

General Terms and Conditions for "Feast for Dragon Boat Festival" ("Promotion"):

1. Unless otherwise specified, the offers under this promotion ("Offers") of Dah Sing Bank, Limited ("Bank") only apply to customers holding Principal Card or Supplementary Card of the credit card or Co-brand Card issued by the Bank ("Eligible Card") ("Eligible Cardholders"). UnionPay Dual Currency Credit Card, 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.
2. Eligible Cardholder must settle full payment by using the Eligible Card to enjoy the Offers. Payment made via eWallet are not eligible, including but not limited to Apple Pay, Google Pay, Samsung Pay, Alipay HK, WeChat Pay HK, PayPal or PayMe.
3. Eligible Cardholder must also be a member of the participating merchant(s) under this promotion ("Participating Merchants") (if applicable). To register as a member, please refer to the Participating Merchant(s) for details. Personal data of the Eligible Cardholders may be collected by the Participating Merchant(s) and the use of such personal data shall be subject to the Personal Information Collection Statement issued by the Participating Merchants. For details, please refer to the websites of the Participating Merchants.
4. Unless otherwise specified, the Offers are available at the designated outlet(s) and / or website(s) of the Participating Merchant(s). Eligible Cardholders must enter a designated promo code when making payment via Participating Merchants' website(s) to enjoy the Offer. The Bank and the Participating Merchants shall not be liable if any Eligible Cardholder fails to enter the designated promo code and is unable to enjoy the Offer(s).
5. The Offers are only applicable to regular-priced items and are not applicable to fixed-priced, selected, discounted or promotional items (unless otherwise specified) (if applicable).
6. The Offers cannot be exchanged for cash, bonus points, other products, services or discounts. The Offers 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 (unless otherwise specified) (if applicable).
7. The Offer(s) shall be terminated immediately in the event that the relevant Participating Merchant(s) cease(s) business.
8. Quotas apply on a first-come-first-served basis, while quotas last.
9. 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 subject to the relevant terms and conditions issued by the Participating Merchants. For details, please contact the Participating Merchants.
10. The Offers are subject to availability. The prices and Offer terms may be changed from time to time. The Bank and Participating Merchants reserve the right to amend these Terms and

Conditions or cancel or amend the Offers at any time without prior notice. For details, please contact the Participating Merchants. Should any disputes arise, the decision of the Bank and the Participating Merchants shall be final and conclusive.

11. These Terms and Conditions shall form part of the applicable agreements governing the use of the 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.
12. In case of any fraud / abuse / reversal or cancellation of transactions in respect of which the Offer(s) is/are awarded, the Bank reserves the right to debit the equivalent amount of the Offer(s) from the relevant Eligible Cardholder's account(s) without prior notice.
13. 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 "Fu Ho Restaurant Rice Dumpling Offer" ("Offer"):

1. The promotion period for this Offer is from 1 May 2025 to 30 May 2025 (both dates inclusive) ("Promotion Period").
2. Eligible Cardholder can enjoy 20% discount upon purchase of rice dumplings coupons by using Eligible Card from Fu Ho Restaurant ("Participating Merchant") during the Promotion Period.

Products	Original Price (HKD)	Special Price (HKD)
Traditional Wrapped Rice Dumpling Coupon	228	182
Abalone Wrapped Rice Dumpling Coupon	398	318
Alkaline Rice Dumpling Coupon	88	70

3. Cardholder can redeem the rice dumplings at below store of Participating Merchant during 20 May to 30 May 2025:

Address and contact number
Address: Shop 402, FoodLoft, L4, Mira Place 1, Tsim Sha Tsui
Tel: 2736 2228

4. Please refer to terms and conditions printed at the back of the coupon for usage terms of the rice dumplings redemption.
5. The Offer cannot be used in conjunction with voucher, cash coupon and other promotions.
6. The Offer is non-refundable and subject to stock availability.
7. The Bank and Fu Ho Restaurant reserve the right to amend these Terms and Conditions or to cancel or amend the Offer at any time without prior notice.
8. In case of any disputes, the decision of the Bank and Fu Ho Restaurant shall be final and conclusive.

Terms and Conditions of "Tai Hing Rice Dumpling Offer" ("Offer"):

1. The promotion period for this Offer is from 1 May to 26 May 2025 (both dates inclusive) ("Promotion Period").
2. The Offer is only applicable at Tai Hing official eShop ("Participant Merchant").
3. Eligible Cardholder can enjoy up to 20% discount off using Eligible Card to purchase rice dumpling vouchers from Participating Merchant during the Promotion Period:

Products	Original Price (HKD)	Special Price (HKD)	Promo Code
Dried Scallop Dumpling Deluxe Voucher Set (2 pcs) Abalone and Dried Scallop Rice Dumpling (1 pc) Dried Scallop Rice Dumpling (1 pc)	180	144	DS202520
BBQ Pork Rice Dumpling Deluxe Voucher Set (2 pcs) Abalone and Dried Scallop Rice Dumpling (1 pc) BBQ Pork Rice Dumpling (1 pc)	175	140	DS202520
Lotus Seed Paste-filled Rice Dumpling Deluxe Voucher Set (3 pcs) Abalone and Dried Scallop Rice Dumpling (1 pc) Lotus Seed Paste-filled Rice Dumpling (2 pcs)	175	140	DS202520
Lucky Rice Dumpling Deluxe Voucher Set (4 pcs) Dried Scallop Rice Dumpling (1 pc) BBQ Pork Rice Dumpling (1 pc) Lotus Seed Paste-filled Rice Dumpling (2 pcs)	160	144	DS202510
Blessing Rice Dumpling Deluxe Voucher Set (5 pcs) Abalone and Dried Scallop Rice Dumpling (1 pc) Dried Scallop Rice Dumpling (1 pc) BBQ Pork Rice Dumpling (1 pc) Lotus Seed Paste-filled Rice Dumpling (2 pcs)	288	259.2	DS202510

4. Eligible Cardholder must enter the above Promo Code at e-Shop when purchase online to enjoy the Offer.
5. Collection of gift vouchers and redemption of rice dumpling are available at selected Tai Hing stores in Hong Kong (full chain 48 stores except the Airport and SkyCity stores) from 8 to 26 May 2025 or at 17 designated stores (including East Point City, Grand Waterfront, Grand Plaza, Tuen Mun Trend Plaza, Sai Ching Street, ShaTin Plaza, Jubilee Street, Fitfort, Lei King Wan, Amoy, Ma On Shan Plaza, Domain Mall, Smithfield, Landmark North, LOHAS Park, Citywalk and Kingswood Villas from 27 May to 29 May 2025.

6. The Offer cannot be used in conjunction with coupons, cash vouchers and other promotions.
7. All discount coupons and cash vouchers are not applicable for online ordering.
8. After completing the online order, Cardholder will receive a confirmation email immediately. It is recommended to print and save it for staff records. The designated pick-up store will also receive the order details.
9. Cardholder shall present the order details to the staff at the designated store upon picking up the vouchers.
10. 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.
11. 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.