

Terms and Conditions of "Summer Miles Reward" Promotion (the "Promotion")

1. Unless otherwise specified, the promotion period of the Promotion is from 1 Jul 2023 to 31 Aug 2023 (both dates inclusive) ("**Promotion Period**"). The Promotion Period consists of 2 phases:
 - Phase 1: 1 Jul 2023 to 31 Jul 2023 (both dates inclusive)
 - Phase 2: 1 Aug 2023 to 31 Aug 2023 (both dates inclusive)
2. Unless otherwise specified, this Promotion only applies to selected customers who are holding the principal card of Dah Sing ANA World Mastercard, Dah Sing British Airways Platinum Card, and/or Dah Sing United MileagePlus World Mastercard ("**Eligible Card**") issued by Dah Sing Bank, Limited (the "**Bank**") ("**Eligible Cardholder**").
3. The Bank will use its record to determine the Eligible Cardholder's eligibility for any reward herein. The relevant Eligible Card should remain valid and in good credit standing during the entire Promotion Period and when the relevant reward is to be granted. The relevant transactions must be posted. Otherwise, the Bank reserves the right to forfeit the reward without prior notice.
4. Eligible Cardholder is required to keep records of relevant retail or online transactions. In case of dispute, the Bank reserves the right to require the Eligible Cardholder to submit relevant documents for verification purpose. Submitted documents will not be returned. The decision of the Bank regarding the eligibility of relevant transactions shall be final.
5. In case of any fraud / abuse / reversal / cancellation of transactions in respect of which the relevant reward under this Promotion is awarded, the Bank reserves the right to cancel or deduct the related reward or its equivalent amount from the account(s) of the Eligible Cardholder without prior notice.
6. The Bank reserves the right to amend these Terms and Conditions and / or terminate, suspend or amend the reward / offer of this Promotion at any time without prior notice. Should any dispute arises, the decision of the Bank shall be final.
7. These Terms and Conditions shall form part of any applicable agreements governing the use of the Eligible Card and shall be construed accordingly. In case of any conflict between these Terms and Conditions and such agreements, these Terms and Conditions shall prevail.
8. These Terms and Conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region ("Hong Kong"). Any dispute arising under these Terms and Conditions shall be subject to the non-exclusive jurisdiction of the courts of Hong Kong.
9. 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).
10. In the event of any discrepancy between the Chinese version and English version of these Terms and Conditions, the English version shall prevail.

11. Eligible Cardholder is required to (1) successfully register for this Promotion via the Bank's designated webpage (dahsing.com/card/regnow/en) and input the principal card number of his / her Eligible Card during the Promotion Period; and (2) fulfil the designated spending requirement(s) and/ or completed designated missions with his / her Eligible Card during the Promotion Period to earn "Stamps" (as defined in clause 14 below). Extra Avios or Miles ("**Mileage Rewards**") will be earned according to the accumulated number of Stamps in each phase of the Promotion Period (as stipulated in clause 14 below). Registration with supplementary card of the Eligible Card is not accepted for this Promotion.
12. The Promotion is applicable to **one Eligible Card for each Eligible Cardholder only**. If an Eligible Cardholder holds more than one Eligible Card, he/she is only required to register once with one of his/her Eligible Cards. If an Eligible Cardholder has multiple registrations with more than one Eligible Card, only the **latest registered card** will be eligible for the accumulation of Stamps and Mileage Rewards. Registration is based on the Bank's record. The Bank will not issue any notification if an Eligible Cardholder fails to register successfully due to provision of incorrect information.
13. Each Eligible Cardholder is entitled to earn Mileage Rewards with a cap shown in the below table during the entire Promotion Period:

Dah Sing ANA World Mastercard	9,000 Miles
Dah Sing British Airways Platinum Card	10,000 Avios
Dah Sing United MileagePlus World Mastercard	9,000 Miles

14. In order to earn Mileage Rewards, the Eligible Cardholder must fulfil designated missions in order to earn the corresponding number of stamps as below within the Promotion Period ("Stamps"):

Missions	Stamp(s)
<i>Card Spending Missions (according to each transaction of Eligible Spending)</i>	
(a) Conduct single Transaction of HK\$500 or above (local Eligible Spending (as defined in clause 15 below))	1
(b) Conduct single Transaction of HK\$500 or above (overseas Eligible Spending (as defined in clause 15 below))	2
<i>Other Missions (Each Eligible Cardholder can only earn Stamps once from each of the below missions in the whole Promotion Period)</i>	
(c) Successfully set up personal YOU or VIP Banking Account	10
(d) Top-up e-wallet (Payme, WeChat, Alipay) of single transaction of \$1,000 or above	1
(e) e-Statement enrollment	2
(f) Setup new recurring credit card online bill payment instruction	2
(g) Conduct credit card online bill payment once	1

Stamps earned in Phase 1 will be calculated at the end of Phase 1 and will not be counted in Phase 2. Each Eligible Cardholder can only earn Stamps once from each mission under "Other Missions" (i.e. missions (c), (d), (e), (f) and (g)), while there is no limitation for the stamps earned under "Card Spending Missions" (i.e. missions (a) & (b)) provided that the Mileage Rewards cap as set forth below is not yet reached. For

missions (a) & (b) completed with supplementary card(s), the Stamp(s) will be counted collectively towards the principal card. For missions (c), (d), (e), (f) and (g), relevant Stamp(s) will only be rewarded when the principal card fulfill the relevant mission(s).

The amount of Mileage Rewards earned for each phase will be calculated according to the Stamps earned by the type of Eligible Card as indicated below:

Dah Sing ANA World Mastercard

Tier	Accumulated Stamps (per phase)	Mileage Reward (No. of Miles)
1	15	1,000
2	25	2,000
3	40 or above	3,500 (Cap)

Dah Sing British Airways Platinum Card

Tier	Accumulated Stamps (per phase)	Mileage Reward (No. of Avios)
1	10	1,000
2	20	2,200
3	30 or above	4,000 (Cap)

Dah Sing United MileagePlus World Mastercard

Tier	Accumulated Stamps (per phase)	Mileage Reward (No. of Miles)
1	10	1,000
2	18	2,000
3	30 or above	3,500 (Cap)

A bonus of 2,000 Miles / Avios of Mileage Reward will be awarded to the Eligible Cardholder when reaching Tier 3 in both phases of the Promotion.

15. **"Eligible Spending" in relation to missions (a) and (b)** includes local and overseas retail and online transactions, but excluding transactions including but not limited to Octopus Automatic Add Value Service amounts, top-up amounts to mobile wallets (including but not limited to top-up amounts to Octopus) and purchase of Octopus via any mobile payment, mobile transfer and top-up transactions (including but not limited to PayMe and TNG), WeChat Pay HK, Alipay HK, cash advances, autopay, recurring payment amounts (e.g. Autotoll Automatic Top-up Service), Stocks Investment Savings Plans, interest-free monthly installments, gift redemption fees (if applicable), cheque payments (if applicable), "Happy Installment" payments, "Cash-In Plan" payments, branch cash-in payments, "Smart Choice" Balance Transfer Program payments, Cash Conversion Plan payments, bank handling fees (including but not limited to annual fees, financial charges, late fees and cash advance handling fees), "PayEasy" Bill Payment amounts, "JET Payment" amounts, casino transactions, unposted / cancelled / refunded / unauthorized / chargeback

transactions. "Overseas Eligible Spending" in relation to missions (b) refers to transactions in Hong Kong dollars or foreign currencies made outside of Hong Kong, or transactions in foreign currencies made in Hong Kong and transactions at any merchant not registered in Hong Kong. Eligible Spending of supplementary card(s) will be taken into account as the Eligible Spending of the principal card for this Promotion. The Bank reserves the final decision on whether a transaction is eligible to be an Eligible Spending. Any decimal place for Eligible Spending amount will be rounded down to the nearest integer.

16. To earn Stamps from mission (c), the Eligible Cardholder should not have set up any personal YOU Banking or VIP Banking account before the Promotion Period, and the YOU Banking or VIP Banking account status should remain valid as at the Reward Date (as defined in clause 21 below). If an Eligible Cardholder successfully set up both personal YOU Banking and VIP Banking account in the Promotion Period (joint account is not eligible for the Stamp), the Stamps will only be counted once (i.e. 10 Stamps).
17. To earn Stamps from mission (d), the Eligible Cardholder should set up the Top-up e-wallet (Payme, WeChat, Alipay) of \$1,000 or above in a single transaction through the Eligible Card within the Promotion Period.
18. To earn Stamps from mission (e), the Eligible Cardholder should be using paper statement for their Eligible Card before the Promotion Period, and the eStatement instruction should remain valid as at the Reward Date (as defined in clause 21 below). If an Eligible Cardholder has registered eStatement instruction for more than one of his/her account in the Promotion Period, the Stamps will only be counted once (i.e. 2 Stamps).
19. To earn Stamps from mission (f), the Eligible Cardholder should set up a new recurring credit card online bill payment instruction with the Eligible Card during the Promotion Period. Existing recurring payment transaction according to recurring bill payment instruction set before the Promotion Period will not be counted. The recurring payment bill instruction should remain valid and must not be ended as at the Reward Date (as defined in clause 21 below). If an Eligible Cardholder has more than one new recurring bill payment instruction in the Promotion Period, the Stamps will only be counted once (i.e. 2 Stamps).
20. To earn Stamps from mission (g), the Eligible Cardholder should conduct credit card online bill payment once through the Eligible Card within the Promotion Period.
21. The Mileage Rewards will be credited into the Eligible Cardholder's respective ANA Mileage Club account, British Airways Executive Club membership account or MileagePlus account (whichever is applicable) by 30 Nov 2023 ("Reward Date") upon fulfilment of the relevant Stamps earned as set forth in Clause 14 above in Phase 1 and / or Phase 2. Only those Eligible Cardholders whose Eligible Card accounts are still valid and in good standing at the time of fulfilment. Eligible Cardholder should check the records of his / her respective account accordingly. Mileage Rewards cannot be exchanged for cash, bonus points, other products and services, gifts or discounts nor can it be transferred to third parties or other accounts.
22. An Eligible Cardholder cannot enjoy the offer under this Promotion and other designated Dah Sing Credit Card Spending Promotions simultaneously, including but not limited to "Summer Feast" (if applicable). The Eligibility of the promotions will be determined by the Bank registration record. Examples are stated as below:

- a) If an Eligible Cardholder successfully registers for both this Promotion and "Summer Feast" promotion at concurrently, the spending made with the Eligible Card registered for the Promotion will **not** be applicable to "Summer Feast" promotion.

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.