

<Revised version with effect from 1 Aug 2022>

General Terms and Conditions:

1. Dah Sing Bank, Limited ("the Bank") reserves the right to amend the promotion as stated below terms and conditions or terminate or suspend the Promotion at any time without prior notice. In case of disputes, the Bank's decision shall be final and conclusive.
2. Eligible Cardholder (as defined in the promotion as stated below clause 2) is required to keep records of relevant transactions. In case of any disputes, the Bank reserves the right to require the Eligible Cardholder to submit relevant transaction receipts, other documents or evidence for verification purpose. Submitted documents will not be returned. The decision of the Bank regarding the eligibility of relevant transactions shall be final.
3. The relevant Eligible Card (as defined in the promotion as stated below clause 2) account should remain as valid and in good credit standing during the New Card Offer Period (as defined in clause 3 below) or Spending Offer Period (as defined in the promotion as stated below clause 7) or Mobile Banking / e-Banking Offer Period (as defined in the promotion as stated below clause 14 and when the relevant eToken(s) or Prize (as defined in the promotion as stated below clause 31) is to be offered by the Bank. Otherwise, the Bank reserves the right to cancel Eligible Cardholders' entitlement to the relevant Prize without prior notice.
4. All photos and product information are provided by the participating merchants and are for reference only.
5. In case of fraud, abuse, reversal or cancellation of transactions in respect of which the prize under the promotion as stated below is awarded, the Bank reserves the right to debit the equivalent amount from the Eligible Cardholder's account with the Bank without prior notice.
6. These terms and conditions shall form part of the agreement governing the use of Dah Sing Credit Cards and shall be construed accordingly. In case of any conflict between the promotion as stated below terms and conditions and the Agreement, these terms and conditions shall prevail.
7. In the event of discrepancies between the Chinese version and English version of these terms and conditions, the Chinese version shall prevail.

Terms and Conditions of "Catch It If You Can · Fantastic Wonderverse" Game Promotion ("Promotion"):

1. Promotion period from 15 Jun 2022 to 12 Sep 2022 (both dates inclusive)("Period"). Game period from 15 Jun 2022 to 30 Sep 2022 (both dates inclusive) ("Game Period") and available for 24-hour (Special announcement is excluded).

Eligibility to Participate in the Promotion:

2. "Eligible Cardholder" refers to customers holding Dah Sing Credit Card or Co-brand Card issued by the Bank (but excluding Cash Card, Corporate Card, Purchasing Card, Business Card, Gift Card, Private Label Card, "Smart Choice" Balance Transfer Account and Cash Conversion Plan Account) ("Eligible Card") and fulfills the respective requirements as set out in the section headed "New Card

Offer", "Spending Offer" or " Mobile Banking / e-Banking Offer" below in order to participate in the "Catch It If You Can · Fantastic Wonderverse ("Game").

New Card Offer:

3. The New Card Offer is only applicable to new principal card applicant (i.e. an applicant who did not hold any principal or co-brand card or supplementary card of any card type issued by the Bank in the past 12 months) who successfully applies for Eligible Card during the period from 15 Jun 2022 to 4 Sep 2022 (both dates inclusive) ("Eligible New Cardholder") with such new card issued during the period from 15 Jun 2022 to 11 Sep 2022 (both dates inclusive) ("New Card Offer Period").
4. Eligible New Cardholder who successfully applies for an Eligible Card can receive an eToken to participate in the Game.
5. Eligible New Cardholder who successfully (i) applies for Dah Sing ONE+ Credit Card and / or (ii) applies for the Eligible Card via online application form or Dah Sing Bank Mobile App will receive an extra eToken.

Example:

Scenario	Eligible Card(s) Applied for	Application Channel	No. of eToken(s) to be Received
1	Dah Sing ANA World Mastercard	Online application form or Dah Sing Bank Mobile App	2 eTokens
2	Dah Sing ONE+ Credit Card		3 eTokens
3	Dah Sing ANA World Mastercard and Dah Sing ONE+ Credit Card		Dah Sing ANA World Mastercard (2 eTokens) and Dah Sing ONE+ Credit Card (3 eTokens) = 5 eTokens
4	Dah Sing ANA World Mastercard	Other channels (except Online application form or Dah Sing Bank Mobile App)	1 eToken
5	Dah Sing ONE+ Credit Card		2 eTokens
6	Dah Sing ANA World Mastercard and Dah Sing ONE+ Credit Card		Dah Sing ANA World Mastercard (1 eToken) and Dah Sing ONE+ Credit Card (2 eTokens) = 3 eTokens

6. The eToken(s) will be sent within 2 business days from the date of card issuance via Email to the valid email address according to the Bank's record and / or Message to Mobile Banking / e-Banking inbox (applicable to the Eligible New Cardholder who have registered for Mobile Banking / e-Banking). Eligible New Cardholder can also refer to the promotion webpage for enquiring the record of your eToken(s).

Spending Offer:

7. The spending period of the Spending Offer is from 15 Jun 2022 to 12 Sep 2022 (both dates inclusive)("Spending Offer Period").
8. The Spending Offer is only applicable to existing customer who (i) Hold Eligible Principal Card and Supplementary Card (ii) Agree to receive direct marketing promotion via all channels (Including but not limited to Email) provided from the Bank ("Eligible Existing Cardholders").
9. "Eligible Spending" refers to single retail or online transaction with spending amount of HKD500 or above (or its equivalent) or single top-up transaction of HKD500 or above conducted through AlipayHK, PayMe or WeChat Pay HK (including P2P transaction) or single credit card online bill payment transaction of HKD500 or above via Mobile Banking / e-Banking ("Eligible Spending"). Eligible Spending is not applicable to the transactions including but not limited to the transactions of designated mobile transfer and other top-up transactions (including but not limited TNG and Smart Octopus), cash advances, autopay, recurring billing transactions (e.g. Octopus Automatic Add Value Service, Autotoll Automatic Top-up Service), other top-up amounts to mobile wallets (including but not limited to top-up amounts to Octopus) via any mobile payment and payment amounts in relation to adding a new Octopus on any mobile payment, "Happy Installment" payments, Cash-In Plan payments, "Cash-in Plan Plus" payments, Stock Investment Savings Plans, balance transfers, Cash Conversion payments, tax payments, "JET payment" amounts, interest-free monthly installments, gift redemption fees, cheque payments, bank handling fees (including but not limited to annual fees, financial charges, late fees and cash advance handling fees), casino transactions, and unposted / cancelled / refunded / unauthorized / chargeback transactions. Eligible Spending is based on the transaction date and transaction records held with the Bank. The Bank reserves the final decision on whether a transaction is eligible to be an Eligible Spending.
10. Eligible Existing Cardholder can receive 1 eToken upon each Eligible Spending and can receive a maximum of 2 eTokens under his / her Eligible Card(s)(including Principal and / or Supplementary Card(s)) each day during the entire Spending Offer Period.
11. The eToken will be sent within 1 hour from the time the Eligible Spending is made via Email to the valid email address according to the Bank's record and / or Message to Mobile Banking / e-Banking inbox. Existing Eligible Cardholder can also refer to the promotion webpage for enquiring the record of your eToken(s).
12. The Eligible Spending conducted at the RMB account of the Bank's UnionPay Dual Currency Credit Card will be converted to Hong Kong Dollars based on the conversion rate of 1:1.2.
13. Foreign currency spending shall be automatically converted into Hong Kong Dollars on the date the relevant spending is processed at rates determined by the relevant card associations (if applicable). For details of service charges related to foreign currency spending, please refer to "List of Service Charges for Dah Sing Credit Card / Private Label Card" issued by the Bank.

Mobile Banking / e-Banking Offer:

14. Eligible Cardholder who first-time login to Mobile Banking / e-Banking ("Eligible Cardholder of Mobile Banking / e-Banking Offer") during the period from 15 Jun 2022 to 31 Jul 2022 (both dates inclusive) ("Mobile Banking / e-Banking Offer Promotion Period") can receive 2 eTokens. Mobile Banking / e-Banking Offer is not applicable to supplementary cardholders. Eligible Cardholder of Mobile Banking / e-Banking Offer is required to maintain a valid principal Eligible Card account and Mobile Banking / e-Banking account during the Mobile Banking / e-Banking Offer Promotion Period at the Bank when the eTokens are to be sent; otherwise, no eTokens will be entitled.
15. The relevant eTokens will be sent on or before 31 Aug 2022 upon fulfillment of the above requirement as specified in Clause 14 via email to the valid Email address and / or Message to Mobile Banking / e-Banking inbox. Eligible Cardholder of Mobile Banking / e-Banking can also refer to the promotion webpage for enquiring the record of your eToken(s).

Details of eToken:

16. Each eToken will be valid for 14 days from the date of relevant Email and / or Mobile Banking / e-Banking Inbox Message issuance ("eToken Validity Period"). Please refer to the relevant Email and / or Mobile Banking / e-Banking Inbox Message for the eToken expiry date.
17. The eToken(s) will be forfeited if the relevant eToken(s) is / are not used within the eToken Validity Period.
18. Each eToken will be sent once only and will not be re-issued under any circumstances. Eligible Cardholder is solely responsible for safe-keeping the relevant eToken.
19. The eTokens are limited and available on a first-come-first-served basis.
20. If an Eligible Cardholder fails to receive relevant Email and / or Mobile Banking / e-Banking Inbox Message for whatever reason, including but not limited to email box is full and email has filtered to junk mail, the Bank will not re-send the relevant eTokens.

Joining the Game:

21. Eligible Cardholder can participate in the Game by (i) clicking the designated link in the Email or Mobile Banking / e-Banking Inbox Message (ii) visiting the designated website at <https://dahsing.omnicampaigns.com> ("Game Site") and inputting the relevant eToken within the eToken Validity Period. A maximum 3 eTokens can be added at one time to play 3 rounds of the Game and it is recommended to complete all rounds before leaving the related Game Site if relevant eTokens have been added. Otherwise, the deducted eTokens will not be re-sent if the Eligible Cardholder leaves the Game Site after the Game has started.
22. Game Site scheduled maintenance on 1 Aug 2022 12:00 am to 7:59 am. For special maintenance, please refer to Game Site.
23. If an Eligible Cardholder leaves the Game Site after starting the Game, the relevant eToken(s) will be deducted regardless of whether the Game is completed or not.

24. If an Eligible Cardholder fails to play the Game due to any reason (including but not limited to network instability) the Bank will not take any responsibility for such failure and will not re-send the relevant e-Token(s) deducted.
25. The Game Site will be overwhelming if the number of players entering the game room exceeds the specific number at the same time, Eligible Cardholder is required to try entering into the Game Site later.
26. Eligible Cardholder is only entitled to one Prize for each eToken.
27. The Game Site is designed, developed, hosted and managed by a third party service provider. The content of the Game Site, including but not limited to materials and information provided therein, is solely responsible by the service provider.
28. Eligible Cardholder is not required to input any personal information, username or password into the Game Site when participating in the Game.
29. Eligible Cardholder is required to use mobile phone to participate the game and suggest to connect non-public WIFI to enjoy the best game experience.
30. Eligible Cardholder is required to use browsers to participate in the Game: Edge 79+, Firefox 44+, Chrome 56+, Safari 11+, Safari on iOS 11+, Android browser 91+.

Prizes of the Promotion ("Prize"):

31. Eligible Cardholder will have a chance to win any of the following Prizes from the Game:

Prize
Dyson Supersonic™ Hair Dryer (Iron / Fuchsia) (1pc) <Limited in Jun – Jul>
Bruno Instant Hot Water Dispenser (Pink) (1pc) <Limited in Jun – Jul>
NESPRESSO Essenza Mini Coffee Machine (White) (1pc) <Limited in Jun – Jul>
Nintendo Switch Lite (Turquoise) (1pc)
KB Air Mask Portable Air Purifier (1 pc)
Apple iPad 10.2" 64GB (Wi-Fi) (Space Gray) (1pc) <Limited in Aug – Sep>
Marshall Acton II Bluetooth Speaker (Black) (1pc) <Limited in Aug – Sep>
AirPods (3 rd Generation) (1pc) <Limited in Aug – Sep>
Dah Sing Bank Extra 0.15%p.a. Interest Rate for 3-month HKD Fixed Deposit
0 Handling Fee Offer for Dah Sing Credit Card "Happy Installment" Plan
Instant Prize: Klook HKD100 Instant Discount Promo Code
Instant Prize: HKTVmall HKD50 eVoucher Code
HKD40 Cash Rebate
HKD10 Cash Rebate
Flashmob: HKD100 Cash Rebate (Applicable to Flashmob only)

32. Prize cannot be exchanged for cash, bonus points, other products, services or discounts and non-refundable, transferable to other accounts, or cannot be exchanged for any other gifts.

33. Prize is available while stock lasts. The Bank reserves the right to offer any alternative Prizes without prior notice if the relevant Prize is out of stock or due to other problems. The prize value / types / colors of the replacement prize may not be the same as the Prize provided in this Promotion.
34. The use of Prize is subject to the relevant terms and conditions. Prize is provided by participating merchants (except Dah Sing Bank Extra 0.15%p.a. Interest Rate for 3-month HKD Fixed Deposit, 0 Handling Fee Offer for Dah Sing Credit Card "Happy Installment" Plan, HKD40 Cash Rebate, HKD10 Cash Rebate, Flashmob: HKD100 Cash Rebate (Applicable to Flashmob only)), the Bank is not the supplier of any Prize and shall not be responsible for any matters in relation to the Prizes and relevant service offered. The Bank makes no representation or guarantee as to the quality in respect of such Prizes. Any enquiry or complaint in relation to the Prize shall be directed to the relevant participating merchant.

Prize Arrangement:

35. The relevant prize will be sent to the winners in designated month according to the date record of the reward date, with details listed below:

Game Period	Designated Month	Prize
15 Jun 2022 to 31 Jul 2022 (both date inclusive)	On or before September 2022	<ul style="list-style-type: none"> • Dyson Supersonic™ Hair Dryer (Iron / Fuchsia) <Limited in Jun – Jul> • Bruno Instant Hot Water Dispenser (Pink) <Limited in Jun – Jul> • NESPRESSO Essenza Mini Coffee Machine (White) <Limited in Jun – Jul> • Nintendo Switch Lite (Turquoise) • KB Air Mask Portable Air Purifier • HKD40 Cash Rebate • HKD10 Cash Rebate • Flashmob: HKD100 Cash Rebate (Applicable to Flashmob only)
1 Aug 2022 to 30 Sep 2022 (both date inclusive)	On or before November 2022	<ul style="list-style-type: none"> • Apple iPad 10.2" 64GB (Wi-Fi) (Space Gray) <Limited in Aug – Sep> • Marshall Acton II Bluetooth Speaker (Black) <Limited in Aug – Sep> • AirPods (3rd Generation) <Limited in Aug – Sep> • Nintendo Switch Lite (Turquoise) • KB Air Mask Portable Air Purifier • HKD40 Cash Rebate • HKD10 Cash Rebate

		<ul style="list-style-type: none"> Flashmob: HKD100 Cash Rebate (Applicable to Flashmob only)
15 Jun 2022 to 30 Sep 2022 (both date inclusive)	Use before the validity date (Expiry date please refer to screenshots)	<ul style="list-style-type: none"> Instant Prize: Klook HKD100 Instant Discount Promo Code Instant Prize: HKTVMall HKD50 eVoucher Code
	Self-apply on designated website of the Bank on or before 60 calendar days of reward date (Approved handling fee will be rebate on or before January 2023)	<ul style="list-style-type: none"> 0 Handling Fee Offer for Dah Sing Credit Card "Happy Installment" Plan
	In person to any branch of the Bank after 3 working days of reward date and use on or before 60 calendar days	<ul style="list-style-type: none"> Dah Sing Bank Extra 0.15%p.a. Interest Rate for 3-month HKD Fixed Deposit

i. Instant Prize

Klook HKD100 Instant Discount Promo Code ("Promo Code")

- Winner is required to **screenshot on prize summary page** and **use the designated promo code before the expiry date.**
- Winner is required to redeem the designated promo code and enjoy offer at Klook's website (klook.com) or Klook APP for booking Klook's activities or products.
- Designated promo code is applicable to Single Spending of HKD200 or above with Eligible Card before the expiry date.
- Promo code may not be applicable to all activities or products. Please visit Klook's designated website (klook.com/en-HK/no_applicable_activities_list_new?coupon_forbid_act_batch_ids=1).
- The Offer is only applicable for Hong Kong Klook users only.
- This Offer cannot be used in conjunction with other promo code.
- If the designated promo code is not successfully redeemed in the booking process, the discount will not be applied after the transaction is completed. No refund or no change will be made after the order is successfully made.
- Activity or product price quoted may change with fluctuations in foreign exchange rate from time to time and the prices listed on Klook's official website or Klook APP is final. The final price and currency indicated at checkout is the amount to be charged to your Eligible Card by Klook.
- The Offers are provided by Klook and all information served as final according to Klook's website (klook.com) or Klook APP and is being bound by other relevant Terms and Conditions set out by

Klook. For Terms and Conditions and other enquiries, please contact Klook (Email: support@klook.com).

- Keep safe of screenshot for your own record. If the Prize screenshot cannot reach the winner for whatever reason (including but not limited to due to the winner not taking screenshot) or if the Prize screenshot is lost, the Bank shall not bear any responsibility and will not resend the relevant Promo Code.
- For the details of designated code redemption procedures, please visit dahsing.com/card/ocg/en.

HKTVMall HKD50 eVoucher Code

- Winner is required to **screenshot on prize summary page** and **use the eVoucher Code before the expiry date**
- Winner is required to redeem the designated eVoucher code and enjoy offer at HKTVMall's website (hktvmall.com) or HKTVMall APP for redemption and shopping.
- Winner is required to use designated eVoucher code for single spending before the expiry date with Eligible Card.
- The usage of eVoucher Code is subject to the terms and conditions of related merchant, please visit cloud.marketing.hktvmall.com/EVoucherTermsAndCondition.
- Keep safe of screenshot for your own record. If the Prize screenshot cannot reach the winner for whatever reason (including but not limited to due to the winner not taking screenshot) or if the Prize screenshot is lost, the Bank shall not bear any responsibility and will not resend the relevant eVoucher Code.
- For the redemption procedures of designated code, please visit dahsing.com/card/ocg/en.

ii. **Cash rebate**

- Cash rebate will be **credited to the relevant Eligible Card's Principal Card account** of the winner and will be posted on relevant statement.
- The cash rebate is only applicable for settling new purchases, it is not transferable, cannot be redeemed for cash, withdrawn as cash advance or exchanged for any gift or any discount.

iii. **Dah Sing Bank Extra 0.15%p.a. Interest Rate for 3-month HKD Fixed Deposit:**

- Winner is required to Screenshot on prize summary page and enjoy the prize **after 3 working days of reward date and use within 60 calendar days** with presenting screenshot and eligible card **in person** at any branch of the Bank.
- Winners should bring in at least HKD10,000 or equivalent new fund (capped at HKD200,000) to set up 3-month HKD fixed deposit.
- "New Funds" refer to funds that are newly deposited into the Bank by customers, using a cheque drawn on other bank, through Faster Payment System, inward CHATS or Telegraphic Transfer but excluding fund transfer from the existing account maintained with the Bank. In case of any disputes in relation to the definition of New Funds, the decision of the Bank shall be final. For the details of the definition, please contact the Bank's staff.

- The offer is not applicable to fixed deposit placed through e-Banking / Mobile Banking / Phone Banking service.
 - Keep safe of screenshot for your own record. If the Prize screenshot cannot reach the winner for whatever reason (including but not limited to due to the winner not taking screenshot) or if the Prize screenshot is lost, the Bank shall not bear any responsibility and will not resend the relevant offer.
- iv. **0 Handling Fee Offer for Dah Sing Credit Card "Happy Installment" Plan** (the "Handling Fee Offer"):
- **The Handling Fee Offer will be credited to Winner's eligible card account.** Winners should applied for the Dah Sing Credit Card "Happy Installment" Plan (the "Installment Plan") **via the online Dah Sing Credit Card Happy Installment Plan Application form** (dahsing.com/card/applyhi) on the designated website of the Bank **within 60 calendar days of reward date** in order to enjoy the 0 monthly handling fee offer on the first HKD15,000 of the approved Installment Plan amount for 6 months (the "Handling Fee Offer"). If Winners have 2 or more approved Installment Plans within 60 calendar days of reward date, the Handling Fee Offer will be calculated with the first approved Installment Plan. The approved Installment Plan for Handling Fee Offer cannot enjoy other Online Application Offer of Installment Plan simultaneously.
 - Handling Fee Offer will be calculated based on the first HKD15,000 of the approved Installment Plan amount and capped at 6 months of repayment tenor. If the approved Installment Plan amount is less than HKD15,000, the Handling Fee Offer will be calculated based on the relevant Winner's actual Installment Plan amount finally approved by the Bank.
 - After the Bank's approval of the Installment Plan, Winners should first settle the related fees (including the Loan amount and monthly handling fee incurred) of the Installment Plan according to the Terms and Conditions of the Installment Plan. The Handling Fee Offer will be credited to Winners' eligible credit card account used to apply for the Installment Plan ("Designated Credit Card Account") in the form of credit card free spending credit on or before 31 Jan 2023. The credit card free spending credit can be used for settlement of new transactions of the relevant credit card; such free spending credit is not transferable or refundable and cannot be exchanged for cash. To enjoy the Handling Fee Offer, the Designated Credit Card Account must be valid on the date when the Bank credits the Handling Fee Offer thereto and the winner must have good repayment records.

Examples (for illustration purpose only):

	Eligible Customer A	Eligible Customer B	Eligible Customer C
Approved Loan Amount	HKD9,000	HKD9,000	HKD20,000
Loan Tenor	6 months	12 months	12 months
Personalized Monthly Handling Fee (%)	0.11%	0.13%	0.12%

	Eligible Customer A	Eligible Customer B	Eligible Customer C
Handling Fee Amount ⁺	(a) HKD9,000 x 0.11% = HKD10 (b) HKD10 x 6 months = HKD60	(a) HKD9,000 x 0.13% = HKD12 (b) HKD12 x 12 months = HKD144	(a) HKD20,000 x 0.12% = HKD24 (b) HKD24 x 12 months = HKD288
Handling Fee Offer ⁺	(a) HKD9,000 x 0.11% = HKD10 (b) HKD10 x 6 months = HKD60 (Full rebate of the Handling Fee (i.e. 0 Handling Fee))	(a) HKD9,000 x 0.13% = HKD12 (b) HKD12 x 6 months = HKD72	(a) HKD15,000 x 0.12% = HKD18 (b) HKD18 x 6 months = HKD108
Annualized Percentage Rate [^] if the Handling Fee Offer is not granted	2.31%	2.98%	2.72%
Annualized Percentage Rate [^] if the Handling Fee Offer is granted	0%	1.48%	1.70%

⁺Both the Handling Fee Amount and the Handling Fee Offer are calculated by (a) the Approved Loan Amount multiplied with the Personalized Monthly Handling Fee (%) and rounded up to the nearest integer first, and then (b) multiplied with the Loan tenor.

[^]The monthly handling fee and the relevant Annualized Percentage Rate (APR) of the Loan for individual customer may differ and are subject to customer's credit card account status. APR is calculated according to the guidelines issued in respect of the Code of Banking Practice and is rounded to the nearest two decimal places. An APR is a reference rate which includes the monthly handling fee and other fees and charges of a product expressed as an annualized rate.

- The Installment Plan is subject to the relevant Terms and Conditions. For details, please visit dashing.com/pdf/credit_card/cc_hi_tnc.pdf.

v. **Other Prizes:**

(Dyson Supersonic™ Hair Dryer (Iron / Fuchsia) <Limited in Jun – Jul>, Bruno Instant Hot Water Dispenser (Pink) <Limited in Jun – Jul>, NESPRESSO Essenza Mini Coffee Machine (White) <Limited in Jun – Jul>, Apple iPad 10.2" 64GB (Wi-Fi) (Space Gray) <Limited in Aug – Sep>, Marshall Acton II Bluetooth Speaker (Black) <Limited in Aug – Sep>, AirPods (3rd Generation) <Limited in Aug – Sep>, Nintendo Switch Lite (Turquoise), KB Air Mask Portable Air Purifier)

- The redemption letter will be **mailed** to the statement mailing address (according to the Bank's record) of the winner. The winner is required to redeem the Prize **in person** at designated redemption centre according to the instructions stated in the redemption letter within the redemption period. If the winner fails to redeem the Prize before the expiry date, the Prize will be forfeited.

- The redemption and use of the Prize is subject to the terms and conditions printed on the redemption letter. For details of Prize redemption, including the addresses and office hours of the redemption center(s), please refer to the redemption letter.
- If the Prize redemption letter cannot reach the winner for whatever reason (including but not limited to due to the winner not having registered a valid local mailing address, the registered mailing address being invalid and / or incorrect) or if the Prize redemption letter is damaged, lost, stolen or unused before expire, the Bank shall not bear any responsibility and will not resend the relevant letter.

Terms and Conditions of "Dah Sing Mastercard® Cash Rebate Lucky Draw" ("Top-up Lucky Draw"):

1. Top-up Lucky Draw promotion period from 15 Jun 2022 to 30 Sep 2022 (both dates inclusive) ("Top-up Lucky Draw Promotion Period").
2. Customer who has earned eToken(s) from Dah Sing Mastercard (New card offer and spending offer inclusive) and successfully played the Game with the eToken ("Eligible Cardholder to enroll Lucky Draw") during Top-up Lucky Draw promotion period to get one lucky draw chance and enroll the Top-up Lucky Draw automatically either mission completed or failed. Enroll the lucky draw with unlimited chance, lucky draw is divided to 2 phases, details as follow:

Phase	Game period of successfully played "Catch It If You Can · Fantastic Wonderverse" (According to the Bank's record)	Lucky draw month	Prize
1 ("Phase 1")	15 Jun 2022 to 31 Jul 2022 (Both dates inclusive)	On or before September 2022	HKD1,500 Cash Rebate (5 quotas in each phase) and HKD500 Cash Rebate (30 quotas in each phase)
2 ("Phase 2")	1 Aug 2022 to 30 Sep 2022 (Both dates inclusive)	On or before November 2022	

3. Each Eligible Cardholder can enjoy a maximum of HKD1,500 Cash Rebate in each phase and a maximum of HKD3,000 Cash Rebate during the entire Top-up Lucky Draw promotion period for his / her own all eligible Dah Sing Mastercard(s) (including Principal and Supplementary Card(s)).
4. Winner list will be announced at latest news of the Bank's website (www.dahsing.com). The prize will be granted in the form of Dah Sing Credit Card free spending credit on or before Sep 2022 (Applicable to Phase 1) and Nov 2022 (Applicable to Phase 2) and credited to the winner's Principal Card account with the latest spending record or successfully applies for eligible Dah Sing Mastercard during the lucky draw month. It will be shown on the monthly statement of the respective following months and will be used for settlement of new transaction(s). Cash Rebate earned from eligible Dah Sing Supplementary Card will be combined to eligible Dah Sing Mastercard Principal Card account (Applicable to Spending Offer).
5. Top-up Lucky Draw is not applicable to Staff of Dah Sing Financial Group.
6. Top-up Lucky Draw will be drawn randomly determined by computer. In case of disputes on lucky draw method, winner's qualification, prize details of the lucky draw and all other matters related to Top-up Lucky Draw, the Bank's decision shall be final and conclusive.

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

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