大新銀行
DAH SING BANK

General Terms and Conditions of "BicCamera Spending Promotion in Japan":

1. The promotion period of offers ("Offers") is from 1 Nov to 31 Dec 2026 (both dates inclusive) ("Promotion Period"). Spending is calculated based on relevant transaction dates as recorded by Dah Sing Bank, Limited (the "Bank").
2. Unless otherwise specified, Offers only apply to customers holding Principal Card or Supplementary Card of the credit card or Co-brand Card ("Eligible Card") issued by the Bank ("Eligible Cardholders"). UnionPay Dual Currency Credit Card RMB account, Cash Card, Corporate Card, Purchasing Card, Business Card, Gift Card, Private Label Card, "Smart Choice" Balance Transfer Program Account and Cash Conversion Plan Account are not eligible.
3. The Offer are only applicable to the Eligible spending ("Eligible Spending") during the Promotion Period with sales slip which made by Eligible Cardholder using their Eligible Cards at the outlets of BicCamera (including BicCamera, Air BicCamera, BicCamera Select and BicCamera Outlet) in Japan ("Participating Merchant") but excluding transactions made by Alipay HK, WeChat Pay HK, PayMe, cash coupon, interest free instalment, unposted / cancelled / reversed and all unauthorized transactions. Eligible Spending shall be determined at the sole and absolute discretion of the Bank. The Bank shall not be liable to determine the eligibility of any transactions before they are made by the Cardholder. The Bank and Participating Merchant reserve the final decision on the definition of Eligible Spending.
4. Eligible Cardholders must settle payment with an Eligible Card in order to be eligible for the Offer.
5. Unless otherwise specified, the Offer cannot be exchanged for cash, bonus points, other products, services, discounts, used to settle statement balance (if applicable) or for any other purposes. The Offer are not refundable and transferable and cannot be used in conjunction with other promotional offers, discounts, discount cards, VIP cards, cash vouchers and gift vouchers.
6. All photos, product prices and product information that relate to the Offers are provided by the Participating Merchant and are for reference only. The Offers are governed by the relevant terms and conditions issued by the Participating Merchant. For details, please contact the Participating Merchant.
7. Gifts / products are available while stock lasts. Participating Merchant reserves the right to offer any alternative products if the relevant gift / product is out of stock or not otherwise available without prior notice.
8. Offer shall be terminated immediately in the event that the Participating Merchant ceases its business.
9. The Bank is not the supplier of any gifts / discounts / products / services offered to the Eligible Cardholders and shall not be responsible for any matters in relation to the quality and availability of such gifts / discounts / products / services. The Bank makes no representation or guarantee in

respect of such gifts / discounts / products / services. Any enquiries, comments or complaints about such gifts / discounts / products / services should be directed to the Participating Merchant.

10. Eligible Cardholder is required to keep record of relevant transactions made at Participating Merchant's online store (if applicable) ("Eligible Transaction Record"). In case of any disputes, the Bank reserves the right to require the Eligible Cardholder to submit relevant Eligible Transaction Record for verification purpose. Submitted Eligible Transaction Record and document will not be returned.
11. The Offers are subject to availability. The price and Offers terms may be changed from time to time. For details, please contact the Participating Merchant. The Bank and Participating Merchant reserve the right to amend these terms and conditions or cancel or amend the Offers at any time without prior notice. Should any disputes arise, the decision of the Bank and the Participating Merchant shall be final.
12. These Terms and Conditions shall form part of any applicable agreements governing the use of Eligible Cards 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. In case of any fraud / abuse / reversal or cancellation of transactions in respect of which the Offers are awarded, the Bank reserves the right to debit the equivalent amount from the Eligible Cardholders' credit card account without prior notice.
14. 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.
15. 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).
16. In the event of any discrepancy between the Chinese version and English version of these terms and conditions, the Chinese version shall prevail.

Terms and Conditions for "BicCamera - Enjoy up to HKD100 Cash Rebate" ("Offer 1")

1. Eligible Cardholder is required to register for the Offer via Dah Sing Bank WhatsApp Business Official Account 2808 5533 ("DSB WhatsApp") with the valid mobile number of the Principal Cardholder recorded at the Bank through WhatsApp registration link / QR code shown on the related promotional materials within the Promotion Period. Once the Eligible Cardholder successfully registered, the Eligible Principal Credit Card(s) under his / her name will be automatically registered. Registration record cannot be changed, cancelled or returned once confirmed by the Bank. Please keep 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 information (if applicable).

2. The Offer is applicable to the first 2,000 successfully registered Eligible Cardholders. Registration quota applies and is on a first-come-first served basis. Registration will be suspended once the quota is full. The registration dates and time are based on records of the Bank.
3. Eligible Cardholder is entitled to HKD50 cash rebate ("Cash Rebate") upon single net spending of JPY15,000 at Outlets of Participating Merchant during the Promotion Period with successfully registered Eligible Card.
4. Each Eligible Card Principal Cardholder can enjoy a maximum of HKD100 Cash Rebate in respect of the Eligible Spending made by all Principal and Supplementary Eligible Card(s) under his / her name during the entire Promotion Period. The Cash Rebate entitled from Supplementary Card of Eligible Card will be combined and credited to its Principal Card Account ("Card Account"). Any decimal place for Eligible Spending amount will be rounded up to the nearest integer.
5. The Bank will use the transaction record of the Bank to determine the eligibility of an Eligible Card Principal Cardholder. The relevant Eligible Card should be maintained as valid and in good credit standing during the entire Promotion Period and when the relevant Cash Rebate is offered. The relevant transactions must be posted. Otherwise, the Bank reserves the right to cancel the relevant Cash Rebate without prior notice.
6. The Offer will be credited to Eligible Principal Cardholder's Eligible Card account which effects the last Eligible Transaction(s) of the Offer during the Promotion Period in the form of credit card free spending credit on or before Mar 2027. The credit card free spending credit can be used for settlement of new transactions of the respective credit card and display on the statement. The Offers are not transferable or refundable and cannot be exchanged for cash.
7. Offer 1, 2 and 3 can be used in conjunction with each others.

Terms and Conditions for "BicCamera – Extra 3 % off on Facial Masks" ("Offer 2")

1. During the Promotion Period, Eligible Cardholder will be eligible to enjoy extra 3% off upon purchasing facial masks ("Offer 2") with Eligible Card at outlets of the Participating Merchant during the Promotion Period.
2. Please refer to Participating Merchant for the eligible products. The products are available while stock lasts.
3. Offer 1, 2 and 3 can be used in conjunction with each others.

Terms and Conditions for "BicCamera – Up to 7% off on designated products" ("Offer 3")

1. During the Promotion Period, Eligible Cardholder will be eligible to enjoy up to 7% off upon purchasing daily utilities, home appliances, electronic gadgets and Japanese sake ("Offer 3") with

Eligible Card by presenting the designated e-coupon:

www.dahsing.com/img/credit_card/cc_coupon_bc.jpg at outlets of the Participating Merchant.

2. Please refer to Participating Merchant for the eligible products. The products are available while stock lasts.
3. Offer 1, 2 and 3 can be used in conjunction with each others.

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.