

General Terms and Conditions of "Winter Rewards" Promotion ("this Promotion"):

1. Unless otherwise specified, this Promotion only applies to the cardholders ("**Eligible Cardholders**") holding a Principal Card or Supplementary Card of a credit card (including but not limited to UnionPay Dual Currency Credit Card) or Co-brand Card ("**Eligible Card**") issued by Dah Sing Bank, Limited ("**Bank**"). 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.
2. **Eligible Cardholders cannot simultaneously enjoy this Promotion and the rewards of the other Dah Sing Credit Card Spending Promotion(s) (if applicable), including but not limited to the "Apple Store Spending Reward" and "Selected Cardholder Spending Reward" etc.**
3. Unless otherwise specified, the promotion period of this Promotion is from 1 Dec 2023 to 31 Jan 2024 (both dates inclusive) ("**Promotion Period**") and is divided into 2 phases. Spending is calculated based on relevant transaction dates as recorded by the Bank:
 - i. "**Phase 1**": 1 Dec 2023 to 31 Dec 2023 (both dates inclusive); and
 - ii. "**Phase 2**": 1 Jan 2024 to 31 Jan 2024 (both dates inclusive)
4. The Registration Period of this Promotion is from 1 Dec 2023 to 31 Jan 2024 (both dates inclusive) ("**Registration Period**") and is divided into 2 phases, which is same as Promotion Period (unless otherwise specified).
5. An Eligible Cardholder is entitled to enjoy this Promotion upon successful registration for this Promotion via Dah Sing Mobile App or the designated webpage ("**Successful Registration**") during the **Registration Period of the corresponding Phase**. An Eligible Cardholder who successfully registers in Phase 1 will be entitled enjoy "Up to HKD600 Cash Rebate offer ("**Spending Rebate Offer**") of this Promotion during Phase 1 and Phase 2. If an Eligible Cardholder only successfully registers in Phase 2, the Eligible Cardholder will be entitled to enjoy Spending Rebate Offer of this Promotion in Phase 2 only. **This Promotion is applicable to the first 10,000 successfully registered Eligible Cardholders.** Registration quota applies and this Promotion is on a first-come-first-served basis. The registration dates and time are based on record of the Bank. Please mark down the "Registration Reference Number" as assigned upon your Successful Registration.
6. **If an Eligible Cardholder holds more than one Eligible Card, he / she is only required to register once with the Principal Card of any one of his / her Eligible Cards. Registration by any Supplementary Card of an Eligible Card is not acceptable for this Promotion.** The Bank will not issue any notification if an Eligible Cardholder fails to register successfully due to provision of incorrect information (if applicable).
7. **"Eligible Dining Transactions" refers to transactions made at local restaurants in Hong Kong.** Ineligible transactions include (but not limited to) online transactions, retail or online transactions made via AlipayHK and / or WeChat Pay HK, dining transactions made during private functions / parties / private room events / private kitchen / banquets / food and beverage outlets in food courts / supermarkets / department stores, dining transactions in associations / clubhouses.

8. **"Eligible Overseas / Cross-border Transactions" refers to non-Hong Kong Dollar's retail transactions made overseas.** Ineligible transaction includes online transactions settled in non-Hong Kong Dollars, retail or online transactions made via AlipayHK and / or WeChat Pay HK.
9. **"Eligible Travel Transactions" refers to online / retail transactions made at airlines, hotel accommodation and / or local travel agencies in Hong Kong.** Ineligible transaction includes (but not limited to) retail or online transactions made via AlipayHK and / or WeChat Pay HK, dining, private functions, banquets transactions made at hotels.
10. **"Eligible Online Transactions" refers to the retail transactions made via online.** Ineligible transaction includes retail or online transactions made via AlipayHK and / or WeChat Pay HK or Hong Kong Apple Store Online transactions.
11. **"Eligible AlipayHK and WeChat Pay HK Transactions" refers to retail transactions made via AlipayHK and / or WeChat Pay HK.** Ineligible transaction includes mobile transfers / add-value transactions and online / retail transactions made at Apple Retail Stores in Hong Kong and Hong Kong Apple Store Online.
12. **"Eligible Retail Spending" refers to the spending in local or overseas retail or online transactions made by using an Eligible Card.** Ineligible transactions include but not limited to **online / retail transactions made at Apple Retail Stores in Hong Kong and Hong Kong Apple Store Online**, mobile transfers and add-value transactions (including but not limited to WeChat Pay HK, AlipayHK, PayMe, TNG and Tap & Go), cash advances, Autopay, recurring billing transactions (e.g. Octopus Automatic Add Value Service, Autotoll Automatic Top-up Service, etc.), "Happy Installment" plan amount, Cash-In Plan, Branch Cash-In Plan, Stocks Investment Savings Plan, Balance Transfer Amount, "PayEasy" Service amount, tax payments amount, "JET payment" amount, monthly repayments of Interest-free Installment Plan, gift redemption fee, cheque payments, bank handling fees (including but not limited to annual fees, financial charges, late fees and cash advance handling fees), casino transactions, unposted / cancelled / refunded and any unauthorised transactions. **Eligible Transactions of the Principal Card(s) and Supplementary Card(s) of the Eligible Card(s) under the name of the same Eligible Cardholder will be combined into Eligible Cardholder's Principal Card account.**
13. Individual eWallet may impose handling charges for credit card transactions by the relevant service provider and will be at the Eligible Cardholder's own cost.
14. The Bank will determine the eligibility of the Eligible Transactions based on the merchant code, transaction category and/or type of currency as defined from time to time by the Bank and / or card associations (i.e. VISA International, Mastercard Asia / Pacific (Hong Kong) Limited, UnionPay International). Eligible Transactions shall be determined at the sole and absolute discretion of the Bank. The Bank shall not be liable to determine the eligibility of any transaction before it has been made by the Eligible Cardholders. **If any transaction is identified as an Eligible Dining Transaction and / or Eligible Overseas / Cross-border Transaction and / or Eligible Travel Transaction and / or Eligible Online Transaction and / or Eligible AlipayHK and WeChat Pay HK Transaction, such transaction will be eligible for the Cash Rebate (counted as lower cash rebate ratio) once only.**

15. Foreign currency transactions shall be automatically converted into Hong Kong Dollar on the date that the relevant transactions were processed at the rates determined by the relevant card associations (if applicable). For details of service charges related to foreign currency transactions, please refer to the "List of Service Charges for Dah Sing Credit Card / Private Label Card" issued by the Bank.
16. Any Eligible Transaction associated with the Bank's UnionPay Dual Currency Credit Card RMB account will be converted to Hong Kong Dollar based on the conversion rate of 1:1.2 of the relevant total Eligible Transaction amount and combined with the Hong Kong Dollar account.
17. The Cash Rebate under this Promotion cannot be exchanged for cash, bonus points or other products, services or discounts. The Cash Rebate is not refundable and transferable to third parties or other accounts, and cannot be exchanged for any other gift.
18. The Bank will use the Bank's transaction records 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 Cash Rebate under this Promotion is offered. The relevant Eligible Transaction(s) must be posted. Otherwise, the Bank reserves the right to forfeit the related Cash Rebate without prior notice.
19. Each Eligible Cardholder is required to keep the relevant original sales slip(s)/receipt(s) for retail transaction(s). In case of any dispute, the Bank reserves the right to require the relevant Eligible Cardholder to submit the original sales slip(s)/receipt(s) or other relevant document(s) for verification purpose. Submitted documents will not be returned.
20. In case of any fraud / abuse / reversal / cancellation of transactions in respect of which the relevant Cash Rebate under this Promotion is awarded, the Bank reserves the right to debit the equivalent value from the relevant Eligible Cardholder's account(s) without prior notice.
21. The Bank reserves and the right to amend these Terms and Conditions, or cancel, suspend or amend this Promotion at any time without prior notice. Should any disputes arise, the decision of the Bank shall be final.
22. These Terms and Conditions shall form part of any applicable agreements governing the use of the 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.
23. 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.
24. 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).
25. In the event of any discrepancy between the Chinese and English versions of these Terms and Conditions, the English version shall prevail.

Terms and Conditions for "Winter Rewards" Promotion - "Up to HKD600 Cash Rebate" Offer:

1. Successfully registered Eligible Cardholder is required to (i) make each eligible single transaction with the transaction amount of HKD500 or above (or equivalent value) and (ii) fulfil the relevant accumulated spending requirement of Eligible Retail Spending of HKD6,000 or above with that eligible single spending per phase ("**Eligible Retail Spending Requirements**") by using his/her Eligible Card (including the Principal Card and Supplementary Card(s) (if any) under his / her name per Phase) during the relevant phase in order to enjoy the relevant rewards for eligible designated spending category transactions as stated below starting from the successfully registered phase:

Reward 1: 3% Cash Rebate on AlipayHK and WeChat Pay HK Transactions

After linking Dah Sing Credit Card to AlipayHK / WeChat Pay HK, 3% Cash Rebate for single net spending of HKD200 or above will be entitled:

Designated Spending Category Transaction	Cash Rebate	Maximum Cash Rebate Per Customer Per Phase	Maximum Cash Rebate Per Customer during the Promotion Period
Retail / Online Transactions made via AlipayHK and WeChat Pay HK	3% Cash Rebate	HKD100	HKD200

Reward 2: Up to 5% Cash Rebate on Local and Overseas Transactions

Up to 5% Cash Rebate for single net spending of HKD500 or above for below designated spending category transactions will be entitled:

Designated Spending Category Transactions	Cash Rebate	Maximum Cash Rebate Per Customer Per Phase	Maximum Cash Rebate Per Customer during the Promotion Period
Dining Transactions	5%	HKD200	HKD400
Online / Travel / Overseas / Cross-border Transactions	3%		

2. Each Eligible Cardholder (including all Principal Card and Supplementary Card(s) (if any) of his / her Eligible Card under his / her name) can enjoy a maximum of HKD100 Cash Rebate (Reward 1) and HKD200 Cash Rebate (Reward 2), a total of HKD300 Cash Rebate per phase and a maximum of HKD200 Cash Rebate (Reward 1) and HKD400 Cash Rebate (Reward 2), a total of HKD600 Cash Rebate during

the entire Promotion Period.

Example 1 (for illustration purpose only):

In case of an Eligible Cardholder who successfully registers for this Promotion on 15 Dec 2023 (i.e. Phase 1) and makes the accumulated eligible transactions by using his / her Eligible Card, the details of which are as below:

Phase	Eligible Retail Category Transaction	Single Transaction amount	Cash Rebate	Total Cash Rebate entitled in relevant Phase	Total Cash Rebate entitled during the Promotion Period
Phase 1: Dec 2023	Eligible AlipayHK Transaction	HKD3,000	HKD90 (HKD3,000 x 3%)	Reward 1: HKD90	
	Eligible Travel Transaction	HKD3,000	HKD90 (HKD3,000 x 3%)	Reward 2: HKD155	
	Eligible Overseas Transaction	HKD500	HKD15 (HKD500 x 3%)		
	Eligible Dining Transaction	HKD1,000	HKD50 (HKD1,000 x 5%)		
	Other Eligible Retail Spending	HKD500	N/A		
	Total Eligible Retail Spending	HKD8,000			
Phase 2: Jan 2024	Eligible WeChat Pay HK Transaction	HKD4,000	HKD120 (HKD4,000 x 3%)	Reward 1: HKD100 (Reached the maximum Cash Rebate per phase)	HKD545
	Eligible Online Transaction	HKD8,000	HKD240 (HKD8,000 x 3%)	Reward 2: HKD200 (Reached the maximum Cash Rebate per phase)	
	Eligible Overseas Transaction	HKD3,000	HKD90 (HKD3,000 x 3%)		
	Total Eligible Retail Spending	HKD15,000			

Example 2 (for illustration purpose only):

In case of an Eligible Cardholder who successfully registers for this Promotion on 15 Jan 2024 (i.e. Phase 2) and makes the accumulated eligible transactions by using his / her Eligible Card,, the details of which are as below:

Phase	Eligible Retail Category Transaction	Single Transaction amount	Cash Rebate	Total Cash Rebate entitled in relevant Phase	Total Cash Rebate entitled during the Promotion Period
Phase 1: Dec 2023	Eligible Travel Transaction	HKD6,000	N/A	N/A (only applicable to spending made starting from the registration phase)	N/A
	Total Eligible Retail Spending	HKD6,000			
Phase 2: Jan 2024	Eligible AlipayHK Transaction	HKD400	N/A	N/A (not fulfilled Eligible Retail Spending Requirements)	
	Eligible Online Transaction	HKD5,600	N/A		
	Total Eligible Retail Spending	HKD5,600			

- Each Eligible Cardholder is required to successfully register for this Promotion and fulfil the Eligible Retail Spending Requirements (as specified in Clause 1 of these Terms and Conditions for this Offer). Upon the Eligible Cardholder's fulfilment of all the requirements for this Offer, the Cash Rebate will be credited to his / her Principal Card account of the Eligible Card of the relevant Eligible Customer which effects the last Eligible Transaction(s) of this Promotion during the Promotion Period in the form of Dah Sing Credit Card free spending credit **on or before 31 May 2024**. The Cash Rebate will be used for settlement of new transaction(s) and will be shown on the relevant Eligible Card Account statement of the following month. Any decimal place of the Cash Rebate amount will be rounded up to the nearest integer.

Terms and Conditions for "Winter Rewards" Promotion – Double Reward for "Happy Installment" Plan:

1. Eligible Cardholder who successfully registers for this Promotion and applied for "Happy Installment" Plan ("**Installment Plan**") through online channel with designated amount during 1 Dec 2023 to 31 Jan 2024 (both dates inclusive) ("**Happy Installment Plan Promotion Period**"), can be entitled to Double Reward based on the Original Cash Reward for online application offer under the Installment Plan (i.e. Maximum can entitle HKD776 Cash Reward). Details are as below:

Approved Installment Plan Amount (HKD)	Original Cash Reward (HKD)	Double Reward*	Total Cash Reward (HKD)
20,000 – 29,999	100	x 2	200
30,000 – 49,999	200		400
50,000 or above	388		776

*Only applicable to repayment tenor of 24 months or above.

2. Each Eligible Customer is entitled to Double Reward once only within the Happy Installment Plan Promotion Period. If an Eligible Customer successfully applies for the Installment Plan more than once within the Happy Installment Plan Promotion Period, the Double Reward will be calculated based on his / her first approved application for the Installment Plan only.
3. The extra Cash Reward of Double Reward will be offered together with the Original Cash Reward (as specified above) **on or before 31 Mar 2024**. Please [click here](#) for the details and terms and conditions of Dah Sing Credit Card "Happy Installment" Plan Online Application Offer.

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.