

## Terms and Conditions of Dah Sing Credit Card "Happy Installment" Plan Online Application Offer

1. The promotion period for the Dah Sing Credit Card "Happy Installment" Plan Online Application Offer ("Offer") is from **1 Jan 2023 to 30 Jun 2023** (both dates inclusive) ("**Promotion Period**").
2. Customers who successfully apply for the Dah Sing Credit Card "Happy Installment" Plan ("**Installment Plan**") for the "**Eligible Installment Transaction**" (as defined in clause 3 below) by submitting the **Dah Sing Credit Card "Happy Installment" Plan Application Form** via online during the Promotion Period ("**Eligible Customers**") are entitled to up to HKD500 Cash Reward (the "**Cash Reward**"). Eligible Customers are entitled to the Cash Reward according to the approved Installment Plan amount as detailed below:

<b>Approved Installment Plan Amount (HKD)</b>	<b>Loan Tenor</b>	<b>Cash Reward (HKD)</b>
10,000 – 19,999	12 – 48	100
20,000 – 29,999		300
30,000 or above	12	350
	18 – 48	<b>500</b>

3. Eligible Installment Transaction refers to Installment Plan approved by the Bank with approved amount of HKD10,000 or above and repayment period of 12 months or above.
4. The Cash 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 Installment Plan ("**Designated Credit Card Account**") on or before **30 Sep 2023**. Credit card free spending credit will be used for settlement of new transaction items of the Designated Credit Card Account; it is not transferable, refundable or cannot be exchanged for cash or other offer, discount, product or service. To receive the Cash Reward, the Eligible Customer's Designated Credit Card Account must be valid and with good repayment records when the Bank credit the Cash Reward. If any Eligible Customer makes early settlement during the repayment period, the Bank will charge back the relevant amount of Cash Reward received from the relevant Designated Credit Card Account without prior notice.
5. 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 Cash 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.
6. 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.
7. The Installment Plan is subject to relevant Terms and Conditions. Please [click here](#) for details.
8. 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.
9. 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).

10. 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**