

### Terms and Conditions for Up to 4% Cash Rebate Offer:

- Promotion period is valid from 29 Dec 2023 to 30 Jun 2024 (both dates inclusive) ("Promotion Period").
- This "Up to 4% Cash Rebate" offer ("Up to 4% Cash Rebate") is applicable to Principal Cardholders of Dah Sing VIP Banking Visa Infinite Card who receive promotional SMS related to this Up To 4% Cash Rebate Offer sent by Dah Sing Bank Limited (the "Bank") ("Eligible Cardholders"). Each Eligible Cardholder who has successfully accumulated "Eligible Spending" (as defined in Clause 4 below) of HKD10,000 or above from the first day of his / her birthday month to the subsequent month (both days inclusive) ("Spending Period") using his / her Dah Sing VIP Banking Visa Infinite Card ("Eligible Card") will be entitled to this Up to 4% Cash Rebate subject to these Terms and Conditions.
- This Up to 4% Cash Rebate includes i) 1st tier 2% cash rebate and ii) 2nd tier 4% cash rebate:

	Spending Requirement	Cash Rebate
1 <sup>st</sup> tier	Successfully accumulate Eligible Spending of HKD10,000 to HKD15,000	First HKD15,000 Eligible Spending to enjoy 2% cash rebate
2 <sup>nd</sup> tier	Successfully accumulate Eligible Spending of HKD15,001 or above	Eligible Spending exceeding the first HKD15,000 can enjoy 4% cash rebate

Example: Accumulated Eligible Spending of HKD18,000 during the Spending Period by using the Eligible Card - the cash rebate to be enjoyed by the Eligible Cardholder is calculated as below:

	Calculation	Cash Rebate
1 <sup>st</sup> tier	First HKD15,000 Eligible Spending X 2%	HKD300
2 <sup>nd</sup> tier	i) Eligible Spending exceeding the first HKD15,000: HKD18,000 - HKD15,000 = <b>HKD3,000</b>  ii) <b>HKD3,000</b> X 4% = HKD120	HKD120
<b>Total Cash Rebate</b>		<b>HKD420</b>

- Eligible Cardholders can enjoy up to a maximum of HKD500 cash rebate during the entire Promotion Period. This Up to 4% Cash Rebate is calculated based on transaction date(s) of Eligible Spending and rounded to 2 decimal places, and will be posted to the account of the relevant Eligible Cards within 2 months after the Spending Period and shown in respective monthly statement.
- "Eligible Spending" includes local retail purchases, i.e. transaction conducted in Hong Kong and in Hong Kong dollars, but excluding transactions including (but not limited to) supermarket transactions, overseas spending, online transactions, cash advances, transaction made via merchant's mobile application, In-app transaction made via Google Pay™ and Samsung Pay and Apple Pay, autopay, recurring payment amounts (e.g. Octopus Automatic Add Value Service, Autotoll Automatic Top-up Service), Stocks Investment Savings Plans, insurance / investment transaction, interest-free monthly installments, gift redemption fee (if applicable), cheque payments (if applicable), Mobile Transfer and

Top up Transactions (including but not limited to PayMe, TNG and Mobile Payments), WeChat Pay, "Happy Installment" payments, Cash-in Plan payments, branch cash-in payments, balance transfers, bank handling fees (including annual fees, financial charges, late fees and cash advance handling fees, etc), "Payeasy" bill payment amounts, "JET Payment" amounts, casino transactions, unposted / cancelled / refunded transactions and all unauthorized transactions. Spending of Supplementary Cards will be taken into account for calculating the amount of Eligible Spending of the Eligible Cardholders. The Bank reserves the final decision on determining the eligibility of an Eligible Cardholder to this Up to 4% Cash Rebate.

6. Eligible Cardholders must be existing VIP Banking customers and their VIP Banking status, VIP i-Accounts and Eligible Cards must remain valid and in good standing status as of the time when this Up to 4% Cash Rebate is credited. If Eligible Cardholders fail to meet the requirements set out in these Terms and Conditions, the Bank reverses the right to revoke and cancel their entitlement to this Up to 4% Cash Rebate without any prior notice. If an Eligible Cardholder terminates his / her VIP Banking, or cancels his / her VIP i-Account and / or Eligible Card, during the Promotion Period or on or before the date when this Up to 4% Cash Rebate is credited into his / her Eligible Card account, the Eligible Cardholder's entitlement to all relevant cash rebate will be forfeited.
7. This Up to 4% Cash Rebate is not applicable to Hello Kitty VIP Banking customers.
8. This Up to 4% Cash Rebate is only applicable for settling new purchase; it is not transferable, cannot be redeemed for cash, withdrawn as cash advance or exchanged for any gift or any discount.
9. Eligible Cardholders are required to keep all original sales slips of Eligible Spending. In case of any disputes, the Bank reserves the right to request Eligible Cardholders to submit the relevant original sales slips and / or other supporting documents for inspection. All sales slips and / or other supporting documents submitted to the Bank will not be returned. The Bank reserves the final right to determine the eligibility of the transactions to be regarded as Eligible Spending.
10. The Bank reserves the right to revise, suspend and / or terminate this Up to 4% Cash Rebate and to revise these Terms and Conditions at any time without prior notice, and reserves the right of final decision in case of any dispute arisen.
11. These Terms and Conditions shall form part of the Agreement governing the use of the Dah Sing Credit Card and shall be construed accordingly. In case of any conflict between these Terms and Conditions and the Agreement, these Terms and Conditions shall prevail.
12. In case of any fraud / abuse / reversal or cancellation of transactions in respect of which this Up to 4% Cash Rebate is awarded, the Bank reserves the right to debit an amount equivalent to this Up to 4% Cash Rebate from the account(s) of the relevant Eligible Cardholder without prior notice.
13. In case of any discrepancy or conflict between the English and Chinese versions of these Terms and Conditions, the English 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.