

General Terms and Conditions of "Bonus Point Rewards" Promotion ("This Promotion"):

1. The Promotion only applies to customers holding Principal Card and Supplementary Card ("Eligible Cardholder") of the Credit Card or Co-brand card issued by Dah Sing Bank, Limited ("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.
2. Ineligible Spending for Bonus Point includes but not limited to Cash Advance, Autopay, recurring billing transactions, Happy Installment, Cash-In Plan, Branch Cash-In Plan, Balance Transfer Amount, Securities transaction, "PayEasy" Bill Payment amount, "JET payment" amount, Tax payment, Monthly repayment of Interest-free Installment Plan, Gift redemption fee (if applicable), Cheque payment (if applicable), Bank fees and service charges (including but not limited to annual fee, financial charge, late fees and cash advance handling fee), casino transactions, unposted / cancelled / refunded and any unauthorized transactions. The Bank reserves the right to determine the eligibility and validity of the transactions for Bonus Point.
3. The respective bonus point will be deducted if there are any cancelled or refunded transactions on the Dah Sing Credit Card monthly statement ("Monthly Statement").
4. Bonus points accumulated in different Dah Sing Credit Card Accounts under same cardholder's name can be combined for redemption calculation.
5. Calculation Method of Bonus Point:
 - Each HKD1 spent on retail purchase, Octopus Automatic Add Value Service can gain 1 bonus point unless other calculation method is specified in the Terms and Conditions. For example: HKD500 retail transaction by Dah Sing Credit Card is entitled to 500 bonus points.
6. All accumulated bonus points shall not be transferred to other Cardholders.
7. The expiry date of the accumulated bonus point shown on Monthly Statement shall be final, the validity of bonus point is maximum 2 years. Expired Bonus Points will be automatically cancelled and cannot be carried forward or redeemed, and all subsequent redemption instructions shall not be accepted. If Cardholder cancels the Principal or Supplementary Card, the bonus points accumulated in that credit card account shall be automatically cancelled, cannot be redeemed and shall not be transferred to other Cardholders.
8. If Cardholder fails to make minimum payment on or before the expiry date shown on the credit card Monthly Statement or did not make minimum payment for 2 times or above in the past 12 months, the bonus points shall not be rewarded until the credit card account resumes its good credit standing.
9. The participating Dah Sing Credit Card shall maintain as valid and in good credit standing at the time when the redemption application is submitted. If the relevant credit card account is cancelled or does not have sufficient bonus points for the redemption request, the application shall be cancelled. All redemption requests shall not be amended, cancelled or returned once submitted.
10. Once the redemption request is accepted by the Bank, the required bonus points shall be debited from the relevant credit card account on the Redemption Platform as selected by the Cardholder. The relevant record will be stated on the most recent Monthly Statement. If the relevant credit card account selected on the Redemption Platform does not have sufficient bonus points for the redemption request and the Cardholder has more than one credit card accounts, the Bank may debit bonus points accumulated in other credit card accounts for processing the redemption application according to the principle of all bonus points can be combined under the same Cardholder's name. The total required bonus points will be calculated basis on the Redemption Platform, which means more bonus points are required, under such circumstance. The bonus points with the earlier expiry

date will be debited first and Cardholder cannot decide the Credit Card, priority or combination of debiting designated bonus points.

11. The redemption operates on first come first served basis while stocks last. The Bank reserves the right to offer any alternative Gift or replacement if the coupons are not available or there is any issue arisen without prior notice.
12. Processing of redemption application requires 4 to 8 weeks. Once the application is accepted: a) if the value of a single redemption item is HKD400 or below, the Bank will mail that Gift to the customer's card statement address (If there are more than one type of Gift items submitted for redemption, each type of Gift item will be delivered to you in separate mail); b) if the value of a single redemption item is above HKD400, the Bank will mail a redemption letter to the customer's card statement address and the customer needs to redeem the Gift within the designated period at the designated redemption centre(s) by presenting the redemption letter. For details, please refer to the redemption letters. It will be forfeited when the redemption letter is expired and Bonus Points for the redemption will not be returned.
13. The Bank shall not bear any responsibility regarding the damaged, lost, amended, stolen or expired Gift redeemed OR redemption letters or Gift sending out and shall not bear any responsibility to reprint, resend or exchange for the said Gift or redemption letters.
14. The use of Gift is subject to the relevant terms and conditions printed on the Gift. The Bank is not the supplier of any Gift coupon / other gifts / products / food / services offered to cardholders and shall not be responsible for any matters in relation to the quality and availability of the gift coupon / other gifts / products / food / services offered. The Bank makes no representation or guarantee as to the quality in respect of such gift coupon / other gifts / products / food / services supplied under this program. Any enquiry, comment or complaint about such gift coupon / other gifts / products / food / services should be directed to participating merchants.
15. No request for exchange to cash / other products or return for any Gift will be accepted.
16. The relevant Gift shall be terminated immediately upon cessation of the relevant merchant's business.
17. The Bank reserves the right to amend the Gift (including the Gift items or the required bonus points) and the terms and conditions at any time without prior notice. Should any disputes arise, the decision of the Bank shall be final.
18. 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.
19. These Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong. Any dispute arising under these Terms and Conditions shall be subject to the non-exclusive jurisdiction of the courts of Hong Kong.
20. 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).
21. In the event of any discrepancy between the Chinese version and English version of these Terms and Conditions, the Chinese version shall prevail.

Remarks on Bonus Point Redemption:

1. **If Cardholder submit the application via "Dah Sing Credit Card Bonus Point Program Redemption Form", he / she must fill in cardholder's details, quantity for the redemption items and required bonus points in the blanks provided in the relevant form in accordance with the card type.**
 - **Example 1: If Cardholder holds a Dah Sing Visa Infinite Credit Card Account and wants to redeem one PARKnSHOP Gift Coupon, Dah Sing Visa Infinite cardholder's details, Quantity "1" and Total Points "25,000" in the row of "A2378 PARKnSHOP HKD100 Gift Coupon" should be filled in the Dah Sing Visa Infinite Credit Card Bonus Point Program Redemption Form.**
 - **Example 2: If Cardholder holds both Dah Sing Visa Infinite Credit Card Account and Other Dah Sing Credit Card (E.g. Hello Kitty Platinum Mastercard Credit Card) Account and wants to redeem one PARKnSHOP Gift Coupon respectively with the Bonus Point under the two Accounts (2 Gift coupons in total), both Dah Sing Credit Card Bonus Point Program Redemption Form and Dah Sing Visa Infinite Credit Card Bonus Point Program Redemption Form have to be filled in with necessary card information. Cardholder's details of Dah Sing Hello Kitty Platinum Mastercard Credit Card, Quantity "1" and Total Points "25,000" in the row of "A2378 PARKnSHOP HKD100 Gift Coupon" should be filled in Dah Sing Credit Card Bonus Point Program Redemption Form and Cardholder's details of Dah Sing Visa Infinite Credit Card, Quantity "1" and Total Points "25,000" in the row of "A2378 PARKnSHOP HKD100 Gift Coupon" should be filled in Dah Sing Visa Infinite Credit Card Bonus Point Program Redemption Form respectively. The Bank will first process the redemption application on Dah Sing Credit Card Bonus Point Program Redemption Form.**
2. If the Cardholder's credit card account does not have sufficient bonus points for the redemption request, the Bank may debit bonus points accumulated in other credit card accounts (if applicable) for processing the redemption application according to the principle of all bonus points can be combined under the same Cardholder's name. The total required bonus points will be calculated basis on the Redemption Platform, which means more bonus points are required, under such circumstance. (For example: If the customer has Dah Sing Hello Kitty Platinum Mastercard and Dah Sing APITA UNY Card and selected Cardholder's details of Dah Sing Hello Kitty Platinum Mastercard Credit Card for redeeming PARKnSHOP HKD100 Gift Coupon under the Redemption Platform (Total Points "25,000" is required for redemption). If there is insufficient bonus points at Dah Sing Hello Kitty Platinum Mastercard account, the remaining bonus point will be debited from Dah Sing APITA UNY Card account according to the principle of all bonus points can be combined under the same Cardholder's name). In addition, the bonus points with the earlier expiry date will be debited first and Cardholder cannot decide the Credit Card, priority or combination of debiting designated bonus points.

Remarks on Mileage Conversion Redemption:

1. The redemption is only applicable to the Principal Cardholder of the Bank Credit Card and Co-brand card and related Principal Cardholders should hold a valid Mileage-Plus® account for mile redemption application ("Eligible Mileage Redemption Cardholder"). This redemption is not applicable to the Cardholders of Cash Card, Corporate Card, Purchasing Card, Business Card, Gift Card, "Smart Choice" Balance Transfer Program Account, Cash Conversion Plan Account, Private Label Card, Credit Card with Cash Rebate Scheme, Principal Cardholders and Supplementary Cardholders of Dah Sing United MileagePlus World Mastercard, Dah Sing ANA World Mastercard and Dah Sing British Airways Platinum Card ("Non-eligible Cardholder").
2. For Eligible Mileage Redemption Cardholder who holds various Dah Sing Credit Cards or Supplementary Cards under his / her name, the bonus point of respective Dah Sing Credit Card can be combined for mile redemption (except Principal cardholders and Supplementary cardholders of Dah Sing United MileagePlus World Mastercard, Dah Sing ANA World Mastercard and Dah Sing British Airways Platinum Card).
3. Cardholders who use bonus point for mile redemption can enjoy a handling fee waiver.
4. MileagePlus® Account holder and Principal Cardholder should be the same person.
5. The Bank will credit the miles into the MileagePlus® Account according to the MileagePlus® Account Number provided by the Cardholders. If the pertinent miles fail to be credited due to an incorrect MileagePlus® Account Number provided by the Cardholder, the Bank will not be held liable and will not re-issue the pertinent miles and the bonus point.
6. Minimums of 12,000 bonus points (12 bonus points = 1 mileage) for Dah Sing Credit Card is required for each conversion from bonus point to 1,000 miles and it must be converted in the multiples of 1,000 mileage.
7. Once a redemption order has been accepted, it cannot be revised, cancelled, transferred or refunded.
8. Once the redemption request is accepted by the Bank, the required Bonus Point for redemption will be deducted from the designated Dah Sing Credit Card as filled in the Credit Card number box on the redemption form by cardholders in accordance with the cardholder's redemption request. The redemption record will be clearly shown on the latest Monthly Statement. If cardholder's designated Credit Card account as filled in the Credit Card number box on the redemption form does not have sufficient Bonus Point and when cardholder has more than one Dah Sing Credit Card, the Bonus Point with the earliest expiry date is debited first. Cardholders cannot set the deduction sequence and in combination the redemption.
9. The miles will be credited into the Principal Cardholder's MileagePlus® Account under his / her name within 6-8 weeks upon the redemption request is accepted by the Bank and the Cardholder's credit card account must be valid and in good standing at the time of crediting the miles into the relevant account.
10. Bonus Points must be converted into miles and credit into MileagePlus® Account prior to their expiry date.
11. The mile usage of the MileagePlus® is legally bound by the related terms and conditions of MileagePlus®. For details, please refer to www.united.com.

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.