

## Terms and Conditions for Extra HKD300 Cash Rebate Offer for Opening YOU Banking Account ("Cash Rebate Offer"):

1. The promotion period of Cash Rebate Offer is from 1 Feb 2021 to 31 Mar 2023 ("Cash Rebate Offer Promotion Period").
2. Cash Rebate Offer is only applicable to the cardholders who fulfill the following criteria ("Eligible Cardholders of Cash Rebate Offer"):
  - i. successfully apply for a principal card of Dah Sing ONE+ Credit Card, Dah Sing British Airways Platinum Card or Dah Sing ANA World Mastercard via designated online application form or Dah Sing Mobile Banking App (not applicable to application submitted via the online application form or Dah Sing Mobile Banking App of branch staff or credit card promoter) ("Eligible Card of Cash Rebate Offer") during the Cash Rebate Offer Promotion Period; and
  - ii. become a new-to-deposit YOU Banking customer of Bank (i.e. any customer not holding any account with the Bank (including YOU i-Account) (sole or joint-named) in the capacity as Primary Account Holder (as defined in clause 3 below) in the past 18 months) or existing deposit customer who successfully opens / upgrades to YOU i-Account (sole or joint-named) in the capacity as Primary Account Holder.
3. "Primary Account Holder" refers to the "Applicant" mentioned in the New Account(s) / Service(s) Application Form signed by the customer.
4. Eligible Cardholder of Cash Rebate Offer who (i) successfully opens a YOU Banking Account during the period from the Eligible Card application date to 3 months from the date of new card issuance; and (ii) achieves a Savings Deposit Growth (as defined in clause 5 below) of HKD50,000 or above (or its equivalent) in 3 consecutive months from the calendar month following the date of opening the YOU i-Account ("Reward Period"), will be entitled to the HKD300 cash rebate.
5. Savings Deposit Growth = Average Daily Savings Deposit Balance (A) - Deposit Benchmark (B)  
(A) = The sum of the daily Total Savings Deposit Balance (as defined in clause 6 below) during the Reward Period (on public holidays (including Sundays), the Total Savings Deposit Balance will be calculated based on the Total Savings Deposit Balance of the previous business day.) ÷ The number of calendar days during the Reward Period. (B) = Deposit Benchmark (For New-to-Deposit Customer, it will be set as HKD0; For Existing Deposit Customer, it will be set as the sum of the Eligible Savings and Current Accounts Balances (as defined in clause 8 below) as of the last working day of the month immediately preceding the month of successful account opening.)
6. "Total Savings Deposit Balance" includes all positive deposit balances of the Eligible Savings Account(s) (as defined in clause 7 below) held by each Eligible Cardholder of Cash Rebate Offer with the Bank. If an Eligible Savings Account has any foreign currency deposits, such deposits will be calculated in HKD according to the daily exchange rate quoted by the Bank. If an Eligible Cardholder of Cash Rebate Offer only holds a sole-named account, the Total Savings Deposits Balance will only include the positive deposit balance of the Eligible Savings Account under such name; if an Eligible Cardholder of Cash Rebate Offer holds a sole-named account and is also the Primary Account Holder of joint-named account(s), the Total Savings Deposits Balance will include the positive deposit balances of the Eligible Savings Accounts under such sole-named and joint-named accounts.

7. "Eligible Savings Account" includes the sole-named and joint-named i-Account Multi-Currency Savings Deposit Account, Hong Kong Dollar, Renminbi and Foreign Currency Savings Accounts and Hong Kong Dollar Flexi Deposit maintained with the Bank by the Eligible Cardholder of Cash Rebate Offer, but excludes any Target Savings Deposit, Fixed Deposit and current account deposit.
8. "Eligible Savings and Current Accounts Balance" includes the positive deposit balances of Eligible Savings Account and the Current Accounts held by the Eligible Customer in the capacity as Primary Account Holder with the Bank in sole or joint name. If the Eligible Cardholder of Cash Rebate Offer also applies for more than one Eligible Card of Cash Rebate Offer during the Cash Rebate Offer Promotion Period, he / she can only enjoy the Cash Rebate Offer once through the first approved Eligible Card.
9. The relevant cash rebate will be credited to the Eligible Card account of the Eligible Cardholder of Cash Rebate Offer according to the Cash Rebate Date listed in the following table upon fulfillment of the requirements as specified in Clauses 2 and 4 and will be posted on relevant statement. The relevant Eligible Card and YOU Banking Account must be valid and in good standing status at the time of the cash rebate, otherwise the Eligible Cardholder of Cash Rebate Offer will not be entitled to the relevant cash rebate.

Issuance Date of the Eligible Card of Cash Rebate Offer	Cash Rebate Date
25 Jan 2021 to 31 Mar 2021	On or before 30 Sep 2021
1 Apr 2021 to 30 Jun 2021	On or before 31 Jan 2022
1 Jul 2021 to 30 Sep 2021	On or before 30 Apr 2022
1 Oct 2021 to 31 Dec 2021	On or before 31 Jul 2022
1 Jan 2022 to 31 Mar 2022	On or before 31 Oct 2022
1 Apr 2022 to 30 Jun 2022	On or before 31 Jan 2023
1 Jul 2022 to 30 Sep 2022	On or before 30 Apr 2023
1 Oct 2022 to 31 Dec 2022	On or before 31 Jul 2023
1 Jan 2023 to 31 Mar 2023	On or before 31 Oct 2023

11. If an Eligible Cardholder of Cash Rebate Offer who enjoys the Cash Rebate Offer terminates the Eligible Card within 18 months of card issuance, the Bank reserves the right to charge a handling fee of HKD300 without prior notice.
12. The Bank reserves the right to amend these terms and conditions and / or amend or terminate the Cash Rebate Offer at any time without prior notice. All matters and disputes will be subject to the final decision of the Bank.
13. In case of any discrepancy between the Chinese and English 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!**