if applicable).
7. The Offer shall be terminated immediately in the event that the Participating Merchant ceases business.
8. All photos, product prices and product information that relate to the Offer are provided by the Participating Merchants and are for reference purposes only. The Offer is subject to the relevant Terms and Conditions issued by the Participating Merchant. For details, please contact the Participating Merchant.
9. The Offer is subject to availability. The price and Offer terms may be changed from time to time. The Bank and Participating Merchants reserve the right to amend these Terms and Conditions or cancel or amend the Offer at any time without prior notice. For details, please contact the Participating Merchants. Should any disputes arise, the decision of the Bank and the Participating Merchants shall be final.

10. These Terms and Conditions shall form part of the 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.
11. In case of any fraud / abuse / reversal or cancellation of transactions in respect of which the Offer(s) is / are awarded, the Bank reserves the right to debit the equivalent amount of the relevant Offer(s) from the Eligible Cardholder's account(s) without prior notice.
12. These Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong. Any dispute arising under these Terms and Conditions shall be subject to the non-exclusive jurisdiction of the courts of Hong Kong.
13. A person who is not a party to these Terms and Conditions may not enforce any of their provisions under the Contracts (Rights of Third Parties) Ordinance (Cap 623 of the Laws of Hong Kong).
14. 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 of "foodpanda dining offer - Up to HKD50 instant discount" Offer:**

1. The Promotion Period is from 1 Apr to 30 Apr 2024 (both dates inclusive) ("Promotion Period").
2. Eligible Cardholder is required to input the Promo Code "DSB2024" during checkout at foodpanda with Eligible Card during the Promotion Period to enjoy the below Offers:
  - a. pandapro user offer ("Offer 1") : Enjoy HKD50 instant discount upon single net spending of HKD200 or above for ordering food delivery or pick-up at foodpanda website (foodpanda.hk) or mobile app (Quota: 1,500)
  - b. Non-pandapro user offer ("Offer 2") : Enjoy HKD40 instant discount upon single net spending of HKD200 or above for ordering food delivery or pick-up at foodpanda website (foodpanda.hk) or mobile app (Quota: 1,200)
3. All of the above Offers are not applicable to Dah Sing UnionPay Dual Currency Credit Card.
4. Delivery fee and platform charge are excluded for single net spending amount calculation.
5. Each Eligible Cardholder is entitled to enjoy each of the above Offers once during the Promotion Period.
6. Quotas apply on a first-come-first-served basis, while quotas last and are subject to the usage announcement at foodpanda.
7. The Offers are provided by Participating Merchant. For the promotion details and detailed usage of Promo Code, please refer to foodpanda website (foodpanda.hk) or mobile app. For detailed terms and conditions or other enquiries, please contact the Help Centre at foodpanda website or mobile app directly.

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

**The service(s) / product(s) mentioned herein is / are not targeted at customers in the EU.**