

Terms and Conditions of RentSmart Rental Offers (the "Offers") :

1. The promotion period is from 1 Aug 2023 to 31 Jul 2024, both dates inclusive (the "Promotion Period").
2. The Offers only apply to customers holding Principal Card or Supplementary Card of the designated credit card or Co-brand card ("Eligible Card") issued by Dah Sing Bank, Limited ("Bank") ("Eligible Cardholder"). The Bank's 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.
3. Eligible Cardholders must use a valid Eligible Card to pay in full at the designated mobile app of RentSmart Rental Services Limited ("RentSmart") ("RentSmart app") and **enter the designated invitation codes while registering for his / her RentSmart account (if applicable)** during the Promotion Period in order to enjoy the following Offers:

Offer 1: Car park rental 0% service fee

Enter the invitation code "DSBCAR" when registering RentSmart account can enjoy 0% service fee for paying the first 3 car park rental transactions with Dah Sing MyAuto Credit Card

Offer 2: Extremely low service fee for rental payment

Enter below invitation code (if applicable) when registering and opening RentSmart account and settle payment of rental with Eligible Cards can enjoy low service fee:

<u>Eligible Visa or Mastercard Credit Card</u>	<u>Eligible UnionPay Dual Currency Credit Card</u>
1.5% car park rental / residential service fee (No invitation code is required) (Original service fee for Visa is 2.4% or Mastercard is 1.9%)	0% service fee for the first 3 residential rental transactions (Invitation code: "DSBUP")

Offer 3: Rental Rebate

Eligible Cardholders who enter invitation code "DSB100" when registering and opening an account for the first time upon HKD5,000 or above rental payment with Eligible Visa and Mastercard Credit Card can receive a HKD100 RentSmart rental rebate

4. Offers only apply to Cardholders who are registered as RentSmart users. To become a RentSmart registered user, the Cardholder needs to complete the registration through the RentSmart app.
5. Offers only apply to transactions conducted at the RentSmart app.
6. Invitation codes "DSBCAR", "DSBUP", "DSB100" cannot be used at the same time.
7. For Offer 1, Eligible Cardholder of Dah Sing MyAuto Credit Card must enter the invitation code "DSBCAR" while registering for his / her RentSmart account. If the code has not been entered during registration, the Cardholder will not be entitled to Offer 1. Offer 1 will be automatically credited to the Cardholder's RentSmart account immediately after successful registration. For terms and conditions and details of how to use Offer 1, please refer to rentsmart.com.hk/partners-and-promotions/dsb

8. For Offer 2, Eligible Cardholder of Visa / Mastercard Credit Card has to select and make a full payment with an Eligible Card. The service fee will be automatically adjusted to the rate of 1.5%; Eligible Cardholder of UnionPay Dual Currency Credit Card has to enter the invitation code "DSBUP" while registering for his / her RentSmart account. If the code has not been entered during registration, the Cardholder will not be entitled to Offer 2. Offer 2 will be automatically credited to the Cardholder's RentSmart account immediately after successful registration. For terms and conditions and details of how to use Offer 2, please refer to rentsmart.com.hk/partners-and-promotions/dsb
9. For Offer 3, Eligible Cardholder of Visa / Mastercard Credit Card must enter the invitation code "DSB100" while registering for his / her RentSmart account and fulfill designated spending requirement. If the code has not been entered during registration, the Cardholder will not be entitled to Offer 3. HKD100 RentSmart rental rebate will be credited to the Cardholder's RentSmart account immediately after successful registration. For terms and conditions and details of how to claim the rental rebate, please refer to rentsmart.com.hk/partners-and-promotions/dsb
10. The Offers cannot be exchanged for cash, gift / cash vouchers, or other products / services, nor be used in conjunction with any other promotional offers.
11. All information and photos shown are for reference only.
12. For terms and conditions and details of how to use RentSmart services, please refer to rentsmart.com.hk/terms-conditions
13. The Bank is not the supplier of the relevant goods and services provided in connection with the Offers. The Bank makes no representation or guarantee as to the quality and availability of the products, services, or information provided by RentSmart. The Bank shall not be liable for any matters arising from or in connection with the products, services, or information provided by RentSmart. Cardholders should direct any queries to RentSmart (Telephone number: 6997 7887).
14. In case of any fraud / abuse / reversal / cancellation of transactions in respect of which the relevant Offer is awarded, the Bank reserves the right to cancel or deduct the related Offer or its equivalent amount from the account(s) of the Cardholder without prior notice.
15. The Bank and RentSmart reserve the sole right to vary or cancel any of the Offers and / or amend these Terms and Conditions at any time without prior notice. In the event of any dispute, the decision of the Bank and RentSmart shall be final and conclusive.
16. These Terms and Conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region ("Hong Kong"). Any dispute arising under these Terms and Conditions shall be subject to the non-exclusive jurisdiction of the courts of Hong Kong.
17. 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).
18. If there is any inconsistency or ambiguity between the English and Chinese versions of these Terms and Conditions, the English version shall apply and prevail.

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

The services / products mentioned herein are not targeted at customers in the EU.