

## **Terms & Conditions of Dah Sing ONE+ Credit Card "Member Get Member" Referral Program 2019 ("Promotion")**

1. Promotion period is from 2 January 2019 to 30 June 2019 (both dates inclusive) ("**Promotion Period**").
2. The "**Referrer**" must be a Principal Cardholder of Dah Sing ONE+ Credit Card ("**Eligible Credit Card**") issued by Dah Sing Bank, Limited ("**Bank**").
3. When the Referrer and Referee (defined below) fulfill the following requirements, the Referrer is entitled to a Referral Reward for each Successful Referral (defined below):
  - i. (a) The Referrer receives a unique referral link ("**Referral Link**") via a pre-registered referral email sent by the Bank; or  
 (b) The Referrer registers for this Promotion with an Eligible Credit Card through [dahsing.com/one/mgm/en](http://dahsing.com/one/mgm/en) during the Promotion Period and upon successful registration, the Referrer will receive a Referral Link via email within 24 hours<sup>1</sup>; and
  - ii. Share the Referral Link with others ("**Referee**") during the Promotion Period; and
  - iii. The Referee must not have held any Principal or Supplementary Credit Cards issued by the Bank during the past 12 months. In addition, during the Promotion Period, the Referee must submit an application for a new Principal Eligible Credit Card through the aforementioned Referral Link and such new card must be issued on or before 31 July 2019 ("**Successful Referral**").
4. The amount of Referral Reward to which the Referrer is entitled depends on the number of Successful Referrals as illustrated in the table below. There is no limit to the amount of Referral Rewards.

No. of Successful Referral(s)	Referral Reward
1 – 3	HK\$200 Cash Rebate for each Successful Referral (Example 1: 3 Successful Referrals = HK\$200x3=HK\$600 Cash Rebate)
4 – 5	HK\$300 Cash Rebate for each Successful Referral (Example 2: 5 Successful Referrals = HK\$300x5=HK\$1,500 Cash Rebate)
6 or above	HK\$400 Cash Rebate for each Successful Referral (Example 3: 6 Successful Referrals = HK\$400x6=HK\$2,400 Cash Rebate)

5. The Referral Reward will be credited to the Eligible Credit Card account of the Referrer by the Bank within 3 months after the end of the Promotion Period ("**Offer Fulfillment Period**") and shown on the corresponding statement. The Referral Reward can only be used for settlement of new transactions and cannot be transferred or redeemed for cash.
6. The Eligible Credit Cards held by both the Referrer and Referee must remain valid and have a good credit standing during the Offer Fulfillment Period, otherwise the Bank reserves the

<sup>1</sup> Please note that: (i) the email address to be provided must be correct and valid; (ii) re-registration is required if the Referrer does not receive the Referral Link within 24 hours; and (iii) each Referrer only needs to register once during the Promotion Period.

right to deny the Referral Reward without prior notice. The Bank shall have sole discretion in determining eligibility for the Referral Reward.

7. Referrer and Referee must be 2 discrete individuals, i.e. cannot be the same person.
8. Each Referee can only be referred by one Referrer. If a Referee applies for Eligible Credit Card from more than one Referral Link, the Referrer of the first successfully approved application (as determined in accordance with the Bank's records) is entitled to the Referral Reward.
9. The Bank shall not be responsible for any action taken by the Referrer or the Referee arising out of or in connection with the sharing of this Promotion and/or Referral Link.
10. The Referee's credit card application is confidential and the Bank will not disclose any information thereof to the Referrer.
11. The Terms and Conditions contained herein shall form part of the agreement governing the use of the Dah Sing Credit Card and shall be construed accordingly. In case of any conflict between these Terms and Conditions and the said agreement, these Terms and Conditions shall prevail.
12. The Bank reserves the right to amend these terms and conditions and cancel the Promotion at any time without prior notice. All matters and disputes arising out of or in connection with the Promotion will be subject to the final decision of the Bank.
13. For details and the relevant terms and conditions of the Eligible Credit Card, please visit [dahsing.com/card/one/en](http://dahsing.com/card/one/en).
14. The aforementioned personal data is collected for identity verification, contact and communication purposes only. Personal data collected herein will not be used to update the Bank's records, and all such personal data will be destroyed within 1 year after the end of this Promotion. Please read the "Disclaimer and Privacy Statement" and "Notice to Customers relating to Customers' Data" before submission.
15. In case of any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.

Dah Sing Bank, Limited

January 2019