

Terms and Conditions of Merchant Offers:

1. The Promotion only applies to customers holding Principal Card and Supplementary Card (each an "Eligible Cardholder") of Dah Sing Bank, Limited (The "Bank") Credit Card and Co-brand card ("Eligible Card") except The Bank's 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 ("Non-eligible Cardholder") (Unless otherwise specified). Some Participating Merchants do not accept UnionPay Dual Currency Credit Card, for details, please refer to respective Participating Merchants.
2. Eligible Cardholders must settle the full payment with Eligible Card to enjoy the relevant offers. Individual promotion only applies to Dah Sing Mastercard cards, Dah Sing Visa cards and/or Dah Sing UnionPay Dual Currency credit cards. Please refer to the promotion details that are set in the promotion email.
3. Participating Merchants' offers are only applicable to designated outlet, website and in-App (if applicable). Cardholders are required to input the designated promo code during payment transaction through designated website (if applicable). If cardholder fails to input the designated promo code and is unable to enjoy the offer, the Bank or Participating Merchants will not bear any responsibility.
4. Offers are only applicable to regular-priced items and are not applicable to fixed priced products, selected items or discounted and promotional items (unless otherwise specified) (if applicable).
5. These offers are not transferable and cannot be used in conjunction with other promotional offers, discounts, discount cards, VIP cards, cash vouchers and gift vouchers(if applicable).
6. These offers cannot be exchanged for cash, other products, services or discounts.
7. Offers shall be terminated immediately upon cessation of the relevant merchants' business.
8. All photos, products price and products information are for reference only. For details, please contact the relevant Participating Merchants.
9. The use of cash coupon/gift coupon is subject to the relevant terms and conditions printed on the coupon. The Bank is not the supplier of any cash coupon/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 cash coupon/gift coupon/other gifts/products/food/services offered. The Bank makes no representation or guarantee as to the quality in respect of such cash coupon/gift coupon/other gifts/products/food/services supplied under this program. Any enquiry, comment or complaint about such cash coupon/gift coupon/other gifts/products/food/services should be directed to Participating Merchants.
10. The Bank and the Participating Merchants reserve the right to amend the terms and conditions or cancel or amend the offers at any time without prior notice. Should any disputes arise, the decision of the Bank and the Participating Merchants shall be final.
11. Gifts are available while stock lasts. Participating Merchants reserve the right to offer any alternative products and replacement if the relevant product is not available or there is any issue arisen without prior notice (If applicable).
12. Offers are subject to availability, the price and offer details may be changed from time to time without prior notice. For details, please contact the relevant Participating Merchants.
13. The Terms and Conditions contained herein shall form part of the Agreements governing the use of the Cards and shall be construed accordingly. In case of any conflict between the Terms and Conditions and the Agreements, the Terms and Conditions shall prevail.
14. In the event of any discrepancy between the Chinese version and English version of the Terms and Conditions, the Chinese version shall prevail.

15. Offers details are provided by Participating Merchants and are being bound by the relevant Terms and Conditions set out by the Participating Merchants. Please contact the relevant Participating Merchants for details. Below please find the General Terms and Conditions of Merchant Offers:

- For "3-month Complimentary Experience upon Designated Online Merchants Spending" & "12-month e+Insurance" Promotion, please visit dahsing.com/card/einsurance/en .
- For "Online Spending" Promotion, please visit dahsing.com/card/online/en .
- For "Pricerite" Promotion, please visit dahsing.com/card/pricerite_offer/en .
- For "Hotels.com" Promotion, please visit dahsing.com/card/yearround/en .
- For "Travel, Domestic Helper and Household Insurance Plan of Dah Sing Insurance" Promotion, please visit dahsing.com/card/insurance/en .