

General Terms and Conditions of "Dah Sing Credit Card Birthday Treats":

1. The Offers are available from available from 1 Jan to 31 Dec 2024 (both dates inclusive) ("Promotion Period").
2. The Offers ("Offers") only applies to customers holding Principal Card or Supplementary Card ("Eligible Cardholder") of the Credit Card or Co-brand card issued by the Bank ("Eligible Card"). The Bank's Cash Card, Corporate Card, Purchasing Card, Business Card, Gift Card, Private Label Card, "Smart Choice" Balance Transfer Program Account and Cash Conversion Plan Account are not eligible. Some participating merchants ("Participating Merchants") do not accept payment with UnionPay Dual Currency Credit Card. Please contact the Participating Merchants for details.
3. Eligible Cardholder will be required to present identification card for verification purpose prior to enjoying the birthday offers.
4. Eligible Cardholder must show and settle the full payment with an Eligible Card (if applicable) in order to enjoy the offer.
5. Offers are only available at the Participating Merchant's designated outlets, online and / or on mobile app (if applicable). In order to be eligible for the Offers, the Eligible Cardholder must enter a designated promo code / offer code / coupon code (if applicable) when making payment via the merchant's website or mobile app (if applicable). The Bank or Participating Merchants shall not be liable if the Eligible Cardholder fails to enter the designated promo code / offer code / coupon code and is unable to enjoy the Offers.
6. The Bank is not the supplier of any products, food, treatments, services or gifts. The Bank shall not be responsible for any matter in relation to relevant products, food, treatments, services or gifts. Any enquiry, comment or complaint about the quality of relevant products, food, treatments, services or gifts should be directed to Participating Merchants.
7. Offers are limited and available on a first-come first-served basis. Participating Merchants reserve the right to offer any alternative products, food, treatments, services or gifts as replacement without prior notice. Quoted prices and types of those products, food, treatments, services or gifts, may not be the same.
8. Offers cannot be exchanged for cash, other products, food, treatments, services, gifts or discounts. Offers are not transferable and cannot be used in conjunction with other promotional offers, discounts, discount cards, VIP cards, cash vouchers and gift vouchers. Offer does not apply to delivery service (unless otherwise specified) (if applicable).
9. All photos, prices of products, food, treatments, services or gifts and product information that relate to the Offers are provided by Participating Merchants and are for reference purposes only. The Offers are governed by the relevant terms and conditions issued by the Participating Merchant. For details, please contact the Participating Merchant.
10. The Offers shall be terminated immediately in the event that the Participating Merchant ceases business.

11. The Offers are subject to availability. The prices of products, food, treatments, services or gifts and Offers terms may be changed from time to time. The Bank and Participating Merchants reserve the right to amend these terms and conditions or cancel or amend the Offers at any time without prior notice. For details, please contact the Participating Merchants. Should any disputes arise, the decision of the Bank and the Participating Merchants shall be final.
12. Gifts are available while stock lasts. Participating Merchants reserve the right to offer any alternative products if the relevant product is out of stock or not otherwise available without prior notice (if applicable).
13. These Terms and Conditions shall form part of any applicable agreements governing the use of Eligible Cards and shall be construed accordingly. In case of any conflict between these Terms and Conditions and such agreements, these Terms and Conditions shall prevail.
14. In case of any fraud / abuse / reversal or cancellation of transactions in respect of which the Offers are awarded, the Bank reserves the right to debit the equivalent amount from the Eligible Cardholders' credit card account without prior notice.
15. In the event of any discrepancy between the Chinese version and English version of these Terms and Conditions, the Chinese version shall prevail.

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

The service(s) / product(s) mentioned herein is / are not targeted at customers in the EU.