

Terms & Conditions of "Dah Sing MyAuto Credit Card X Auto Loan Extra HKD500 Cash Rebate" ("Offer"):

1. The promotion period of this Offer is from 15 Oct 2026 to 31 Jan 2027 (both dates inclusive) ("**Promotion Period**").
2. Customers can enjoy a HKD500 cash rebate ("**Cash Rebate**") upon fulfilling the following requirements ("**Eligible Customer(s)**"):-
 - a. Successfully apply for a Principal Card of the Dah Sing MyAuto Credit Card ("**Eligible Card**") and Dah Sing Auto Loan offered by Dah Sing Bank, Limited (**the "Bank"**) within the Promotion Period; and
 - b. The Eligible Card has been issued and the auto loan has been successfully approved and drawn down on or before 31 Mar 2027. The issuance date of the Eligible Card and the drawdown date of Dah Sing Auto Loan is subject to the Bank's records.
3. Each Eligible Customer can enjoy a maximum of HKD500 Cash Rebate under this Offer during the Promotion Period.
4. The Cash Rebate will be credited to the Eligible Customer's Eligible Card account (provided he / she fulfills the requirements under Clause 2 of these Terms and Conditions) on or before 30 Apr 2027 in the form of credit card free spending credit, and will be posted in the next monthly statement of the relevant Eligible Card account.
5. Each Eligible Customer must maintain his / her account of the Eligible Card as valid and in good credit status when the relevant Cash Rebate (if applicable) is granted and to be credited by the Bank. Otherwise, the Bank has the right to cancel the relevant Eligible Customer's entitlement to the Cash Rebate and / or the Offer without prior notice.
6. The Cash Rebate is only applicable for settling new transactions made by the Eligible Card; it is not transferable or refundable, and cannot be redeemed for cash, withdrawn as cash advance or exchanged for any gift or discount.
7. If an Eligible Customer who has received the Cash Rebate cancels his / her Eligible Card within 13 months from the relevant card issuance date, the Bank reserves the right to debit a handling fee of HKD500 from the relevant Eligible Card account without prior notice.
8. The Bank reserves the right to amend these Terms and Conditions or amend, suspend or terminate the Offer at any time without prior notice. In case of disputes, the Bank's decision shall be final and conclusive.
9. In case of fraud, abuse, reversal or cancellation of any transaction in respect of which the Cash Rebate is awarded, the Bank reserves the right to debit an amount equivalent to the relevant Cash Rebate granted to the relevant cardholder's account maintained with the Bank without prior notice.
10. 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.
11. 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).
12. In case of any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

To borrow or not to borrow? Borrow only if you can repay!
This service / product is not targeted at customers in the EU.