

Terms and Conditions of Dah Sing Doraemon Credit Card Limited-Time Spending Promotion

("Promotion"):

1. This promotion period is valid from 1 April 2026 to 30 June 2026 (both dates inclusive) ("**Promotion Period**").
2. The Promotion is applicable to the Principal Cardholders ("**Eligible Cardholder**") of the Dah Sing Doraemon Credit Card ("**Eligible Card**") issued by Dah Sing Bank, Limited (the "**Bank**").
3. Eligible Cardholders who successfully accumulate Eligible Spending (as defined in Clause 4 below) of HKD6,000 or above with the Eligible Card in the Promotion Period will be entitled to a "Limited Edition Doraemon Lunch Pillow" (the "**Gift**"). No registration is required.
4. "Eligible Spending" of this Promotion includes local or overseas retail transactions made by the Eligible Card ("**Eligible Spending**"). Eligible Spending does not include (but not limited to) Mobile Transfer and add-value Transactions (including but not limited to PayMe, TNG, Tag & Go, UnionPay App and Smart Octopus etc.), WeChat Pay HK, AlipayHK, cash advances, Autopay, recurring billing transactions (e.g. Octopus Automatic Add Value Service etc.), top-up amounts to mobile wallets (including but not limited to top-up amounts to Octopus) via any mobile payment and payment amounts in relation to adding a new Octopus on any mobile payment, Happy Installment, Cash-In Plan, Branch Cash-In Plan, Securities transaction, Balance Transfer Amount, Cash Conversion Plan payments, Settle Bills Online via eBanking "PayEasy Service", Tax payment amount, "JET payment" amount, Monthly repayment of Interest-free Installment Plan, Gift redemption fee (if applicable), Cheque payment (if applicable), Bank handling fees and service charges (including but not limited to annual fee, financial charge, late fees and cash advance handling fee), casino transactions, unposted / cancelled / refunded / unauthorized / chargeback transactions. The Bank reserves the final decision for determining the eligibility of each transaction. Spending is calculated according to the transaction date, and the posted date must be within the Promotion Period. All spending is based on the computer record of the Bank. Any Eligible Spending made by a Principal Cardholder and Supplementary Cardholders(s) will be combined under Principal Cardholder's account. Any decimal place for Eligible Spending amount will be rounded down to the nearest integer. Eligible Spending will be accumulated separately by each eligible principal card if there is more than one Eligible Card under the Eligible Cardholder's name.
5. Each cardholder is required to keep the relevant original sales slip. In case of any disputes, the Bank reserves the right to require cardholders to submit the original sales slip or all relevant documents for verification purposes. All original or copies of sales slips and other relevant documents submitted to the Bank will not be returned. The Bank reserves the final right to determine the eligibility of transactions as Eligible Spending.
6. After an Eligible Cardholder has fulfilled the spending requirements stated in Clause 3 above, the Bank will notify the relevant Eligible Cardholder of the delivery or redemption arrangement of the relevant Gift (as decided by the Bank at its sole discretion) by 30 September 2026 through such means as the Bank shall deem appropriate. The Eligible Card account must be valid and in good standing at the time the said notification is issued in order to be entitled to the relevant Gift. The Gift redemption letter or the relevant Gift will be delivered to the statement mailing address of the Eligible Cardholder (according to the Bank's record). The Bank will not re-issue or re-deliver the redemption letter the Gift (as the case may be) in the event that an Eligible Cardholder does not receive the redemption letter or relevant Gift for whatever reason. Cardholders must maintain a valid address at the Bank's record. The Bank will not be responsible if cardholders cannot enjoy the related benefits as a result of an invalid address.
7. In the event that the relevant Gift is to be redeemed by the Eligible Cardholder, Eligible Cardholder is required to bring along the Gift redemption letter to the designated merchant or redemption center

- to redeem the Gift. The Bank will not re-issue the redemption letter if it is damaged, lost, stolen or expired. For the details of Gift redemption, including the addresses and office hours of the merchant or redemption center(s), please refer to the redemption letter.
8. The Bank is not the supplier of any Gift and shall not be responsible for any matters in relation to the Gift.
 9. The Gift and related benefits are not transferable, exchangeable or exchanged for cash or any other gifts, discounts or services.
 10. The Gift cannot be returned for change and is not refundable. It cannot be exchanged for cash, other gift or any discount. In the event that the Gift is out of stock, the Bank reserves the right to substitute it with another reward or gift without prior notice. Quoted prices and types of alternative reward or gift may not be the same as the Gift provided under the Promotion. All the Gift redemption cannot be changed, cancelled or returned once confirmed by the Bank.
 11. The photos and product information of the Gift are provided by Regent Lane Ltd. (the "Supplier"), and are for reference only. The Bank is not the supplier of Gift or the relevant services and will not make any representations or guarantees as to the quality of Gift or the relevant services. The Bank will not be responsible for any matter in relation to Gift or the relevant services. Any enquiry, comment or complaint about the quality of relevant product or services of Gift should be directed to the Supplier through hotline 2954 9593 during their office hours (Mondays to Fridays 10:00 am – 6:00 pm, except Saturdays, Sundays, and public holidays) or email at info@regentlane.com.hk.
 12. In case of any fraud, abuse, or reversal / cancellation of transactions relevant to this Promotion, the Bank reserves the right to debit the equivalent amount of the Gift from the Eligible Cardholder's account (s) without prior notice.
 13. The Bank reserves the right to amend these Terms and Conditions or suspend, vary or terminate this Promotion at any time without prior notice. In case of disputes, the Bank's and the related service providers' decision shall be final and conclusive.
 14. These Terms and Conditions contained herein shall form part of the Agreement governing the use of the Dah Sing Credit Card and shall be construed accordingly. In case of any conflict between these Terms and Conditions and the Agreement, these Terms and Conditions shall prevail.
 15. 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.
 16. 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).
 17. In the event of discrepancies 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.