

Terms and Conditions of "Apple Store Up to 5% Cash Rebate" Promotion ("Promotion"):

1. The promotion period of the Promotion is from 1 Aug 2025 to 30 Sep 2025 (both dates inclusive) ("Promotion Period"). Spending is calculated based on relevant transaction dates as recorded by Dah Sing Bank, Limited ("Bank").
2. This Promotion only applies to the cardholders who are holding a Principal Card or Supplementary Card of a Dah Sing Maryknoll Convent School Platinum VISA Card, Dah Sing Distinction Platinum Card or DSOBA Centennial World Mastercard ("Eligible Card") issued by the Bank ("Eligible Cardholder").
3. An Eligible Cardholder cannot enjoy the offer under this Promotion and Fabulous Summer Spend Promotion of Dah Sing Credit Card (if applicable) simultaneously. If an Eligible Cardholder has registered for the Fabulous Summer Spend Promotion of Dah Sing Credit Card at the same time, the Eligible Spending (as defined in Clause 5 of this Terms and Conditions) made with the Eligible Card registered for this Promotion and the respective supplementary card(s) (if applicable) are not applicable to the Fabulous Summer Spend Promotion of Dah Sing Credit Card. Please refer to the terms and conditions of the respective promotions for details.
4. To be entitled to this Promotion, each Eligible Cardholder is required to successfully register for the Promotion via Dah Sing Bank WhatsApp Business Official Account 2808 5533 registration link / QR code ("Registration Channel") shown on the Bank's marketing communication of this Promotion with his / her valid mobile number recorded at the Bank within the Promotion Period ("Successful Registration"). This Promotion is only applicable to the first 300 successfully registered Eligible Cardholders. Registration quota is limited and is on a first-come-first-served basis. Registration through the Registration Channel will be suspended once the quota is full. The registration dates and time and whether the registration is successful or not are based on the record of the Bank. Registration cannot be changed or cancelled once confirmed by the Bank. Please keep record of the "Registration Reference Number" as assigned for verification purpose. The Bank will not issue any notification if an Eligible Cardholder fails to register successfully due to provision of incorrect or incomplete information during the registration (if applicable). For any duplicate registrations, the earliest record received from Eligible Cardholders by the Bank during the Promotion Period shall prevail. Other registration will be treated as invalid.
5. **"Eligible Spending" refers to the posted retail / online transactions made at Hong Kong Apple Retail Stores, Hong Kong Apple Store Online or Apple Education Store (excluding any franchise shops and their online stores) ("Participating Merchant") with Eligible Card during the Promotion Period.** Eligible Spending does not include the payment made via e-Wallet (including but not limited to AlipayHK, WeChat Pay HK or PayMe), unposted / cancelled / refunded and any unauthorised transactions. The Bank reserves the right to final decision for determining the eligibility of Eligible Spending. **The Eligible Spending of the Eligible Card (including Principal Card(s) and Supplementary Card(s)) under the same Eligible Cardholder will be combined into Principal Eligible Card account of Eligible Cardholder.**

6. Eligible Cardholder can enjoy 5% Cash Rebate upon Successful Registration and accumulated Eligible Spending of HKD6,000 or above (or equivalent value) with Eligible Card during the Promotion Period. **Each Eligible Cardholder (including all Principal Card and Supplementary Card(s)) of his / her Eligible Card under his / her name can enjoy a maximum of HKD300 Cash Rebate ("Cash Rebate") during the Promotion Period.**
7. All product photos, prices and information related to this Promotion are provided by Participating Merchant and are for reference purposes only.
8. The Promotion shall be terminated immediately in the event that the Participating Merchant ceases business.
9. The Bank is not the supplier of products / services offered to the Eligible Cardholders by the Participating Merchant and shall not be responsible for any matters in relation to the quality and availability of such products / services. The Bank makes no representation or guarantee in respect of such products / services. Any enquiries, comments or complaints about products / services should be directed to the Participating Merchant.
10. The Cash Rebate will be credited, in the form of Dah Sing Credit Card free spending credit on or before 31 Dec 2025, to the Principal Eligible Card account of the Eligible Cardholder with the latest Eligible Spending record during the Promotion Period. The Cash Rebate can only be used for settlement of new transaction(s) and will be shown on the statement of the following month.
11. The Cash Rebate cannot be exchanged for cash, bonus points, or other products, services or discounts. The Cash Rebate is not refundable and transferable to third parties or other accounts, and cannot be exchanged for any other gift.
12. The Bank will determine the eligibility of Eligible Spending based on the merchant code, the transaction category, the merchant name and / or the type of currency as defined and subject to change from time to time by the Bank and / or card associations (i.e. Visa International, MasterCard Asia / Pacific (Hong Kong) Limited). The Bank shall not be liable to determine the eligibility of any transactions before they are made by the Eligible Cardholders.
13. Foreign currency transactions shall be automatically converted into Hong Kong Dollar on the date that the relevant transactions were processed at the rates determined by the relevant card associations (if applicable) for calculating the Eligible Spending. For details of service charges related to foreign currency transactions, please refer to the "List of Service Charges for Dah Sing Credit Card / Private Label Card" issued by the Bank.
14. The Bank will use the Bank's transaction record to determine the relevant Cash Rebate eligibility of Eligible Cardholder. The relevant Eligible Card should be maintained as valid and in good credit standing during the entire Promotion Period and when the Cash Rebate is offered. The relevant Eligible Spending must be posted to receive the relevant reward.
15. Each Eligible Cardholder is required to keep record of all relevant transactions. In case of any dispute, the Bank reserves the right to require the Eligible Cardholder to submit the relevant transaction record

for verification purpose. Submitted transaction records and documents (whether original or copy) will not be returned.

16. In case of any fraud, abuse, reversal, cancellation of transactions or refund in respect of which the relevant Cash Rebate under the Promotion is awarded, the Bank reserves the right to debit the equivalent value from the relevant Eligible Cardholder's account without prior notice.
17. The Bank reserves the right to amend these Terms and Conditions or cancel, suspend or amend the Promotion at any time without prior notice. Should any dispute arise, the decision of the Bank shall be final and conclusive.
18. These Terms and Conditions shall form part of any applicable agreements governing the use of the Eligible Cards and shall be construed accordingly. In case of any conflict between these Terms and Conditions and aforementioned agreements, these Terms and Conditions shall prevail.
19. 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.
20. 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).
21. 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.