

Terms and Conditions of "15% off Hotels Booking at Agoda" ("Offer"):

1. The Promotion Period is from 15 Oct to 14 Nov 2025 (both dates inclusive) ("**Booking Period**"). The period for hotel stay is from 15 Oct 2025 to 31 Dec 2026 (both dates inclusive) ("**Hotel Stay Period**").
2. The Offer only applies to customers holding Principal Card or Supplementary Card of the credit card or Co-brand card ("**Eligible Card**") issued by Dah Sing Bank, Limited ("**Bank**") ("**Eligible Cardholders**"). The Bank's Cash Card, Corporate Card, Purchasing Card, Business Card, Gift Card, Private Label Card, "Smart Choice" Balance Transfer Program Account and Cash Conversion Plan Account are not eligible.
3. An Eligible Cardholder must settle full payment by using his/her Eligible Card and the Offer will be automatically applied. Payment made via eWallet are not eligible, including but not limited to Apple Pay, Google Pay, Samsung Pay, Alipay HK, WeChat Pay HK, PayPal or PayMe.
4. **During the Booking Period, any Eligible Cardholder can enjoy 15% off for hotels bookings made via Agoda ("Participating Merchant") designated website (agoda.com/dahsing) or mobile app (must access through the designated website) by using his / her Eligible Card for pre-paid and selected hotel accommodations marked with the "Promo eligible" or "Coupon applicable" tag and concluded within the Hotel Stay Period. Bookings made directly via Agoda website or mobile app are not eligible.**
5. Maximum discount for each transaction is capped at HKD350.
6. Each Eligible Cardholder can enjoy the Offer once only per booking.
7. The Offer is not applicable to taxes, service charges and other additional charges.
8. The entire promotion is subject to a quota of 700 transactions on a first-come-first-served basis. The quotas are subject to the quota usage at the Participating Merchant.
9. The Offer cannot be exchanged for cash, bonus points, other products, services or discounts. The Offer is not refundable and transferable and cannot be used in conjunction with other promotional offers, discounts, discount cards, VIP cards, cash vouchers and gift vouchers (unless otherwise specified) (if applicable).
10. The Offer shall be terminated immediately in the event that the Participating Merchant ceases business.
11. All photos that relate to the Offer are for reference purposes only. The details and requirements of the Offer are subject to the update from Participating Merchants and the Offer is subject to the relevant terms and conditions.
12. The Bank and Participating Merchant reserve the right to amend these Terms and Conditions or cancel or amend the Offer at any time without prior notice. For details, please contact the Bank and Participating Merchant. Should any disputes arise, the decision of the Bank and the Participating Merchant shall be final.
13. These Terms and Conditions shall form part of the applicable agreements governing the use of Eligible Cards and shall be construed accordingly. In case of any conflict between these Terms and Conditions and such agreements, these Terms and Conditions shall prevail.

14. In case of any fraud / abuse / reversal or cancellation of transactions in respect of which the Offer is awarded, the Bank reserves the right to debit the equivalent amount of the Offer from the relevant Eligible Cardholder's account(s) without prior notice.
15. These Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong. Any dispute arising under these Terms and Conditions shall be subject to the non-exclusive jurisdiction of the courts of Hong Kong.
16. A person who is not a party to these Terms and Conditions may not enforce any of their provisions under the Contracts (Rights of Third Parties) Ordinance (Cap 623 of the Laws of Hong Kong).
17. In the event of any discrepancy between the Chinese version and English version 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.