

General Terms and Conditions for "CNY Festive Promotion" ("Promotion"):

1. The Promotion 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 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 Account and Cash Conversion Plan Account are not eligible.
2. Eligible Cardholder must settle full payment with Eligible Card in order to enjoy the Hung Fook Tong Tai Hing offers (as defined below) (each "Offer", collectively "Offers").
3. The Eligible Cardholder must also be a program member of the respective participating merchants of Hung Fook Tong and Tai Hing (each "Participating Merchant", collectively "Participating Merchants"), as the case may be. To register as a member, please refer to the Participating Merchants for details. The personal data of Eligible Cardholders may be collected by Participating Merchants; the use of such personal data shall be governed by the Personal Information Collection Statement issued by Participating Merchants. Please refer to the website of the Participating Merchants for details (if applicable).
4. Rewards / Prize / Offers cannot be exchanged for cash, bonus points, other products, services or discounts. The Rewards / Prize / Offers are not refundable and transferable to third parties or other accounts, or exchanged for any other gifts. The Offers cannot be used in conjunction with other promotional offers.
5. Rewards / Prize / Offers are available while stocks last. The Bank and the Participating Merchants reserve the right to offer any alternative products if the relevant Offers are out of stock or not otherwise available without prior notice. The price and types of the replacement Rewards / Prize / Offers may not be the same as the Rewards / Prize / Offers provided in this Promotion.
6. The use of Rewards / Prize / Offers is subject to the relevant terms and conditions. The cash coupon / gift coupon / other gifts / products / services are provided by Participating Merchants. The Bank is not the supplier of any cash coupon / gift coupon / other gifts / related products / services offered to cardholder and shall not be responsible for any matters in relation to the quality and availability of the cash coupon / gift coupon / other gifts / products / services offered. The Bank makes no representation or guarantee as to the quality in respect of such cash coupon / gift coupon / other gifts / related products / services supplied under this Promotion. Any enquiry, comment or complaint about such cash coupon / gift coupon / other gifts / related products / services should be directed to Participating Merchants.
7. The Rewards / Offers shall be terminated immediately in the event that the Participating Merchant ceases its business.
8. All photos, product prices and product information that relate to the Offers are provided by the Participating Merchants and are for reference purposes only. The Offers are governed by the relevant

terms and conditions issued by the Participating Merchants. For details, please contact the Participating Merchants.

9. The Bank and the Participating Merchants reserve the right to amend these Terms and Conditions or to cancel or amend this Promotion at any time without prior notice. In case of any disputes, the decision of the Bank and the Participating Merchants shall be final and conclusive.
10. 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.
11. In the event of any discrepancy between the Chinese version and English version of these terms and conditions, the English version shall prevail.

Terms and Conditions of "Hung Fook Tong CNY Pudding Offer" ("Offer"):

1. The promotion period for this Offer is from 22 Jan to 10 Feb 2026 (both dates inclusive) ("Promotion Period").
2. To enjoy the offer, Eligible Cardholder is required to download the order form from www.hungfooktong.com/bpd/dahsing2026.pdf and email the completed form to corpsales@hungfooktong.com.hk
3. Eligible Cardholder can enjoy up to 50% discount off using Eligible Card to purchase CNY pudding coupons during the Promotion Period:

Types of Pudding	Original price (HKD)	Promotional price (HKD)
Glutinous Rice Pudding with Coconut Sugar	175	92
Red Dates Pudding	175	92
Water Chestnut Pudding with Sugar Cane Juice and Sweet Osmanthus	185	92
Mango Pudding with Bird's Nest	185	92
Taro Pudding with Sea Salt and Dried Scallop	205	103
Turnip Pudding with Chinese Ham and Dried Scallop	205	103
Organic Turnip Pudding	305	168

4. A complimentary CNY pudding coupon will be offered upon purchasing 6 pieces or above of CNY pudding coupons. The complimentary CNY pudding coupon applies to the lowest value of the purchased CNY pudding coupons in one transaction.
5. A complimentary HKD50 gift voucher will be offered for every HKD1,000 purchase of any CNY pudding coupons.

6. Free delivery (for business or commercial addresses only) or free self-collection at SF Express pick-up points will be offered for purchase(s) of HKD500 or above; for any purchase less than HKD500, a HKD50 delivery charge will be applied.
7. Cardholders can redeem the CNY pudding coupons during 6 Feb to 10 Feb 2026 at all Hung Fook Tong outlets, 11 Feb to 13 Feb 2026 at designated 25 Hung Fook Tong outlets or 14 Feb to 15 Feb 2026 at designated 5 Hung Fook Tong outlets.
8. Cardholders are required to make reservation via www.hungfooktong.com or service hotline at 2920 2206 (office hour: weekdays from 9:30 am to 5:30 pm) for redemption of 5 Puddings or above from 31 Jan to 4 Feb 2026 and pick up in 3 days after reservation. For more CNY pudding coupons redemption details, please refer to the back of the CNY pudding coupons.
9. Coupons are not exchangeable for cash that were purchased cannot be exchanged or refunded.
10. For further enquiries, please contact Quality of Life Co Ltd at 2920 2206.
11. The Bank and Quality of Life Co Ltd reserve the right to amend these Terms and Conditions or to cancel or amend the Offer at any time without prior notice.
12. In case of any disputes, the decision of the Bank and Quality of Life Co Ltd shall be final and conclusive.

Terms and Conditions of "Tai Hing Poon Choi Offer" ("Offer"):

1. The promotion period for this Offer is from 22 Jan to 3 Mar 2026 (both dates inclusive) ("Promotion Period").
2. The Offer is only applicable at Tai Hing official eShop www.fanfanslife.com/bdd001_c/punchoi-large.html ("Participant Merchant").
3. Eligible Cardholder can enjoy up to 32% discount off using Eligible Card to purchase Poon Choi from Participating Merchant during the Promotion Period:

Products	Original Price (HKD)	Special Price (HKD)	Promo Code
Grand Abalone Poon Choi (Serves 12)	2,480	1,670	DS80
Supreme Abalone, Sea Cucumber and Fish Mew Poon Choi (Serves 8-10)	2,580	1,770	DS80

4. Eligible Cardholder must enter the above Promo Code at e-Shop when purchase online to enjoy the Offer.
5. A surcharge of HKD150 will apply to purchase of Poon Choi to be enjoyed on 16 Feb 2026 (Lunar New Year's Day) or 17 Feb 2026 (Second day of Lunar New Year).
6. Free delivery is available (exclude Tung Chung, Ma Wan, Outlying Islands and other remote areas). If the building has no elevator, delivery will be arranged at ground level.
7. Please allow 3 working days for online orders.
8. The Offer cannot be used in conjunction with coupons, cash vouchers and other promotions.

9. The Bank and Tai Hing reserve the right to amend these Terms and Conditions or to cancel or amend the Offer at any time without prior notice.
10. In case of any disputes, the decision of the Bank and Tai Hing shall be final and conclusive.

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.