

Terms and Conditions of "Dah Sing Visa Infinite Credit Card" Offer

I. General Terms and Conditions:

1. Part of the below products / services are not offered by Dah Sing Bank (**the "Bank"**). For any enquiries, disputes or complaints in respect of the relevant product or service quality, please direct to the relevant merchant(s) and the Bank shall not hold any responsibilities.
2. "Dah Sing Visa Infinite Credit Card" must remain valid and in good standing status at the time of enjoying the offer.
3. The Bank and the respective merchants (if applicable) reserve the right to amend these terms and conditions and / or amend, cancel or terminate the offer at any time without prior notice. All matters and disputes will be subject to the final decision of the Bank.
4. The terms and conditions contained herein shall form part of the Agreement governing the use of 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.
5. In case of any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

II. Terms and Conditions of "Bonus Point Scheme":

1. For every HKD 1 spent with "Dah Sing Visa Infinite Card", cardholder can earn 1 bonus point ("Basic 1X bonus point"). Eligible Transactions include local & overseas retail purchase and "Octopus Automatic Add Value Service" amount (**"Eligible Transaction"**), but exclude the following transactions, including but not limited to cash advances, autopay, "Happy Installment" payments, Cash-in Plan payments, branch cash-in payments, balance transfers, Stocks Investment Savings Plans, "Payeasy" bill payment amounts, "JET Payments" amounts, tax payments, interest-free monthly installment, cheque payments (if applicable), bank handling fees (including but not limited to annual fees, financial charges, late fees and cash advance handling fees etc), casino transaction, unposted / cancelled / refunded transactions and all authorized transactions. The Bank reserves the final decision on the applicability of the "Bonus Point Scheme".
2. Foreign currency transactions and cross-border transactions in Hong Kong currency include transactions in Hong Kong Dollar or Foreign Currencies made in Hong Kong and transactions at any merchant not registered in Hong Kong. Please refer to "List of Service Charges for Dah Sing Credit Card / Private Label Card" for the relevant charges.

III. Terms and Conditions of Priority Pass Airport Lounges Promotion:

1. The promotion period of the Priority Pass Airport Lounges Promotion is from 1 Feb 2025 to 31 Dec 2025 (both dates inclusive) (**"Promotion Period"**).
2. For the guideline of the use of Priority Pass Airport Lounges (**"Lounges"**), please refer to www.dahsing.com/card/vippl/en.
3. **Principal cardholders of Dah Sing Visa Infinite Credit Card are entitled to 1 complimentary access pass to the Lounges per quarter^ if they have fulfilled the Lounge Privilege Eligible Spending# of**

HKD50,000 or above* in the preceding quarter, subject to a maximum of 1 complimentary access pass within each quarter and a maximum of 2 complimentary access passes within the Promotion Period. The complimentary access passes cannot be carried forward to subsequent quarters and shall automatically expire at the end of the quarter in which they are issued. If the Lounge Privilege Eligible Spending threshold is not reached or 2 complimentary access passes have already been used within the Promotion Period, the Bank will levy an access fee of HKD250 per person per visit on the Principal Card cardholder's account. The number of visits is calculated based on the "Record of Visit" of Priority Pass.

*Spending period (both dates inclusive)	^Access pass validity period (valid for one visit)
1 Jan – 31 Mar	1 Apr – 30 Jun
1 Apr – 30 Jun	1 Jul – 30 Sep
1 Jul – 30 Sep	1 Oct – 31 Dec
1 Oct – 31 Dec	1 Jan – 31 Mar

#Lounge Privilege Eligible Spending includes local & overseas retail purchases only and excludes the following transactions, including but not limited to Stock Investment Savings Plans, Investment Fund Savings Plans, balance credited by the "Octopus Automatic Add Value Service", cash advances, autopay, "Happy Installment" payments, Cash-in Plan payments, branch cash-in payments, balance transfers, "Payeasy" bill payment amounts, "Jet Payment" amounts, tax payments, interest-free monthly installments, cheque payments (if applicable), bank handling fees (including but not limited to annual fees, financial charges, late fees and cash advance handling fees), casino transactions, unposted / cancelled / refunded transactions and all unauthorized transactions.

4. **Accompanying guests and / or Supplementary Card cardholders who access the Lounges will be subject to an access fee of HKD250 per person per visit and the fee will be debited from the relevant cardholder's credit card account. The visit record is subject to the "Record of Visit" of Priority Pass.**
5. The use of Lounges is subject to the relevant terms and conditions set out by Priority Pass. For details, please refer to Priority Pass Website www.prioritypass.com.hk.
6. Lounges service is provided by Priority Pass. For any enquiries, disputes or complaints in respect of the relevant product or service quality, please direct to Priority Pass and the Bank shall not hold any responsibilities.

IV. Terms and Conditions of Airport Limousine Service:

1. The offer is only applicable to the Principal and Supplementary Card Cardholders of "Dah Sing Visa Infinite Credit Card" ("**Customer**"). Customer has to present the respective receipts with "Dah Sing Visa Infinite Credit Card" payment for proof of purchase or booking of air ticket, travel package, tour or overseas hotel upon the service reservation. Airport limousine service is provided by the

merchant partner of Visa. For any enquiries, disputes or complaints in respect of the quality of the relevant products or services, please direct to the relevant merchant and the Bank shall not hold any responsibilities.

2. For the promotion period, fee & charge, offer details, terms and conditions of the service, please refer to Visa website www.visa.com.hk.

V. Terms and Conditions of Bonus Point Redemption:

1. Bonus point redemption (including but not limited to bonus points' usage and storage) is subject to the relevant terms and conditions. For details please refer to the relevant Credit Card Bonus Point Program Redemption Form which is available at www.dahsing.com.

VI. Terms and Conditions of Superior Privileges:

1. Superior Privileges is subject to the relevant terms and conditions. Please visit www.dahsing.com for Credit Card Year Round Offer details.

VII. Terms and Conditions of Birthday Offer:

1. Birthday Offer is subject to the relevant terms and conditions. For details, please visit www.dahsing.com/card/bday/en.

VIII. Terms and Conditions of Worldwide Visa Infinite Privileges Offers:

1. The service is provided by merchant partner of Visa and is bound by the relevant terms and conditions, and the Bank shall not hold any responsibilities. For offer details, please visit Visa website www.visa.com.hk.

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.