

General Terms and Conditions for "Everlove Tribute Promotion" ("Promotion"):

1. The Promotion only applies to customers holding Principal Card or Supplementary Card of the credit card or Co-brand Card ("Eligible Card") issued by Dah Sing Bank, Limited ("Bank") ("Eligible Cardholders"). UnionPay Dual Currency Credit Card RMB account, Cash Card, Corporate Card, Purchasing Card, Business Card, Gift Card, Private Label Card, "Smart Choice" Balance Transfer Account and Cash Conversion Plan Account are not eligible.
2. Eligible Cardholder must settle full payment with Eligible Card in order to enjoy the L'occitane and Melvita offers (as defined below) (each "Offer", collectively "Offers").
3. The Eligible Cardholder must also be a program member of the respective participating merchants of L'occitane and Melvita (each "Participating Merchant", collectively "Participating Merchants"), as the case may be. To register as a member, please refer to the Participating Merchants for details. The personal data of Eligible Cardholders may be collected by Participating Merchants; the use of such personal data shall be governed by the Personal Information Collection Statement issued by Participating Merchants. Please refer to the website of the Participating Merchants for details (if applicable).
4. Rewards / Prize / Offers cannot be exchanged for cash, bonus points, other products, services or discounts. The Rewards / Prize / Offers are not refundable and transferable to third parties or other accounts, or exchanged for any other gifts. The Offers cannot be used in conjunction with other promotional offers.
5. Rewards / Prize / Offers are available while stocks last. The Bank and the Participating Merchants reserve the right to offer any alternative products if the relevant Offers are out of stock or not otherwise available without prior notice. The price and types of the replacement Rewards / Prize / Offers may not be the same as the Rewards / Prize / Offers provided in this Promotion.
6. The use of Rewards / Prize / Offers is subject to the relevant terms and conditions. The cash coupon / gift coupon / other gifts / products / services are provided by Participating Merchants. The Bank is not the supplier of any cash coupon / gift coupon / other gifts / related products / services offered to cardholder and shall not be responsible for any matters in relation to the quality and availability of the cash coupon / gift coupon / other gifts / products / services offered. The Bank makes no representation or guarantee as to the quality in respect of such cash coupon / gift coupon / other gifts / related products / services supplied under this Promotion. Any enquiry, comment or complaint about such cash coupon / gift coupon / other gifts / related products / services should be directed to Participating Merchants.
7. The Rewards / Offers shall be terminated immediately in the event that the Participating Merchant ceases its business.
8. All photos, product prices and product information that relate to the Offers are provided by the Participating Merchants and are for reference purposes only. The Offers are governed by the relevant

terms and conditions issued by the Participating Merchants. For details, please contact the Participating Merchants.

9. 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.
10. 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.
11. 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).
12. In the event of any discrepancy between the Chinese version and English version of these terms and conditions, the Chinese version shall prevail.

Terms and Conditions of "L'occitane Offers" ("Offers"):

1. The promotion period for the Offers are from 2 Apr to 31 May 2025 (both dates inclusive) ("Promotion Period").
2. Offer 1: Eligible Cardholder can receive a complimentary hand cream (10 ml) (worth HKD36) upon becoming a new VIP with opt-in marketing information at L'occitane stores ("Participating Merchant") during the Promotion Period.
3. Offer 2: Eligible Cardholder can receive a complimentary body care set (worth HKD236) upon spending of HKD300 at Participating Merchant by using Eligible Card during the Promotion Period.
4. The above Offers are applicable in Hong Kong stores only except SOGO counters.
5. Each Eligible Cardholder can enjoy each offer once only during the Promotion Period.
6. Quotas of all the above Offers apply while the Offers are on a first-come-first-served basis.
7. For outlet address of Participating Merchant, please refer to the website of the Participating Merchant for details.
8. The Bank and L'occitane reserve the right to amend these Terms and Conditions or to cancel or amend the Offers at any time without prior notice.
9. In case of any disputes, the decision of the Bank and L'occitane shall be final and conclusive.

Terms and Conditions of "Melvita Offers" ("Offers"):

1. The promotion periods for Offers 1 and 2 are from 2 Apr to 15 Jun 2025 (both dates inclusive) ("Promotion Period for Offers 1 and 2"); The promotion period for Offers 3 is from 2 Apr 2025 to 31 Mar 2026 (both dates inclusive) ("Promotion Period for Offer 3").

2. Offer 1: Eligible Cardholder can receive a complimentary limited-edition tote bag (worth HKD200) with online spending of HKD800 at Melvita official website by using Eligible Card during the Promotion Period for Offer 1.
3. Eligible Cardholder must enter the designated promo code "DSB800" during checkout at Melvita official website to enjoy Offer 1.
4. Offer 2: Eligible Cardholder can enjoy 5% off on regular-priced items at Melvita stores by using Eligible Card during the Promotion Period for Offer 2.
5. Offer 3: Eligible Cardholder can enjoy 5% off with online spending of HKD1,000 at Melvita official website by using Eligible Card during the Promotion Period for Offer 3.
6. Eligible Cardholder must enter the designated promo code "DSB5" during checkout at Melvita official website to enjoy Offer 3.
7. Each Eligible Cardholder can enjoy Offer 1 once only during the Promotion Period.
8. Offer 2 is not applicable to Sephora and SOGO counters.
9. Quota of Offer 1 applies while the Offer is on a first-come-first-served basis.
10. For outlet address of Participating Merchant, please refer to the website of the Participating Merchant for details.
11. The Bank and Melvita reserve the right to amend these Terms and Conditions or to cancel or amend the Offers at any time without prior notice.
12. In case of any disputes, the decision of the Bank and Melvita shall be final and conclusive.

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.