

General Terms and Conditions of "Shopping Privileges at Citistore" ("Offer")

1. The promotion period is from 16 Sep to 7 Oct 2026 (both dates inclusive) ("Promotion Period").
2. The Offer only applies to customers holding Principal Card or Supplementary Card of the credit card or co brand card ("Eligible Card") issued by Dah Sing Bank, Limited ("Bank") ("Eligible Cardholder"). The Bank's 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. Eligible Cardholder must settle full payment of the eligible retail transaction(s) by using Eligible Card to enjoy the Offer. Payment made via eWallet (including Alipay HK, WeChat Pay HK, PayMe and UnionPay APP) is excluded.
4. Under the Offer, Eligible Cardholder can redeem one HKD50 Citistore gift certificate ("Reward") upon same-day spending of HKD600 with Eligible Card at any store of Citistore ("Participating Merchant") during the Promotion Period.
5. Eligible Cardholder can redeem the Reward with a maximum of 2 original same-day machine-printed Citistore sales memos along with the original electronic payment slips settled by the same Eligible Card. The net transaction amount of each valid sales memo must not be less than HKD100 and each sales memo can only be used for redemption once only.
6. Eligible Cardholder has to redeem at designated redemption location in-person within the redemption hours on the same day of transactions by presenting the Eligible Card, original machine-printed merchant receipt(s) and the corresponding payment slip(s) for verification and redemption.
7. Each Eligible Card can only be used to redeem a total of HKD200 Reward per day and a maximum of HKD800 Reward during the entire Promotion Period.
8. The Offer is not applicable to purchases of designated items, purchase of Citistore gift certificates / cash coupons, online orders, cancelled or refunded transactions and split transactions. For detail, please contact the Participant Merchant directly.
9. The Reward will not be re-issued upon lost or damage.
10. The Offer is not applicable to spending at Pokka Café, Pacific Coffee, A-1 Bakery, hana-musubi, TeaWood, Master Low-key Food Shop and Zoff glass in the Tsuen Wan store and A Nice Gift in the Ma On Shan store.
11. Weekly quota applies to the Reward on a first-come-first-served basis while stocks last. The quota for the 16 – 20 Sep 2026 is the first 250 eligible transactions; the quota for 21 – 27 Sep 2026 and 28 Sep – 4 Oct 2026 is the first 300 eligible transactions respectively and the quota for 5 – 7 Oct 2026 is the first 150 eligible transactions. The Gift Certificates are available on a first-come, first-served basis while stocks last.
12. The Offer shall be terminated immediately in the event that the Participating Merchant ceases business.
13. The Offer cannot be exchanged for cash, bonus points, or other products, services or discounts. The Offer are not refundable and transferable and the Offer cannot be used in conjunction with other promotional offers, discounts, discount cards, VIP cards, cash vouchers or gift vouchers (if applicable) (unless otherwise specified).
14. For other terms and conditions set by the Participating Merchant and the use of gift certificate, please

contact the Participant Merchant directly.

15. The Bank is not the supplier of the Reward or the related products or services and shall not be responsible for any matters related to the Reward or related products or services.
16. The Bank and the Participating Merchant reserve the right to amend these Terms and Conditions or cancel, suspend or amend the Offer at any time without prior notice. For details, please contact the Bank and / or the Participating Merchant. Should any disputes arise, the decision of the Bank and the Participating Merchant shall be final.
17. These Terms and Conditions shall form part of the 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.
18. In case of any fraud / abuse / reversal or cancellation of transactions in respect of which the Reward(s) is / are awarded, the Bank reserves the right to debit the equivalent amount of the Reward(s) from the Eligible Cardholder's account(s) without prior notice.
19. 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.
20. 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).
21. In the event of any discrepancy between the Chinese version and English version of these Terms and Conditions, the Chinese 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.