

Terms and Conditions of APITA UNY Monthly Discount Promotion ("Promotion") :

1. Unless otherwise specified, the Promotion only applies to the principal and supplementary cardholders of Dah Sing APITA UNY Platinum Card and Dah Sing APITA UNY Classic Card (collectively "**Eligible Card**") issued by Dah Sing Bank, Limited ("**Bank**") ("**Eligible Cardholders**").
2. For details of business hours of the APITA and / or UNY (collectively, "**Participating Merchant**"), please contact the customer service hotlines of the respective Participating Merchant on 2885 0331 (APITA) / 2337 1663 (UNY Lok Fu store) / 2273 2188 (UNY Yuen Long store) / 2531 3200 (UNY Tseung Kwan O Store).
3. On the 1st and 15th of every month, Eligible Cardholders can enjoy 5% off for the transactions made with Eligible Card at Participating Merchant ("**Offer**").
4. The Offer is **not applicable** to the purchases of APITA UNY Gift Certificates, consignment gift certificates, cigarettes, Italian Tomato coupons, purchases made by cash coupon, installment and deposit payments (If applicable). For details, please contact the relevant Participating Merchant.
5. No refund, return or exchange of goods and prizes is available for the Offer. The Offer is not transferrable and cannot be exchanged for cash, other products, services or any discounts. Unless otherwise specified, the Promotion cannot be used in conjunction with other promotional offers (including but not limited to the Sunday Morning Special Promotion), discount offers, shopping and dining coupons, membership card, cash coupons and gift certificates (If applicable). For details, please contact the relevant Participating Merchant.
6. Photos relating to the Offer are provided by the Participating Merchant and for reference only. The Bank is not the supplier of the relevant products or services of the Offer. In the event of any enquiries, suggestions or complaints regarding such relevant products or services, please contact the relevant Participating Merchant directly. The Bank shall not be responsible for any issues in relation to these products or services.
7. The Promotion shall be terminated immediately in the event that the relevant Participating Merchant ceases its business.
8. The Bank and Unicorn Stores (HK) Limited (operator of the Participating Merchant) reserve the right to suspend, terminate or amend this Promotion or amend these Terms and Conditions at any time without prior notice.
9. In case of disputes, the decision of the Bank and / or Unicorn Stores (HK) Limited shall be final and conclusive.
10. In case of 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 awarded Offer from the relevant Eligible Cardholder's Eligible Card account without prior notice.
11. These Terms and Conditions shall form part of the Agreement governing the use of Dah Sing credit cards and shall be construed accordingly. In case of any conflict between these Terms and Conditions and the Agreement, these Terms and Conditions shall prevail.

12. 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.
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).
14. In the event of discrepancies 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.