

## Dah Sing British Airways Platinum Card – Terms and Conditions

### Appointment of Chip Card / Magnetic Strip Card Services Provider:

Goldpac Datacard Solutions Company Limited ("**Goldpac**") which located in the Mainland China is our chip card/magnetic strip card embossing and credit card personalization services provider. It is always the policy of Dah Sing Bank, Limited ("**Bank**") to fully comply with the data protection principles and relevant provisions of the Personal Data (Privacy) Ordinance (Cap. 486) during the disclosure or transfer of any personal data. Goldpac will also apply stringent controls to safeguard the confidentiality and security of your data during the chip card/magnetic strip card embossing and personalization process. Your personal data may also be disclosed or provided to any person to whom the Bank or Goldpac is under an obligation to make disclosure under any applicable laws or regulations, or under and for the purposes of any guidelines issued by competent regulator(s) or other authorities (including but not limited to government departments, judiciary or tax authority(ies)).

### Key Facts Statement of Credit Card:

#### Interest Rates and Finance Charges

**APR\* for Retail Purchase: 35.70%** when you open your account and it will be reviewed from time to time. The Bank will not charge you finance charges if you pay your balance in full by the due date each month. Otherwise, finance charges will be charged on (i) the unpaid balance from the date of the previous statement on a daily basis; and (ii) the amount of all new transactions from the respective transaction dates, until payment in full.

**APR\* for Cash Advance: 39.22%** when you open your account and it will be reviewed from time to time. Finance charges will be charged on the amount of cash advance from the date of the transaction on a daily basis until payment in full.

**Delinquent APR\*: 40.77%** (Retail Purchase) & **44.90%** (Cash Advance) if there are 2 or more delinquent records in your account in the past 12 consecutive months, the above finance charges rate will be assessed.

**Interest Free Repayment Period:** Up to 60 days

**Minimum payment:** (i) If the Monthly Statement Balance is HK\$/RMB200 or above, the minimum payment will be the total amount of bank service fees and financial charges plus **1%** of total outstanding balance of transactions or **HK\$/RMB200** (whichever is higher); or (ii) if the Monthly Statement Balance is less than HK\$/RMB200, the minimum payment will be the Monthly Statement Balance.

## Fees

### **Annual fee:**

**HK\$/RMB300** for Classic Card / UnionPay Dual Currency Classic Card (**HK\$/RMB150** for each supplementary Card)

**HK\$/RMB600** for Gold / Titanium Card (**HK\$/RMB300** for each supplementary Card) (Not applicable for Dah Sing MileagePlus Mastercard)

**HK\$/RMB1,800** for Platinum Card / UnionPay Dual Currency Platinum Card / UnionPay Dual Currency Diamond Card (**HK\$/RMB900** for each supplementary Card)

**HK\$680** for Dah Sing MileagePlus Titanium Mastercard (**HK\$340** for each supplementary Card)

**HK\$1,200** for Dah Sing ANA World Mastercard (**HK\$600** for each supplementary Card)

**HK\$1,800** for Dah Sing United MileagePlus World Mastercard (**HK\$900** for each supplementary Card)

**Cash Advance Handling Fee: 3.5%** of transaction amount or minimum of **HK\$/RMB100** (whichever is higher) plus **HK\$/RMB10** per transaction

### **Fees relating to Foreign Currency Transaction**

**Transaction Fee for Foreign Currency Transaction: 1.95%** on the transaction amount in foreign currency made outside of Hong Kong or in Hong Kong

**Transaction Fee for Cross-border Transaction:** (Applicable to Settling Foreign Currency Transaction in Hong Kong Dollars) **1%** on the transaction amount in Hong Kong currency made outside of Hong Kong or at any merchants not registered in Hong Kong

**Fee related to Settling Foreign Currency Transaction in Hong Kong Dollars:** Customers may sometimes be offered the option to settle foreign currency transactions in Hong Kong dollars at the point of sale overseas. Such option is a direct arrangement offered by the overseas merchants and not the card issuer. Customers are reminded to ask the merchants for the foreign currency exchange rates and the percentage of handling fees (a transaction fee for cross-border transaction of **1%** on the transaction amount will be charged by Visa / MasterCard and debited to your credit card account) to be applied before the transactions are entered into since settling foreign currency transactions in Hong Kong dollars may involve a cost higher than the foreign currency transaction handling fee.

**Late Payment Fee: HK\$/RMB280** or an amount equivalent to the minimum payment stated on the monthly statement (whichever is lower)

**Over-the-limit Fee: HK\$/RMB200** each time (Each card account will be charged maximum once per statement cycle)

**Returned Items (Cheque or Direct Debit Authorization):** Not Applicable

\* Note: APR = Annualised Percentage Rate. According to the guideline of the Code of Banking Practice, APR is calculated based on the Net Present Value method.

### Terms and Conditions relating to Executive Club:

1. The Bank will credit the awarded Avios from "**Qualified Transactions**" (see the definition in Clause 8 below) to the Executive Club membership account according to the Executive Club membership number provided by Dah Sing British Airways Platinum Card's ("**Eligible Card**") cardholders ("**Cardholders**"). The username for the Cardholder's Executive Club account must be the same as the principal Cardholder's name on the Eligible Card. If the pertinent Avios fails to be credited due to incorrect Executive Club membership number or username provided by the Cardholder, the Bank will not be held liable and will not re-issue the pertinent Avios.
2. If the Cardholder is not an Executive Club member at the time of his/her Eligible Card application, the Bank will automatically enroll the Cardholder in the Executive Club as part of the application. The Cardholder agrees that the Bank can share his/her personal data with British Airways Plc ("**British Airways**") for processing the Executive Club membership account. The Cardholder will receive the Executive Club's statement and information. If the Cardholder changes his/her Executive Club membership number after the Eligible Card has been used, the Cardholder must inform the Bank within 1 month of the change in order to get the Avios transferred to the new Executive Club account. The Bank and British Airways will not be held liable and will not re-issue the relevant Avios if the Cardholder does not provide updated information in such cases. British Airways shall have sole responsibility for the Executive Club but accept no responsibility or liability for the Eligible Card. The Bank will not be held liable for any service provided by the Executive Club.
3. Avios are issued subject to Executive Club's terms and conditions. For details, please visit [www.ba.com/theclubterms](http://www.ba.com/theclubterms). Reward flights and upgrade bookings are subject to availability. Taxes, fees and carrier charges apply. Detailed information can be found on [ba.com](http://ba.com) or by calling +852 3002 1208.
4. Cardholders are subject to both Executive Club's terms and conditions and the Bank's credit card terms and conditions relating to Avios. In case of inconsistency between the two, the Executive Club's terms and conditions shall prevail. Any programme offer in relation to the Executive Club is subject to change without further notice.

### General Terms and Conditions:

5. For every HK\$6 spent on "**Qualified Transactions**" (see the definition in Clause 8 below) by the Cardholder, 6 bonus points will be awarded which will be automatically converted to 1 Avios ("**Basic Avios**"). For every HK\$12 spent on Octopus Automatic Add Value Service, 6 bonus points will be awarded which will be automatically converted to 1 Avios. The Cardholder can earn double Avios whenever the transaction is made on his/her birthday. The extra Avios earned on birthdays will be calculated on a per-Cardholder basis (i.e. principal and supplementary Cardholders can

enjoy extra Avios upon spending on their own respective birthdays but not on each other's birthdays).

6. Cardholders will earn 1.5 Avios for every HK\$6 spent on "**Overseas Transactions**" (see the definition in Clause 9 below) ("**Basic Overseas Spending Avios**") or 2 Avios for every HK\$6 spent at British Airways online or British Airways Contact Centre for purchasing flight tickets that have a British Airways prefix flight number ("**British Airways Ticket Spending**"), but not applicable to bookings made on British Airways' franchise, codeshare or alliance airlines.
7. The bonus points will be automatically converted to Avios on the statement date of every month, and the awarded Avios will be credited to the respective Executive Club membership account within 6 weeks after the issuance of credit card monthly statement. To be eligible for auto-conversion, principal Cardholder must also be an Executive Club member. The total credit card bonus points earned by principal and supplementary cards will be calculated and converted to Avios separately. The Avios earned from principal and supplementary cards will be credited to the principal Cardholder's Executive Club account. Bonus points will be calculated based on each retail transaction (calculated up to the last integer) shown on the credit card monthly statement. Any Avios beyond the decimal place after conversion will not be accumulated.
8. "**Qualified Transactions**" for Avios conversion include retail purchase amounts only, excluding but not limited to cash advances, autopay, Octopus Automatic Add Value Service amounts, "Happy Installment" payments, "Cash-in Plan" payments, branch cash-in payments, "Smart Choice" Balance Transfer Program payments, Cash Conversion Plan payments, Stocks Investment Savings Plans, "PayEasy" Bill Payment amounts, "JET Payment" payment amounts, tax payments, interest-free monthly installments, cheque payments (if applicable), bank handling fees (including but not limited to annual fees, financial charges, late fees and cash advance handling fees, etc.), casino transactions, unposted / cancelled / refunded / unauthorized / chargeback transactions. The Bank reserves the right of final decision on the applicability of Qualified Transactions.
9. Foreign currency transactions and cross-border transactions in Hong Kong Dollar ("**Overseas Transactions**") include transactions in Hong Kong Dollar or foreign currencies made outside of Hong Kong, transactions in foreign currencies made in Hong Kong, and transactions at any merchant not registered in Hong Kong but exclude **British Airways Ticket Spending**. Transactions made via the official website and other point of sales of British Airways (even if conducted in Hong Kong and in Hong Kong Dollar) may be treated as cross-border transactions in Hong Kong Dollar and related transaction fees may be levied. Cardholders are required to understand the fees and charges that may arise from the purchase of the products and/or services of British Airways before purchasing such products or services. Please refer to "List of Service Charges for Dah Sing Credit Card/Private Label Card" for details of the relevant charges.
10. The relevant Eligible Card account and Executive Club account must be valid and in good standing at the time the Avios is credited into Executive Club account. After the Bank credits Avios to

principal Cardholder's Executive Club account, the Bank will not hold any responsibility towards the Avios converted.

11. The use of the Avios is bound by the terms and conditions set out by British Airways Executive Club. For details, please visit [ba.com/theclubterms](http://ba.com/theclubterms). The Bank is not the supplier of the Avios or the relevant products or services. Any enquiry, comment or complaint about the quality of relevant products or services should be directed to the relevant suppliers. The Bank shall not be responsible for any matter in relation to relevant products or services.
12. Cardholders are required to keep all relevant original sales slips. In case of any disputes, the Bank reserves the right to request Cardholders to submit the relevant original sales slips and other supporting documents for inspection. All sales slips submitted to the Bank will not be returned.
13. The respective Avios will be deducted if there is any cancelled or refunded transaction in the credit card monthly statement.
14. Cardholder will be entitled to an extra 250 Avios should he/she choose to rent a car with Avis and pay for the rental with his/her Eligible Card. The Avis Car Rental Offer is offered by British Airways and is bound by the related terms and conditions. Please visit [avisba.com](http://avisba.com) for details.
15. The Bank, British Airways and all participating merchants reserve the final rights to amend these terms and conditions and/or amend or terminate any offer mentioned herein at any time without prior notice.
16. These terms and conditions shall form part of the agreement governing the use of the Bank's credit cards and shall be construed accordingly. In case of any conflict between these terms and conditions and that agreement, these terms and conditions shall prevail.
17. Any offer mentioned herein shall be terminated immediately upon cessation of British Airways' or any other participating merchant's business.
18. All photos, product price and product information are for reference only. For details, please contact the corresponding merchant(s) / supplier(s).
19. All matters and disputes will be subject to the final decision of the Bank and British Airways.
20. In case of any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.

**General Terms and Conditions for Welcome Offer 1 and Welcome Offer 2 (Not Applicable to Existing Dah Sing Credit Cardholders):**

21. The promotion period is valid from 1 September 2020 to 30 November 2020 (both dates inclusive) ("**Promotion Period**").
22. These Welcome Offers are only applicable to new principal card applicants (**i.e. applicants who did not hold any principal or supplementary card of any card type issued by the Bank in the past 12 months**) who have successfully applied for an Eligible Card during the Promotion Period

("Eligible Cardholder"). Each Eligible Cardholder can only apply for one Eligible Card and is entitled to the Welcome Offer(s) once only. If the Eligible Cardholder also applies for other Dah Sing credit card(s), he/she can only enjoy the welcome offer of the first approved Dah Sing credit card ONCE only.

23. If the Eligible Cardholder cancels his/her Eligible Card within 13 months from the date of card issuance, the Bank reserves the right to debit a handling fee of HK\$1,000 from the relevant principal Eligible Card account without prior notice.

### Terms and Conditions for Welcome Offer 1: Up to 70,000 Avios for Local Spending Offer

#### A. Up to 10,000 Avios for Local Spending ("Welcome Offer 1A")

24. To enjoy the Welcome Offer 1A, Eligible Cardholders are required to accumulate **Eligible Spending** (as defined in Clause 25 below) at the following designated amount by Eligible Card within the first 2 months from the date of card issuance. The detail is as follows:

Eligible Spending	Basic Avios earned	Extra Avios earned	Total Avios earned
HK6,000	1,000 Avios <i>(HK\$6,000 ÷ HK\$6 × 1 Avios)</i>	5,000 Avios	<b>6,000 Avios</b>
Subsequent HK\$4,000	666 Avios <i>(HK\$4,000 ÷ HK\$6 × 1 Avios)</i>	3,334 Avios	<b>Additional 4,000 Avios</b> <b>(Total 10,000 Avios)</b>

25. "Eligible Spending" includes local purchase amounts, cash advances, autopay, recurring payment amounts (e.g. Autotoll Automatic Top-up Service), designated mobile payment transactions (including Apple Pay, Google Pay™ and Samsung Pay), Stocks Investment Savings Plans, interest-free monthly installments, gift redemption fees (if applicable) and cheque payments (if applicable). Ineligible spending includes but not limited to **Overseas Transactions**, Octopus Automatic Add Value Service amounts, top-up amounts to mobile wallets (including but not limited to top-up amounts to Octopus) and purchase of Octopus via any mobile payment, mobile transfer and top-up transactions (including but not limited to PayMe and TNG, etc.), WeChat Pay, Alipay, "Happy Installment" payments, "Cash-in Plan" payments, branch cash-in payments, "Smart Choice" Balance Transfer Program payments, Cash Conversion Plan payments, bank handling fees (including but not limited to annual fees, financial charges, late fees and cash advance handling fees, etc.), "PayEasy" Bill Payment amounts, "JET Payment" amounts, casino

transactions, unposted / cancelled / refunded / unauthorized / chargeback transactions. Eligible Spending of supplementary card(s) will be taken into account for this Welcome Offer 1A. Eligible Spending is calculated based on the relevant transaction date(s) and subject to the record of the Bank.

26. The Bank reserves the right of final decision for determining if any transaction fulfils the requirements of this Welcome Offer 1A.
27. The Basic Avios will be credited to the Eligible Cardholder's Executive Club membership account within 6 weeks after issuance of credit card monthly statement. The Extra Avios will be credited to the Eligible Cardholder's Executive Club membership account within 6 to 8 weeks upon fulfilment of the spending requirements as specified in Clause 24. Please check the Avios record in your Executive Club account accordingly.

### **B. Up to 60,000 Avios for Local Spending ("Welcome Offer 1B")**

28. After accumulating Eligible Spending of HK\$10,000, Eligible Cardholder will be entitled to 1.2 Avios (inclusive of the 1 Basic Avios and the 0.2 Extra Avios earned from this promotion) for every HK\$6 (or equivalent value) of the subsequent HK\$300,000 (i.e. HK\$10,001 to HK\$310,000) Eligible Spending (as defined in clause 25 above) within the first 2 months from the date of card issuance. The maximum Avios that he/she can enjoy is 60,000 Avios. The detail is as follows:

Example: Upon accumulating Eligible Spending of HK\$10,000 within the first 2 months from the date of card issuance by using the Eligible Card, if the Eligible Cardholder further accumulates Eligible Spending of HK\$300,000 (totaling HK\$310,000) within the first 2 months from the date of card issuance:

Eligible Spending	Basic Avios earned	Extra Avios earned	Total Avios earned
First HK\$10,000  (Avios earned in Welcome Offer 1A)	<b>10,000 Avios</b>  (Please refer to clause 24 for the details)		
Subsequent HK\$300,000  (Avios earned in Welcome Offer 1B)	50,000 Avios  <i>(HK\$300,000 ÷ HK\$6 × 1 Avios)</i>	10,000 Avios  <i>(HK\$300,000 ÷ HK\$6 × 0.2 Avios)</i>	<b>60,000 Avios</b>
<b>Total</b>	<b>70,000 Avios</b>		

29. The Bank reserves the right of final decision for determining if any transaction fulfils the requirements of this Welcome Offer 1B.
30. The Basic Avios will be credited to the Eligible Cardholder's Executive Club membership account within 6 weeks after the issuance of credit card monthly statement. The Extra Avios will be credited to the Eligible Cardholder's Executive Club membership account based on the Extra Avios Fulfilment Deadlines listed in the following table. Please check the Avios record in your Executive Club account accordingly.

Issuance Date of the Eligible Card	Extra Avios Fulfilment Deadlines
1 September 2020 to 30 November 2020	On or before 28 February 2021
From 1 December 2020 onwards	On or before 31 May 2021

### Terms and Conditions for Welcome Offer 2: 2 Avios for Every HK\$6 Overseas Spending ("Overseas Spending Reward")

31. Eligible Cardholder will be entitled to 2 Avios (inclusive of the 1.5 Basic Overseas Spending Avios and the 0.5 extra overseas spending Avios ("**Extra Overseas Spending Avios**") earned from this promotion) for every HK\$6 (or equivalent value) of **Eligible Overseas Spending** (as defined in Clause 32 below) within the first 3 months from the date of card issuance. The maximum Avios he/she can earn under this Welcome Offer 2 is 30,000 Avios. The detail is as follows:

Example: If the Eligible Cardholder accumulates Eligible Overseas Spending of HK\$90,000 within the first 3 months from the date of card issuance by using his/ her Eligible Card:

	Avios Earned	Calculation
Basic Overseas Spending Avios	<b>22,500 Avios</b>	HK\$90,000 ÷ HK\$6 × 1.5 Avios
Extra Overseas Spending Avios	<b>7,500 Avios</b>	HK\$90,000 ÷ HK\$6 × 0.5 Avios
Total	<b>30,000 Avios</b>	

32. "**Eligible Overseas Spending**" includes overseas purchase amounts in foreign currencies. Ineligible spending includes but not limited to **British Airways Ticket Spending**, mobile transfer and top-up transactions (including but not limited to PayMe and TNG, etc.), WeChat Pay, Alipay, "Happy Installment" payments, "Cash-in Plan" payments, branch cash-in payments, "Smart Choice" Balance Transfer Program payments, Cash Conversion Plan payments, bank handling fees (including but not limited to annual fees, financial charges, late fees and cash advance handling



fees, etc.), "PayEasy" Bill Payment amounts, "JET Payment" amounts, casino transactions, unposted / cancelled / refunded / unauthorized / chargeback transactions. The Bank reserves the final decision on whether a transaction is eligible to be an Eligible Overseas Spending. Eligible Overseas Spending of supplementary card(s) will be taken into account for the Overseas Spending Reward. Spending is assessed based on the relevant transaction date(s) and subject to the record of the Bank.

33. The Basic Overseas Spending Avios will be credited to the respective Executive Club membership account within 6 weeks after the issuance of credit card monthly statement. The Extra Overseas Spending Avios will be credited to the Eligible Cardholder's Executive Club membership account based on the Extra Overseas Spending Avios Fulfilment Deadlines listed in the following table. Please check the Avios record in your Executive Club account accordingly.

Issuance Date of the Eligible Card	Extra Overseas Spending Avios Fulfilment Deadlines
1 September 2020 to 30 November 2020	On or before 31 March 2021
From 1 December 2020 onwards	On or before 30 June 2021

**Terms and Conditions of AIRSIM Prepaid Card 50% off Offer ("AIRSIM Offer"):**

34. The promotion period of this AIRSIM Offer is valid from 1 September 2020 to 31 March 2021, both dates inclusive ("**AIRSIM Offer Promotion Period**").
35. This AIRSIM Offer is only applicable to customers who have successfully purchased the HK\$100 AIRSIM Prepaid Card (Original Retail Price: HK\$120) through the website [www.airsim.com.hk/dahsingbankba](http://www.airsim.com.hk/dahsingbankba) by using the Eligible Card during the AIRSIM Offer Promotion Period. Eligible Cardholders are required to input the promo code (promo code is "BA plus first 8-digits of the Eligible Card account number", e.g. BA12345678) during payment transaction and settle full payment with his/her Eligible Card to enjoy the 50% off (HK\$60) for an HK\$100 AIRSIM Prepaid Card.
36. Eligible Cardholder can choose to receive the HK\$100 AIRSIM Prepaid Card by ordinary post or courier. Additional delivery cost will be charged if delivered by courier, please contact AIRSIM for details.
37. This AIRSIM Offer is valid while monthly stocks last.
38. Each Eligible Cardholder can purchase up to 5 \$100 AIRSIM Prepaid Cards at 50% off (HK\$60) per month.
39. If Eligible Cardholders fail to input the designated promo code and are unable to enjoy this AIRSIM Offer, the Bank or AIRSIM will not bear any responsibility.
40. This AIRSIM Offer is not transferable and cannot be used in conjunction with other promotional

offers, discounts, discount cards, VIP cards, cash vouchers and gift vouchers (unless otherwise specified) (if applicable).

41. This AIRSIM Offer cannot be exchanged for cash, other products, services or discounts.
42. This AIRSIM Offer shall be terminated immediately upon cessation of AIRSIM's business.
43. The use of the \$100 AIRSIM Prepaid Card is subject to the relevant Terms and Conditions set out by AIRSIM. The Bank is not the supplier of products / services offered to Eligible Cardholders and shall not be responsible for any matters in relation to the quality and availability of the products / services offered. The Bank makes no representation or guarantee in respect of such products / services supplied under this AIRSIM Offer. Any enquiry, comment or complaint about such products / services should be directed to AIRSIM.
44. This AIRSIM Offer is provided by AIRSIM and is being bound by the relevant Terms and Conditions set out by AIRSIM. For enquiries, please contact AIRSIM customer service department at +852 8300 1001 for details or email to [cs@airsim.com.hk](mailto:cs@airsim.com.hk).
45. This AIRSIM Offer is subject to availability, and the price and offer details may be changed from time to time without prior notice. For details, please contact AIRSIM.

#### **Terms and Conditions for Pacific Coffee HK\$25 Discount Offer ("Pacific Coffee Offer")**

46. The promotion period of this Pacific Coffee Offer is from 1 September 2020 to 31 March 2021, both dates inclusive ("**Pacific Coffee Offer Promotion Period**").
47. The Pacific Coffee Offer is applicable at all Pacific Coffee outlets at Hong Kong International Airport only.
48. Cardholders must make food and/or beverages purchase that is HK\$25 or above and settle the outstanding amount (if any) with the Eligible Card to qualify for this Pacific Coffee Offer.
49. Each Cardholder can only enjoy this Pacific Coffee Offer once per day during the Pacific Coffee Offer Promotion Period.
50. The Pacific Coffee Offer is not applicable to merchandises, consignment items, coffee machines, coffee beans, vouchers, gift cards, online shopping, in-app purchase or delivery services.
51. Each Cardholder is required to present his/her Eligible Card and his/her valid same-day boarding pass with the same name as that on his/her Eligible Card for verification purposes. Merchant will stamp the boarding pass upon redemption.
52. This Pacific Coffee Offer cannot be redeemed for cash.
53. The Pacific Coffee Offer cannot be used in conjunction with other promotional offers of Pacific Coffee, unless otherwise stated.
54. The Pacific Coffee Offer is available on a first come first served basis and is subject to availability.
55. Pacific Coffee reserves the right to change the number of offer participating location due to closure of location, renovation, landlord's restriction or other uncertainties.

- 56. Other terms and conditions apply, please check with Pacific Coffee for details.
- 57. The Bank and Pacific Coffee reserve the right of final decision in case of disputes.

**Terms and Conditions for British Airways Ticket Discounts Promotion ("Discount Offer"):**

- 58. The promotion period of this Discount Offer is valid between 1 September 2020 and 15 February 2021 (both dates inclusive) ("**Discount Offer Promotion Period**"). The booking period of air tickets is from 1 September 2020 to 15 February 2021. Travels must be completed on or before 15 August 2021.
- 59. The Discount Offer is only applicable to Eligible Cardholders.
- 60. Eligible Cardholders are entitled to a 10% Discount Offer for a round trip air ticket purchased with Eligible Card through the designated website of British Airways: [ba.com/dsb10](http://ba.com/dsb10) using the promotion code "CARDOFFERH" and their Executive Club membership number/username and PIN during the Discount Offer Promotion Period for flight departing from Hong Kong. This Discount Offer is applicable to the total roundtrip price of every air ticket including government taxes, fees, carrier imposed charge or fuel surcharge and other taxes and fees (if applicable) on the same booking.
- 61. This Discount Offer is valid for all published fares in any cabin – World Traveller, World Traveller Plus, Club World or First on flights operated by British Airways. The Discount Offer is not valid for flights on code share or franchise carriers.
- 62. This Discount Offer applies for up to 8 passengers booked on the same booking for the same flights. Eligible Cardholders must travel together to qualify for this Discount Offer.
- 63. If an Eligible Cardholder fails to input the designated promotion code during payment transaction and is unable to enjoy this Discount Offer, neither the Bank nor British Airways will be liable or bear any responsibility.
- 64. For newly enrolled British Airways Executive Club members, please allow 24 hours after membership enrolment before using the promotion code.
- 65. All rules of roundtrip fare purchased apply, including but not limited to advance purchase, minimum stay, weekend-add-ons, and cancellation/refund rules. This Discount Offer is subject to British Airways' fare rules and conditions of contract and other significant restrictions available on [ba.com](http://ba.com) and may be limited or withdrawn at any time without advance notice.
- 66. This Discount Offer is subject to availability. Fares, fees and offers may be changed from time to time without prior notice. For details, please visit [ba.com](http://ba.com).
- 67. This Discount Offer cannot be transferred to third parties or other accounts, exchanged for cash, other products, services or discount offers.

68. This Discount Offer is available to British Airways' flights only, not valid for discounts on British Airways' holidays (hotel + flight or hotel + car), hotels, car rental, redemption flights or bookings using Avios Part Payment.
69. All offers are provided by British Airways. The Bank is not the supplier of the above mentioned offer. The Bank shall not be responsible for any matter in relation to relevant offers and the Executive Club programme. Any enquiries, comments or complaints about the quality of relevant offers should be directed to the respective airline.
70. The Bank and British Airways reserve the right to terminate or amend this Discount Offer or amend the Terms and Conditions at any time without prior notice. In case of disputes, the Bank and British Airways' decision shall be final and conclusive.

**Terms and Conditions for Dah Sing Insurance JourneySure Travel Insurance Plan Offers ("Travel Insurance Offer"):**

71. The promotion period of Travel Insurance Offer is valid from 1 October 2020 to 31 December 2020, both dates inclusive ("**Travel Insurance Offer Promotion Period**").
72. The Travel Insurance Offer is only applicable to the cardholder of Dah Sing British Airways Platinum Card ("**Eligible Card**") issued by the Bank ("**Eligible Cardholder**").
73. The Travel Insurance Offer cannot be used in conjunction with other Dah Sing Credit Card offers (including but not limited to 50% birthday discount offer) and staff discount offer issued by Dah Sing Insurance Company (1976) Limited ("**Dah Sing Insurance**").
74. The Extra Avios Reward is not applicable to the renewal of any insurance policy.
75. JourneySure Travel Insurance Plan is ("**JourneySure**") underwritten by Dah Sing Insurance, who is solely responsible for all coverage and compensation, but not the product of the Bank. The Bank is an authorized insurance agency of Dah Sing Insurance. Dah Sing Insurance reserves the right of final approval of the enrollment for the insurance plan. The above information is for reference only but is not the details of the plan coverage. For the policy coverage, detailed terms and conditions, eligibility for enrollment and policy exclusions of Dah Sing Insurance's insurance plan, please refer to the policy contract of the insurance plan and the information stated in the relevant policy provisions shall prevail.
76. Personal data of cardholders may be collected by Dah Sing Insurance and the use of such personal data shall be subject to the "Personal Information Collection Statement" of Dah Sing Insurance. For details, please refer to Dah Sing Insurance website at [www.dahsinginsurance.com](http://www.dahsinginsurance.com).
77. The above insurance products are subject to Dah Sing Insurance's terms and conditions. All insurance products / services are provided and sold to customers by Dah Sing Insurance. Dah Sing Insurance is responsible for the quality and availability of the products / services. The Bank makes no representation or guarantee as to the quality in respect of products / services supplied under

this program. For any enquiry or complaint about the products / services, please contact Dah Sing Insurance.

78. The Travel Insurance Offer shall be terminated immediately upon cessation of the Dah Sing Insurance's business.
79. All photos, products price and products information are for reference only. For details, please contact Dah Sing Insurance.
80. The Bank and Dah Sing Insurance reserve the right to terminate or amend the Travel Insurance Offer and these terms and conditions without prior notice to the Eligible Cardholders. Should there be any disputes, the decision of the Bank and Dah Sing Insurance should be final.

### Terms and Conditions for Travel Insurance Offer 1: 3.5X Avios Reward ("Extra Avios Reward")

81. Eligible Cardholders can enjoy the Extra Avios Reward in addition to the Basic Avios upon successful enrollment for JourneySure (applicable to Single Trip and Annual Plan) via Dah Sing Insurance website ([www.dahsinginsurance.com](http://www.dahsinginsurance.com)) and full settlement of premium with Eligible Card within the Travel Insurance Offer Promotion Period. Details of the Extra Avios Reward are as follows:

Insurance Plan	Extra Avios Reward	Example		
		Rewards for Every HK\$600 of Premium Transaction		
		Basic Avios <sup>^</sup>	Extra Avios	Total Avios
JourneySure	3.5X Avios (Basic Avios <sup>^</sup> + Extra 2.5X Avios)	100 Avios	250 Avios	350 Avios

<sup>^</sup> For every HK\$6 spent locally in Hong Kong, 6 bonus points will be earned which will be automatically converted to 1 Avios.

82. The Extra Avios Reward will be calculated according to the amount of the final discounted payment to Dah Sing Insurance after deducting levy(ies) imposed by the Insurance Authority (if applicable). Once the transaction is confirmed, no Extra Avios will be earned if there is any change in premium.
83. The Basic Avios will be credited into the Principal Cardholder's British Airways Executive Club ("Executive Club") membership account within 6 weeks after the issuance of the relevant Credit Card Statement which records the enrollment for JourneySure. The Extra Avios will be credited

into the Principal Cardholder's Executive Club membership account within 3 months upon Eligible Cardholders successful enrollment for JourneySure.

84. The Avios earned from both principal and supplementary cards will be credited to the principal Cardholder's Executive Club account. Avios will be calculated based on the amount of premium paid (calculated up to the last integer). Any Avios beyond the decimal place after calculation will not be accumulated. The Eligible Card account and Executive Club account must be valid and in good standing at the time the Avios is credited into Executive Club account.

#### **Terms and Conditions for Travel Insurance Offer 2: Extra 10% Cash Rebate ("Extra Rebate Offer")**

85. To enjoy the Extra Rebate Offer, Eligible Cardholders must successfully enroll for JourneySure (applicable to Single Trip and Annual Plan) via Dah Sing Insurance's website ([www.dahsinginsurance.com](http://www.dahsinginsurance.com)) and settle the full premium with the Eligible Card during the Travel Insurance Promotion Period. Spending is based on transaction date.

86. The Extra Rebate Offer will be given in the form of cash rebate. The cash rebate will be calculated based on the original premium of JourneySure net of levy(ies) by the Insurance Authority (if applicable), Dah Sing Insurance DSI Club member and premium discount amount. Examples:

	<b>(a) Original Premium of JourneySure</b>	<b>(b) Dah Sing Insurance DSI Club Member and Premium Discount Amount</b>	<b>Total Cash Rebate [((a)-(b))*10%]</b>
Example 1	HK\$600	HK\$0	HK\$60
Example 2	HK\$600	HK150 (25% Premium Discount)	HK\$45

87. The relevant cash rebate will be credited to the relevant Eligible Card account within 3 months after successful enrollment of JourneySure, and will be shown on the credit card statement of the following month. If the Eligible Card is a supplementary card, the cash rebate will be credited to the relevant principal Eligible Card account. Any decimal place for cash rebate amount will be rounded up to the nearest integer.
88. The Extra Rebate Offer is not applicable to ineligible spending which includes unposted / cancelled / refunded and unauthorised transactions. The Bank and Dah Sing Insurance reserve the final decision on determining the eligibility of each transaction. All cash rebate will be used

for payment of new transaction items. All cash rebate cannot be exchanged or transferred to other account or exchanged to cash, other products, services or discounts.

89. In the event that the transactions of purchasing JourneySure are cancelled or reversed after Cardholders receive the relevant cash rebate of the promotion, the Bank will debit an amount equivalent to the rebate from any account of the Eligible Cardholder without prior notice.
90. The relevant Eligible Card account should remain as valid and in good credit standing during the entire Travel Insurance Offer Promotion Period and at the time when the relevant cash rebate is credited. The relevant transactions for purchasing JourneySure must be posted; otherwise, the Bank will forfeit the relevant cash rebate without prior notice.

### **Terms and Conditions for Supplementary Card Reward**

91. The promotion period for this Supplementary Card Reward is from 1 June 2020 to 31 December 2020, both dates inclusive ("**Supplementary Card Reward Promotion Period**").
92. The Supplementary Card Reward is only applicable to the Principal Card Cardholder of the Eligible Card issued by the Bank ("**Supplementary Card Reward Eligible Cardholder**").
93. The Supplementary Card Reward Eligible Cardholder will be entitled to 1,000 Avios for each supplementary card of his/her Eligible Card upon fulfilling the following requirements:
  - i. Successfully applied for a supplementary card of his/her Eligible Card within the Supplementary Card Reward Promotion Period; and
  - ii. Accumulated Eligible Spending of HK\$1,000 by using the said supplementary card within the first 2 months from the date of such supplementary card issuance.
94. The Avios in respect of this Supplementary Card Reward will be credited to the Supplementary Card Reward Eligible Cardholder's Executive Club membership account within 6 to 8 weeks upon fulfilment of all the requirements as specified in Clause 93 above. Please check the Avios record in your Executive Club account accordingly. The Eligible Card account, supplementary card account of the Eligible Card and the respective Executive Club membership account must be valid and in good standing at the time the Avios are credited into the Executive Club membership account.

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