

Terms and Conditions for Dah Sing Insurance JourneySure Travel Insurance Plan Offers ("Travel Insurance Offer"):

1. The promotion period of Travel Insurance Offer is valid from 1 Jan 2025 to 31 Dec 2025, both dates inclusive ("Travel Insurance Offer Promotion Period").
2. The Travel Insurance Offer is only applicable to the cardholder of Dah Sing ANA World Mastercard ("Travel Insurance Offer Eligible Card") issued by Dah Sing Bank, Limited ("Bank") ("Travel Insurance Offer Eligible Cardholder").
3. The Travel Insurance Offer cannot be used in conjunction with other Dah Sing Credit Card offers (including but not limited to birthday discount offer) and staff discount offer issued by Dah Sing Insurance Company Limited ("Dah Sing Insurance").
4. The Extra Miles Reward is not applicable to the renewal of any insurance policy.
5. JourneySure Travel Insurance Plan ("JourneySure") is underwritten by Dah Sing Insurance, who is solely responsible for all coverage and compensation, but not the product of the Bank. The Bank is an authorized insurance agency of Dah Sing Insurance. In respect of an eligible dispute (as defined in the Terms of Reference for Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between Dah Sing Bank and the customer out of the selling process or processing of the related transaction, Dah Sing Bank is required to enter into a Financial Dispute Resolution Scheme process with the customer. Dah Sing Insurance is solely responsible for all coverage and compensation, and reserves the right of final approval of the enrollment of Journeysure. The above information is for reference only but is not the details of the policy coverage. For the policy coverage, detailed terms and conditions, eligibility for enrollment and policy exclusions of Dah Sing Insurance's insurance plan, please refer to the policy contract of the insurance plan and the information stated in the relevant policy provisions shall prevail. Customers should read, fully understand and accept the terms and conditions, coverage, exclusions and premium stated in the product brochure and policy provision before applying for any general insurance plan.
6. Personal data of cardholders may be collected by Dah Sing Insurance and the use of such personal data shall be subject to the "Personal Information Collection Statement" of Dah Sing Insurance. For details, please refer to Dah Sing Insurance website at www.dahsinginsurance.com.
7. The above insurance products / services are subject to Dah Sing Insurance's terms and conditions. All insurance products / services are provided and sold to customers by Dah Sing Insurance. Dah Sing Insurance is responsible for the quality and availability of the products / services. The Bank makes no representation or guarantee in respect of products / services supplied under this program. For any enquiry or complaint about the products / services, please contact Dah Sing Insurance.
8. The Travel Insurance Offer does not constitute advice to buy or sell. It is intended to be published in Hong Kong only. It shall not be construed as an offer, solicitation or recommendation to provide or sell or a solicitation to purchase any general insurance products of Dah Sing Insurance outside Hong Kong. Information above is intended as a general summary only but does not mention the coverage, exclusions, content nor terms and conditions of the relevant general insurance product in details.
9. The Travel Insurance Offer shall be terminated immediately upon cessation of Dah Sing Insurance's business.
10. All photos, products price and products information are for reference only. For details, please contact Dah Sing Insurance.
11. The Bank and Dah Sing Insurance reserve the right to terminate, suspend or amend the Travel Insurance Offer and amend these Terms and Conditions without prior notice to the Travel Insurance Offer Eligible Cardholders. Should there be any disputes, the decision of the Bank and Dah Sing

Insurance should be final.

12. 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.
13. 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)

Terms and Conditions for Travel Insurance Offer 1 of Up to 3.5X Miles via Online Enrollment for Single Trip Travel Insurance ("Extra Miles Reward") :

14. The Extra Miles Reward is only applicable to the Principal Card or Supplementary Card cardholders of Dah Sing ANA World Mastercard ("Extra Miles Reward Eligible Card") ("Extra Miles Reward Eligible Cardholders") issued by Dah Sing Bank, Limited ("Bank").
15. Extra Miles Reward Eligible Cardholders can enjoy the Basic Miles as well as the Extra Miles Reward for successful enrollment of the JourneySure Travel Insurance Plan (only applicable to Single Trip) ("JourneySure (Single)") via Dah Sing Insurance Company Limited's ("Dah Sing Insurance") website (dahsinginsurance.com) during the Travel Insurance Offer Promotion Period. Please refer to the details as follows:

Example: Rewards for Every HKD600 of Premium Transaction

| Insurance Plan | Extra Miles Rewards | Basic Miles [^] | Extra Miles | Total Miles |
|----------------------|--|--------------------------|-------------|-------------|
| JourneySure (Single) | 3.5X Miles (1X Basic Miles [^] + Extra 2.5X Miles) | 100 Miles | 250 Miles | 350 Miles |

[^] For every HKD8 spent locally in Hong Kong, 8 bonus points will be earned which will be automatically converted to 1 mile.

16. Relevant premium payment must be made and fully paid by the Extra Miles Reward Eligible Card. The Extra Miles Reward will be calculated according to the amount of the final discounted payment to Dah Sing Insurance. Once the transaction has been confirmed, no Extra Miles Reward will be earned if there is any change in premium.
17. The Basic Miles Reward will be credited into the principal Eligible Cardholder's AMC account within 6 weeks after the issuance of credit card statement. The Extra Miles will be credited into the principal Eligible Cardholder's AMC account within 3 months upon Extra Miles Reward Eligible Cardholders successfully enroll the JourneySure (Single) respectively.
18. The miles earned from both principal and supplementary cards will be credited to the principal Eligible Cardholder's AMC account. Miles will be calculated based on the amount of premium paid (calculated up to the last integer). Any miles beyond the decimal place after calculation will not be accumulated. The Eligible Card account and AMC account must be valid and in good standing during the entire Travel Insurance Offer Promotion Period and at the time the miles are to be credited into AMC account.

Terms and Conditions for Travel Insurance Offer 2 of Extra 10% Cash Rebate ("Extra Rebate Offer")

19. To enjoy the Extra Rebate Offer, cardholders of Eligible Card must successfully enroll for JourneySure (applicable to Single Trip and Annual Plan) via Dah Sing Insurance's website (www.dahsinginsurance.com) and settle the full premium with the Eligible Card during the Travel Insurance Offer Promotion Period. Spending is based on transaction date and subject to the record of the Bank.

20. The Extra Rebate Offer will be given in the form of cash rebate. The cash rebate will be calculated based on the original premium of JourneySure net of levy(ies) imposed by the Insurance Authority (if applicable), Dah Sing Insurance DSI Club member and premium discount amount. Example:

| | (a) Original Premium of JourneySure (exclude levy imposed by Insurance Authority) | (b) Dah Sing Insurance DSI Club Member and Premium Discount Amount (exclude levy imposed by Insurance Authority) | Total Cash Rebate [((a)(b))*10%] |
|-----------|--|---|---|
| Example 1 | HKD 600 | HKD 0 | HKD 60 |
| Example 2 | HKD 600 | HKD 120 (20% Premium Discount) | HKD 48 |

The premium discount in the example is for reference only. For the premium discount to be offered, please refer to Dai Sing Insurance's website.

21. The relevant cash rebate will be credited to the relevant Eligible Card account within 3 months after successful enrollment of JourneySure, and will be shown on the credit card statement of the following month. If the Eligible Card is a supplementary card, the cash rebate will be credited to the relevant principal Eligible Card account. Any decimal place for cash rebate amount will be rounded up to the nearest integer.
22. The Extra Rebate Offer is not applicable to ineligible spending which includes unposted / cancelled / refunded and unauthorised transactions. The Bank and Dah Sing Insurance reserve the final decision on determining the eligibility of each transaction. All cash rebate will be used for payment of new transaction items. All cash rebate cannot be exchanged or transferred to other account or exchanged to cash, other products, services or discounts.
23. In the event that the transactions of purchasing JourneySure is cancelled or reversed after an Eligible Cardholder receives the relevant cash rebate of the promotion, the Bank will debit an amount equivalent to the rebate from any account of the Travel Insurance Eligible Cardholder without prior notice.
24. The relevant Eligible Card account should remain as valid and in good credit standing during the entire Travel Insurance Offer Promotion Period and when the relevant cash rebate is to be credited. The relevant transactions for purchasing JourneySure must be posted; otherwise, the Bank will forfeit the relevant cash rebate without prior notice.

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.