

Terms and Conditions of 10% Discount on ANA Air Ticket Purchase Offer ("ANA Air Ticket 10% Discount Offer"):

1. The ANA Air Ticket 10% Discount Offer runs from 1 Jun 2025 to 31 Aug 2025 (both days inclusive) ("**Booking Period**").
2. The ANA Air Ticket 10% Discount Offer is only applicable to customers who are holding Principal Card or Supplementary Card of Dah Sing ANA World Mastercard ("**Eligible Card**") issued by Dah Sing Bank, Limited ("**Bank**") ("**Eligible Cardholder**").
3. During the Booking Period, Eligible Cardholder who books round-trip or one-way air ticket(s) originated from Hong Kong to Tokyo, or round-trip air ticket(s) originated from Hong Kong to a domestic city in Japan via Tokyo (with stopover less than 24 hours), with the departure date specified in clause 4 below via the designated website of All Nippon Airways Co., Ltd. ("**ANA**") at www.ana.co.jp/en/hk by entering the promotion code "DP485HKDSA" ("**Promotion Code**") and settling payment with the Eligible Card can enjoy a 10% discount on the air ticket(s) booking.
4. The Promotion Code and discounted price are only applicable to bookings for round-trip or one-way itineraries originated from Hong Kong to Tokyo, or round-trip air ticket(s) originated from Hong Kong to a domestic city in Japan via Tokyo (with stopover less than 24 hours), with the designated flight, flight class and departure date as specified below:

Applicable flights	Hong Kong - Tokyo (Narita) NH812 / NH811 Hong Kong - Tokyo (Haneda) NH860 / NH859
Applicable flight classes	Business Class: J, C, D, Z Economy Class: Y, B, M, U, H, Q, V, W, S
Applicable departure date	From 1 Jun 2025 to 30 Nov 2025 (both days inclusive)

5. For reservations of round-trip air ticket(s) originated from Hong Kong to a domestic city in Japan via Tokyo, the domestic flight (from Tokyo to such domestic city in Japan) must be booked together with the international flight (Hong Kong to Tokyo) at the same time. The international flight must be of any of the applicable flights, classes and departure date as stated in clause 4 above. For details of domestic flights, please refer to <https://www.ana.co.jp/en/hk/plan-book/promotions/multiple-stopovers-transfers>
6. The ANA Air Ticket 10% Discount Offer is applicable to tickets for adult (above 11 years old), child (2-11 years) and infant occupying seat (0 -1 year) but is not applicable to the tickets for infant not occupying seat (0 – 1 year). Please contact ANA Hong Kong Reservations Hotline (2810-7100; 09:00-

18:00 from Mon-Fri; close on Sat, Sun and Public Holidays) for reservation of such ticket.

7. Ticket fare, ticket rules and refund conditions will be displayed at the time of booking.
8. An Eligible Cardholder can purchase up to 6 tickets in one booking by using the Promotion Code and the Eligible Cardholder must be one of the passengers. ANA may require the Eligible Cardholder to present the Eligible Card used to purchase the air ticket(s) in person during the check-in process to prove that the credit card transaction is legitimate.
9. The booking and use of the air tickets shall be subject to relevant terms and conditions specified by ANA. Please refer to www.ana.co.jp/en/hk/plan-book/terms for details. For ANA Checked Baggage Allowance, please refer to www.ana.co.jp/en/hk/travel-information/baggage-information/checked-baggage
10. The Bank and ANA shall not accept any liability or loss for the ANA ticket 10% discount offer should the Eligible Cardholder fail to input the Promotion Code before searching for flights or before completing a booking.
11. The availability of air tickets is limited while stocks last.
12. The ANA Air Ticket 10% Discount Offer is not applicable to taxes, surcharges, cancellation or change fees/penalties, administrative fees or other miscellaneous charges and cannot be used in conjunction with other discounts and promotional offers.
13. The ANA Air Ticket 10% Discount Offer is not transferable and cannot be exchanged for cash or other offer, discount, product or service.
14. Any requests for change/rebooking must be completed within the Booking Period with relevant departure date falling on the period as referred to in clause 4 above in order to enjoy the 10% discount on air ticket(s) ; If any requests of change/rebooking come after the booking period, the 10% discount on air ticket(s) will NOT be applied, the Eligible Cardholder shall be responsible for the difference between the regular price and discounted price (i.e. the price after applying the 10% discount) of the air ticket(s). Change fee and fare difference may be charged by ANA for any rebooking. (depends on fare rules of different flight classes)
15. All products / services provided in connection with the ANA Air Ticket 10% Discount Offer are provided and sold to the Eligible Cardholders by ANA. The Bank is not the supplier of the relevant products / services and shall not be responsible for any matters in relation to such products / services. The Bank makes no representation or guarantee in respect of such products / services. Any enquiries, comments or complaints about such products / services should be directed to ANA.
16. Eligible Cardholders are required to keep the relevant transaction confirmation record. In case of any disputes, the Bank reserves the right to require the Eligible Cardholders to submit the transaction confirmation record and all relevant documents or evidence for verification purpose. All submitted documents and evidence shall not be returned.

17. Should there be any fraud and / or abuse conducted by any Eligible Cardholders (as determined by the Bank at its sole discretion), the Bank reserves the right to deduct the equivalent value of the ANA Air Ticket 10% Discount Offer 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.
18. The Bank and ANA reserve the right to amend these Terms and Conditions and / or cancel, suspend or amend the ANA Air Ticket 10% Discount Offer at any time without prior notice. Should any disputes arise, the decision of the Bank and ANA shall be final.
19. 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.
20. 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.
21. 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).
22. 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.