

## Terms and Conditions of "Dah Sing British Airways Platinum Card Overseas Spending Promotion" ("Promotion")

1. Unless otherwise specified, the promotion period of the Promotion is from 14 Jul 2025 to 31 Aug 2025 (both dates inclusive) ("**Promotion Period**").
2. This Promotion is only applicable to principal cardholders of Dah Sing British Airways Platinum Card ("**Eligible Card**") issued by Dah Sing Bank, Limited (the "**Bank**") ("**Eligible Cardholder**").
3. Eligible Cardholder is required to visit [www.dahsing.com/card/ba/ospend/en](http://www.dahsing.com/card/ba/ospend/en) and input the principal card number of his / her Eligible Card during the Promotion Period in order to register for this Promotion. Registration with supplementary card of the Eligible Card is not accepted for this Promotion. The Bank will not issue any notification if an Eligible Cardholder fails to register successfully due to provision of incomplete or incorrect information.
4. After successful registration, Eligible Cardholder is required to accumulate Eligible Overseas Spending (as defined in clause 5 below) of HKD6,000 or above with his / her Eligible Card (including principal and supplementary cards) during the Promotion Period in order to enjoy the extra 5,000 Avios ("**Overseas Spending Reward**").

Accumulated amount of Eligible Overseas Spending	Overseas Spending Reward	Basic Avios for Overseas Spending	Total Avios earned
HKD6,000	Extra 5,000 Avios	1,500 Avios  <i>(HKD6,000 ÷ HKD6 × 1.5 Avios)</i>	6,500 Avios

5. Eligible Overseas Spending refers to transactions in Hong Kong dollars or foreign currencies made outside of Hong Kong, transactions in foreign currencies made in Hong Kong, and transactions at any merchant not registered in Hong Kong conducted by Eligible principal and supplementary card(s). Eligible Overseas Spending is calculated based on the relevant transaction date(s) and the record of the Bank. Any decimal place for Eligible Overseas Spending amount will be rounded down to the nearest integer. The Bank reserves the final decision on whether a transaction is eligible to be an Eligible Overseas Spending.
6. The Overseas Spending Reward will be credited into the Eligible Cardholder's respective Club membership account by 30 Nov 2025 upon fulfilment of the relevant designated spending requirements as set out in Clause 4 above. Eligible Cardholder should check the records of his / her respective account accordingly. The Overseas Spending Reward cannot be exchanged for cash, bonus points, other products and services, gifts or discounts nor can it be transferred to third parties or other accounts.
7. 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 Overseas

Spending 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.

8. The Bank will use its record to determine the Eligible Cardholder's eligibility for the Overseas Spending Reward. The relevant Eligible Card should remain valid and in good credit standing during the entire Promotion Period and when the Overseas Spending Reward is to be granted. The relevant transactions must be posted. Otherwise, the Bank reserves the right to forfeit the Overseas Spending Reward without prior notice.
9. Eligible Cardholder is required to keep records of relevant Eligible Overseas Spending or online transactions. In case of dispute, the Bank reserves the right to require the Eligible Cardholder to submit relevant documents for verification purpose. Submitted documents will not be returned. The decision of the Bank regarding the eligibility of relevant transactions shall be final.
10. In case of any fraud / abuse / reversal / cancellation of transactions in respect of which the relevant Overseas Spending Reward under this Promotion is awarded, the Bank reserves the right to cancel or deduct the related Overseas Spending Reward or its equivalent amount from the account(s) of the Eligible Cardholder without prior notice.
11. The Bank reserves the right to amend these Terms and Conditions and / or terminate, suspend or amend the Promotion / offer of this Promotion at any time without prior notice. Should any dispute arise, the decision of the Bank shall be final.
12. 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.
13. 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.
14. 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).
15. 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.**