

### Terms and Conditions of "Dah Sing Credit Card Tax Payment Promotion"

1. Dah Sing Credit Card Tax Payment Promotion ("**Promotion**") is available from 1 Dec 2021 to 31 Dec 2021 (both dates inclusive) ("**Promotion Period**"). Customer(s) must make tax payment(s) successfully within the Promotion Period with accumulated tax payment amount reaching designated amount in order to be eligible for the Promotion. The accumulated tax payment amount and transaction date(s) will be based on the records of Dah Sing Bank, Limited ("**Bank**").
2. The Promotion is only applicable to the principal cardholders ("**Eligible Customers**") of Dah Sing Credit Card ("**Eligible Credit Card**") and is not applicable to cardholders of Supplementary Card, Corporate Card, Cash Card, Business Card, Private Label Card, Purchasing Card, Gift Card, RMB Credit Card account of CUP Dual Currency Credit Card, "Smart Choice" Balance Transfer Account and Cash Conversion Plan Account.
3. Customers who use their Eligible Credit Cards to make successful tax payment(s) to the Hong Kong Inland Revenue Department through "PayEasy Bill Payment" service in Dah Sing e-Banking / Mobile Banking (for details, please refer to clause 8 below) with accumulated amount of HKD10,000 or above during the Promotion Period, can enjoy up to HKD300 Cash Rebate ("**Cash Rebate**") according to the accumulated tax payment amount:

<b>Accumulated Tax Payment Amount (HKD)</b>	<b>Cash Rebate (HKD)</b>
10,000 - 50,000	50
50,001 - 100,000	100
100,001 - 150,000	200
150,001 or above	300

4. The acceptance of tax payment transaction is subject to each Eligible Customer's credit card account status and available credit limit. The Bank reserves the right of final decision. Tax payment transactions already executed by the Bank may not be canceled, altered or withdrawn by the Eligible Customers subsequently.
5. The cut-off time for the Bill Payment Service (for paying bills to general merchants) in e-Banking / Mobile Banking is 4:30 p.m. each day (Monday to Friday only). A payment will be transferred to the relevant merchant on the same day if the Bill Payment request is received by the Bank before the aforesaid cut-off time. If the request is received by the Bank after the cut-off time, the transaction will be handled on the next clearing day (except on the clearing day when Typhoon Signal No. 8 (or above) and / or Black Rainstorm Warning is / are issued).
6. The Promotion does not apply to other Cash Rewards, Mileage Program and any other Reward Scheme. For other credit card offer details, please refer to the terms and conditions of the Eligible Credit Card used for tax payment.

7. The Cash Rebate will be credited to each Eligible Customer's Eligible Credit Card account lastly used for the tax payment by 28 Feb 2022 in the form of credit card free spending credit. The Eligible Credit Card account must be valid and have good repayment records as at the date when the Cash Rebate is credited. Credit card free spending credit can be used to pay for new transactions; it is not transferable or refundable and cannot be redeemed for cash or exchanged into any other offer, product or service. Each Eligible Customer is entitled to enjoy Cash Rebate once only.
8. For details of e-Banking / Mobile Banking, please visit [dahsing.com/eBanking/en](http://dahsing.com/eBanking/en) and [dahsing.com/mb/en](http://dahsing.com/mb/en).
9. Should there be any fraud and/or abuse conducted by an Eligible Customer (as determined by the Bank at its sole discretion), the Bank reserves the right to deduct the equivalent value of the Cash Rebate credited to such Eligible Customer inappropriately pursuant to any fraud and / or abuse directly from his / her bank account(s) with the Bank without prior notice and / or to take legal action in such instances to recover any outstanding amount.
10. In case of any dispute or matter arising out of or in connection with the Promotion, the Bank's decision shall be final and conclusive.
11. In case of any discrepancy between the Chinese and English versions of the Terms and Conditions, the English version shall prevail.

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

**The services / products mentioned above are not targeted at customers in the EU.**