

**Terms and Conditions of
"Dah Sing Credit Card Cash-In Plan Tax Season Offer"**

1. The promotion period for the Dah Sing Credit Card Cash-In Plan Tax Season Offer ("**Offer**") starts from **1 Jan 2023 to 31 Mar 2023** (both dates inclusive) ("**Promotion Period**").
2. Customers who successfully apply for the Dah Sing Credit Card Cash-In Plan (the "**Cash-In Plan**") of Dah Sing Bank, Limited (the "**Bank**") during the Promotion Period and thereafter drawdown the loan on or before **7 Apr 2023** (the "**Eligible Customers**") will be entitled to the Welcome Cash Reward (the "**Welcome Reward**") and / or the Online Application Cash Reward (the "**Online Reward**") if the respective designated requirements (please refer to clause 3 & clause 4 below) and the requirement relating to the "Designated Credit Card Account" (please refer to clause 6 below) are met.

3. **Welcome Reward:**

Eligible Customers who are not holding any Cash-In Plan when applying for the Cash-In Plan during the Promotion Period, are entitled to the relevant Welcome Reward according to the approved loan amount and tenor of the Cash-In Plan as detailed below:

Loan Amount (HKD)	Tenor	Welcome Reward (HKD)
200,000 – 299,999	36 – 60 months	500
300,000 – 499,999		1,000
500,000 or above		1,600

4. **Online Reward:**

Eligible Customers who successfully apply for the Cash-In Plan by submitting the [Dah Sing Credit Card Cash-In Plan Application Form](#) online or via Dah Sing Mobile Banking Service during the Promotion Period, are entitled to the relevant Online Reward according to the approved loan amount and tenor of the Cash-In Plan as detailed below:

Loan Amount (HKD)	Tenor	Online Reward (HKD)
50,000 – 99,999	24 – 60 months	188
100,000 – 149,999		388
150,000 – 199,999		588
200,000 – 299,999		888
300,000 or above		1,288

5. If an Eligible Customer meets the designated requirements of both the Welcome Reward and the Online Reward, he / she can enjoy both the Welcome Reward and the Online Reward simultaneously. The Welcome Reward and the Online Reward will be counted independently, and an Eligible Customer can enjoy each of the Welcome Reward and the Online Reward once only during the Promotion Period.
6. The Welcome Reward and / or Online Reward will be issued in the form of credit card free spending credit, and will be credited to each Eligible Customer's credit card account used to apply for the Cash-In Plan (the "**Designated Credit Card Account**") on or before **31 May 2023**. The credit card free spending credit can only be used for settlement of new transaction items of the Designated Credit Card Account; it is not transferable, refundable and cannot be exchanged for cash or other offer,

discount, product or service. To receive the Welcome Reward and / or Online Reward, the Eligible Customer's Designated Credit Card Account must be valid when the Bank credits the Welcome Reward and / or Online Reward and must have good repayment records. If an Eligible Customer makes an early settlement of the Cash-In Plan during the tenor, the Bank will debit the equivalent amount of the Welcome Reward and / or the Online Reward granted to such Eligible Customer from the relevant Designated Credit Card Account without prior notice.

7. Should there be any fraud and / or abuse conducted by an Eligible Customer (as determined by the Bank at its sole discretion), the Bank reserves the right to deduct the equivalent value of the Welcome Reward and / or Online Reward credited to such Eligible Customer inappropriately pursuant to any fraud and / or abuse directly from his / her bank account(s) with the Bank without prior notice and / or to take legal action in such instances to recover any outstanding amount.
8. The Bank reserves the right to terminate or modify the Offer or modify these terms and conditions at any time without prior notice. In case of any dispute, the Bank reserves the right of final decision.
9. The Dah Sing Credit Card Cash-in Plan is subject to the relevant terms and conditions. Please [click here](#) for details.
10. These terms and conditions shall be governed by and construed in accordance with the laws of Hong Kong. Each party hereto submits to the non-exclusive jurisdiction of the courts of Hong Kong.
11. A person who is not a party to these terms and conditions may not enforce any of the provisions by virtue of the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong).
12. In case of any discrepancy between the Chinese and the English versions of these terms and conditions, the English version shall prevail.

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

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