

General Terms and Conditions

1. The promotion period is from 6 September 2017 to 31 October 2017, both dates inclusive ("Promotion Period"). Spending Period is based on transaction date. Transaction date is based on the record of Dah Sing Bank, Limited (the "Bank").
2. The Promotion is applicable to customers holding Principal Card and Supplementary Card ("Eligible Cardholder") (including the Bank's UnionPay Dual Currency Credit Card) or Co-brand card issued by the Bank ("Eligible Card") except 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").
3. Eligible transaction refers to transaction made at Hong Kong Suning stores and/ or Hong Kong Suning Online Shop (the "Online Shop") ("Participating Merchant") and with sales slip and/or online transaction confirmation record ("Eligible Transaction"). Apple Pay Eligible Transaction refers to contactless or in-App retail transactions made via Apple Pay by Eligible Card ("Apple Pay Eligible Transaction"). Exclude cash coupons, installment transactions, split transactions, spending without sales slips / online transaction confirmation record / unposted / cancelled / refunded and any unauthorized transactions. The Bank reserves the final decision of the Eligible Transaction definition.
4. Eligible Cardholder must present and settle full payment with Eligible Card in order to enjoy the offer.
5. All offers cannot be exchanged to cash, other products, services or discount offer; also cannot be transferred to third parties or other account or withdrawn by cash advance.
6. All offers cannot be used in conjunction with other promotional offers, discounts, discount cards, VIP cards, cash vouchers and gift vouchers.
7. All photos, products' prices and product information are for reference only.
8. Products 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. Quoted prices and types of the products may not be the same as the products provided in the Promotion.
9. Offers shall be terminated immediately upon cessation of the Participating Merchant's business.
10. All products/services are provided by Participating Merchant and relevant suppliers. The Bank is not the supplier of the above mentioned products or services. Any enquiry, comment or complaint about the quality of relevant products or services should be directed to Participating Merchant. The Bank shall not be responsible for any matter in relation to relevant products or services.
11. The Bank will base on its record to decide the customer's eligibility for the offer. The relevant Dah Sing Credit Card should maintain as valid and in good credit standing during the entire Promotion Period and while crediting rebate. The relevant transactions must be posted. Otherwise, the Bank will forfeit the Cash Rebate from the relevant accounts without prior notice.
12. In the event that any Eligible Transaction are cancelled or reversed after Cardholders have received the Cash Rebate of the Promotion, the Bank reserves the rights to debit the whole amount of the relevant Cash Rebate against Cardholders' credit card accounts immediately without prior notice.
13. Each Cardholder is required to keep the relevant original sales slips and/or online transaction confirmation record. In case of any disputes, the Bank reserves the right to require the Cardholder to submit the original sales slips and/or online transaction confirmation record and all relevant documents for verification purpose. The Bank will not return all the submitted relevant documents.
14. The Bank and the Participating Merchant reserves the right to terminate the promotional program or amend the Terms and Conditions at any time without prior notice. In case of disputes, the Bank and Participating Merchant's decision shall be final and conclusive.
15. 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.
16. 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 for Up to HK\$900 Cash Rebate :

1. The registration period is from 6 September 2017 to 31 October 2017, both dates inclusive ("Registration Period"). Registration date is based on the record of the Bank.
2. Eligible Cardholders are required to register the Promotion by calling the Promotion Hotline 3760 8688 during the Registration Period and input relevant information ("Registration") and fulfill the spending requirement stated in this Terms and Conditions clause 3 to enjoy Cash Rebate. If Eligible Cardholder is holding more than one Eligible Card, he / she is required to register once only with any one of his/her Eligible Principal Card(s) for the Promotion. Registration by Supplementary Card is not accepted. The Bank will not send out any notification if Cardholders fail to register successfully due to wrong information input. The Promotion is applicable to the first 5,000 successful registered Eligible Cardholders. Quota applied and based on a first come first served basis.
3. Eligible Cardholders can enjoy Cash Rebate upon making below Eligible Transaction and/ or Apple Pay Eligible Transaction with Eligible Card in the Participating Merchant during the Promotion Period. Any decimal place for Cash Rebate amount will be rounded up to the nearest integer.

Single Eligible Transaction	Cash Rebate for Single Eligible Transaction ("Rebate 1")	Extra Cash Rebate for Apple Pay Eligible Transaction ("Rebate 2")	Maximum Cash Rebate during the Promotion Period
HK\$4,000 to HK\$8,999	HK\$120	HK\$40	HK\$900
HK\$9,000 or above	HK\$270	HK\$100	

4. Each Eligible Cardholder (including all the Principal and Supplementary Eligible Card(s) under his/her name) can enjoy a maximum of HK\$900 cash rebate in aggregate of Rebate 1 and Rebate 2 during the Promotion Period upon making Eligible Transaction and/ or Apple Pay Eligible Transaction.
5. The cash rebate will be credited to the relevant Eligible Cardholder's Principal Dah Sing Credit Card account ("Card Account") with the latest transaction record during Promotion Period on or before 28 February 2018 and will be reflected in the next statement. Transaction from Supplementary Credit Cardholder will be combined with the Principal Credit Cardholder's Eligible Transaction. Cash rebate will be credited to the relevant Principal Credit card account. All cash rebate will be used to deduct new transactions.
6. Rebate 2 cannot be enjoyed in conjunction with another Apple Pay offer "Up to 2% Cash Rebate without upper limit" For details, please visit www.dahsing.com/applepay/en.

Terms and Conditions for Redemption of MEYER 3-Piece Cutlery Set:

1. The offer is applicable to Hong Kong Suning stores, not applicable to Online Shop.
2. Each Eligible Cardholder can purchase 1 set of "MEYER 3-Piece Cutlery Set" each day.
3. The offer is applicable to purchase of designated product.

Terms and Conditions for Extra up to HK\$150 Online Discount:

1. The offer is only applicable to Online Shop, not applicable to Hong Kong Suning stores.
2. To enjoy the offer, Eligible Cardholders are required to successfully registered as the member of Online Shop, fulfill designated spending amount stated in this Terms & Conditions clause 6 with Eligible Card and input designated promo code stated in this Terms & Conditions clause 4 during payment. If cardholder fails to input the designated promo code and is unable to enjoy the discount offer, the Bank or Online Shop will not bear any responsibility.
3. To register as the Online Shop's member, please visit hksuning.com for details. Personal information is required when enrolling as Online Shop's member. Personal data of cardholders may be collected by Online Shop and the use of such personal data etc. shall be subject to the "Personal Information Collection" statement of Online Shop. For details, please visit hksuning.com.

4. Eligible Cardholders enter designated promo code "17DSB100" will be entitled to HK\$100 online discount upon purchase of Electrical Appliances or enter designated promo code "17DSB50" will be entitled to HK\$50 online discount upon purchase of non-Electrical Appliances.
5. During the Promotion Period, each Eligible Cardholder can enjoy each Promo Code of each category stated in this Terms & Conditions Clause 4 once; only one Promo Code can be used per each order.
6. The spending amount cannot be equal to or less than the face value of the Promo Code.
7. Online discount is not applicable to some discounted products, and subject to the relevant terms and conditions of Participating Merchant. Please contact the Participating Merchant for details.

Terms and Conditions for Interest-free Instalment:

1. The interest-free installment plan ("the Plan") is not applicable to the Bank's UnionPay Dual Currency Credit Card – RMB account, Cash Card, Purchasing Card, Spending Card, Gift Card, Private Label Card, Master Corporate Card, UnionPay Dual Currency Corporate Card, International Student Identity MasterCard/International Teacher Identity MasterCard and the amount of the monthly installments is not applicable to the "Cash Rebate", "Bonus Point" and "the Mileage Reward" reward scheme promotions.
2. The offer is only applicable to designated product models.
3. The plan is only applicable to a single spending based on a single receipt and discounted price, the total amount must be at least HK \$1,000 or above.
4. Customers must read and understand the terms and conditions listed in the application form on the Dah Sing Credit card interest free installment plans and agree to be bound by the terms and conditions.
5. The payment limit of this scheme depends on individual customer's available credit card limit. Whether an application is approved, it is subject to the Bank and the Bank will confirm whether the status of the customer's designated credit card account is normal. The Bank reserves the right of final approval.
6. Once the application has been accepted, the customer cannot change or cancel the application. The Bank will debit the total amount of the installment application from the account and draw the amount of monthly installments from the customer's account on a monthly basis. Such transactions will be shown in monthly statement.
7. The Bank reserves the right to cancel customers' rights of enjoying this program and customers shall pay the remaining balance immediately after cancellation.
8. If customer requests to terminate the Plan, make early settlement, revoke or cancel the credit card, the Bank is entitled to deduct the balance of the loans and HK \$300 terminate installment plan fee (Bank reserves the right to modify this fee and make appropriate announcement) from the account without prior notice.

Terms and Conditions for up to 55% off Designated Products:

1. The offer is applicable to Hong Kong Suning stores, not applicable to Online Shop.
2. Please contact the Participating Merchant of Designated Products Offer for details.