

Notice of Amendment Relating to the 'General Terms and Conditions of "Bonus Point Rewards" Promotion'

With effect from 1 April 2026 ("Effective Date"), the 'General Terms and Conditions of "Bonus Point Rewards" Promotion' of Dah Sing Bank, Limited ("Bank") will be revised as below.

Clause	Content (deletion is crossed out and addition is shaded in grey)
12	<p>The redemption period is from now until March 31, 2026. The redemption period of each Gift may vary and shall be subject to the corresponding one shown on the relevant Redemption Platform. Eligible Cardholders may visit the Bank's website to view the latest list of Gift items and the relevant redemption period (s). Please click here for details. The gift redemption is available on a first-come, first-served basis while stocks last. The redemption application takes 4 to 8 weeks to process. Once the application is accepted:</p> <p>a. Cash Rebate will be credited to the Eligible Card account provided by the Eligible Cardholder on the Redemption Platform in the form of credit card free spending credit, and will be posted on the following relevant Monthly Statement; b. Unless otherwise specified, if the total value of a single type of Gift voucher / coupon / certificate (collective, "Gift Voucher") to be redeemed is HKD400 or below, the Bank will mail such Gift Voucher(s) to the Eligible Cardholder's card statement address (if there are more than one type of Gift Voucher to be redeemed, each type of Gift Voucher(s) will be delivered to the Eligible Cardholder in separate mail); c. Unless otherwise specified, if Eligible Cardholder redeems a single gift voucher valued above HKD400, the Bank will mail a redemption letter to the Eligible Cardholder's card statement address and the Eligible Cardholder needs to redeem the Gift Voucher within the designated period at the designated redemption centre(s) by presenting the redemption letter. For details of the redemption, the Eligible Cardholder is required to refer to the redemption letter. The Gift Voucher will be forfeited when the relevant redemption period stated on the redemption letter expired and the bonus points for the redemption will not be returned; d. if Eligible Principal Carholder redeems e-coupon(s), the Bank will send the Redemption e-Notification in the form of email to the email address (according to the Bank's record) of Eligible Principal Cardholders, please click here for details; e. if Eligible Cardholder redeems Hong Kong International Airport Electric Buggy Service or Single-use LoungeKey Pass, the Bank will send a redemption SMS to Eligible Cardholder's Hong Kong mobile number (according to the Bank's record); f. if Eligible Cardholder redeems BLACK & DECKER Portable Electric Air Compressor / Monster Open Ear HP Bone Conduction Headphone / USATISFY Home DLP Pocket Mini Projector, the Bank will notify the Eligible Cardholder the delivery or redemption (as decided by the Bank at its sole discretion) arrangement of the relevant Gift through such means as the Bank shall deem appropriate (as the case may be). For the terms and conditions for e-coupon, please click here. For the terms and conditions for Hong Kong International Airport Electric Buggy Service, please click here. For the terms and conditions for the single-use LoungeKey Pass, please visit http://promotion.lkp.loungekey.com .</p>

Please note that you may refuse to accept the above amendments by giving notice to the Bank to terminate the relevant Dah Sing Credit Card account(s). Otherwise, the above amendments shall be binding on you if you continue

to maintain and / or use your Dah Sing Credit Card(s) and / or use the relevant services of the Bank on or after the Effective Date. Please also note that the Bank may not be able to continue to provide you with the services in relation to the Dah Sing Credit Card(s) if you do not accept the above amendments.

In the event of any inconsistency between the English and Chinese versions of this document, the English version shall prevail.

Dah Sing Bank, Limited
Mar 2026