

General Terms & Conditions of Dah Sing Credit Card eShopping Butler:

- 1. The promotion period is valid from 5 February to 31 December 2015 ("Promotion Period"), both dates inclusive.
- 2. The promotion only applies to cardholder holding Principal Card ("Eligible Cardholder") of Dah Sing Credit Card and Co-brand Card (including the credit cards transferred from MEVAS Bank) ("Eligible Card") issued by Dah Sing Bank, Limited ("the Bank") except Supplementary Card, Debit Card, Cash Card, Corporate Card, Purchasing Card, Spending Card, Business Card, Gift Card, Private Label Card, "Happy Family" Octopus AAVS account and Balance Transfer Account ("Noneligible Cardholder").
- 3. Cardholder who holds more than 1 Eligible Card is required to register <u>once</u> only with any one of the Eligible Cards at www.dahsing.com/card/online.
- 4. The Bank will determine the eligibility of Cardholder to join the promotion based on the records held by the Bank. Cardholder must receive email confirmation from the Bank in order to count as successful registration.
- 5. Eligible Online Transactions include local and overseas online retail transactions made with the Eligible Cards. Ineligible Transactions include but not limited to cash advance, Autopay, recurring billing transactions (e.g. Octopus Automatic Add Value Service, Autotoll Automatic Top-up Service, etc), Happy Installment, Cash-In Plan, Branch Cash-In Plan, Securities transaction, Balance Transfer Amount, Settle Bills Online via eBanking PayEasy Service, Tax payment, JET payment amount, 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 final decision for determining the eligibility of each transaction. Eligible Transactions with the Bank's UnionPay Dual Currency Credit Card RMB account will be converted to Hong Kong Dollars based on the conversion rate of 1:1.2 of total amount of eligible transactions amount and combined with the Hong Kong Dollar account.
- 6. Offer is not transferrable and cannot be used in conjunction with other promotional offers or discounts, coupons or membership offers.
- 7. Any fraud and/or abuse of the offer by any person (as determined by the Bank at its sole discretion) will result in forfeiture of the person's eligibility to the offer.
- 8. Time and validity of the relevant transactions and/or eligibility of a Cardholder to the Offer shall be determined by the Bank at it sole discretion based on the Bank's record. If there is any discrepancy between the record of transaction held by a cardholder and that held by the Bank, the Bank's record shall be conclusive and binding on the cardholder.
- 9. The Bank, Dah Sing Insurance Company (1976) Limited and buyippee reserve the right to terminate this promotion program or amend the terms and conditions at any time without prior notice.
- 10. The terms and conditions contained herein shall form part of the Agreement governing the use of 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.
- 11. In case of disputes, the decision of the Bank, Dah Sing Insurance Company (1976) Limited and buyippee shall be final and conclusive.
- 12. In case of any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.



Terms and Conditions of HK\$100 Enrollment Fee (Only applicable to Selected Customer):

- 1. The HK\$100 Enrollment Fee Wavier Offer (without any spending requirements) ("Enrollment Fee Waiver") set out on this invitation email is only applicable to selected cardholders ("Selected Cardholder") who are the intended recipients of this email.
- 2. The Selected Cardholder must also be an Eligible Cardholder.
- 3. To enjoy the Enrollment Fee Waiver, Selected Cardholder must successfully register for the Dah Sing Credit Card eShopping Butler with any one of his/her Eligible Cards at www.dahsing.com/card/online on or before 31 March 2015 and must be confirmed as Selected Customer against the Bank's record.
- 4. Each registered Selected Cardholder can enjoy the Enrollment Fee Wavier once only.

Terms and Conditions of eShopping Insurance - Premium Waiver:

- 1. To enjoy the 12-month Premium Fee Waiver, Eligible Cardholder must register for the Dah Sing Credit Card eShopping Butler with any one of his/her Eligible Cards within the Promotion Period at www.dahsing.com/card/online.
- 2. Insurance Plan is only applicable to Eligible Online Transactions made with the Eligible Card.
- 3. No more than one Dah Sing eShopping Insurance underwritten by Dah Sing Insurance Company (1976) Limited will be covered for Insured Person. The other policy/policies is/are deemed to be void from inception and the premium will be refunded accordingly.
- 4. For full terms, conditions and exclusions of Dah Sing eShopping Insurance, please refer to the policy document which is in English only.
- 5. Dah Sing Insurance Company (1976) Limited is the insurance underwriter of the Plan who is solely responsible for all coverage and compensation, and reserves the right of final decision or approval.
- 6. Any enquiry, comment or complaint about the quality of relevant products or services should be directed to the Dah Sing Insurance Company (1976) Limited. The Bank shall not be responsible for any matter in relation to relevant products or services.

Terms and Conditions of eShopping Delivery - Year Round 20% Savings on Shipping Fees:

- 1. To enjoy the year round 20% Savings on Shipping Fees offer ("Shipping Fees Offer"), Eligible Cardholder must register for the Dah Sing Credit Card eShopping Butler with any one of his/her Eligible Cards within the Promotion Period at www.dahsing.com/card/online.
- 2. Promo Code is valid within the Promotion Period and will be sent to the registered Eligible Cardholder via email confirmation upon successful registration together with the buyippee registration details.
- 3. Registered Eligible Cardholders are required to register with buyippee beforehand (details to be enclosed in the email confirmation upon successful registration) and key in the Promo Code and settle payment with Eligible Cards for order made at www.buyippee.com.
- 4. The Bank and the buyippee will not accept any liability should a Cardholder fails to input the Promo Code when conducting Eligible Online Transactions and result in forfeiture of the Cardholder's eligibility to the Offer.
- 5. Shipping Fees Offer is not applicable to transactions that are subject to cancellation, chargeback, return of goods and/or refund, or any other categories of transactions as the Bank may specify from time to time.



- 6. The prices of all products and services are designated by the buyippee and are subject to change from time to time without prior notice.
- 7. The Bank is not the supplier of the abovementioned products and services. Any enquiry, comment or complaint about the quality of relevant products or services should be directed to buyippee. The Bank shall not be responsible for any matter in relation to relevant products or services.
- 8. The Bank will not accept any liability for any loss incurred by Cardholders should the buyippee refuse to provide the Offer.