

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 "The Fullerton Ocean Park Hotel Hong Kong Rice Dumpling Offer" ("Offer"):

1. The promotion period for this Offer is from 18 May 2026 to 19 Jun 2026 (both dates inclusive) ("Promotion Period").
2. Eligible Cardholder can enjoy up to 23% discount upon purchase of rice dumplings by using Eligible Card from The Fullerton Ocean Park Hotel Hong Kong official eShop hkshop.fullertonhotels.com/en/festive_gifts_dragonboatfestival_23special ("Participating Merchant") during the Promotion Period:

Products	Gourmet Fashion Bag		Thermal Gift Bag	
	Original Price (HKD)	Special Price (HKD)	Original Price (HKD)	Special Price (HKD)
JADE Deluxe Glutinous Rice Dumpling	898	698	868	668
JADE Premium Glutinous Rice Dumpling	468	368	438	338
Five Cereal with Purple Rice Vegetarian Rice Dumpling	228	178	198	153
Red Bean Paste Glutinous Rice Dumpling	248	193	218	168
JADE Deluxe Glutinous Rice Dumpling & Red Bean Paste Dumpling Combo Set	1,048	818	1,018	788
JADE Premium Glutinous Rice Dumpling & Red Bean Paste Dumpling Combo Set	628	488	598	468

3. Online orders have to be made 48 hours in advance. A valid confirmation email must be

presented upon redemption on selected date between noon and 9pm at redemption locations. The redemption period at JADE on 2 / F of the hotel is from 5 Jun to 19 Jun 2026. The redemption period at concierge on UG / F of Olympian City 2 and China Hong Kong City is from 5 Jun to 18 Jun 2026.

4. Each confirmation email is valid for one-time redemption only and must be redeemed on the selected date and time. The confirmation email will not be replaced in case of loss.
5. Local delivery service is available from 11am to 8pm daily by the hotel (excluding outlying islands and remote areas). Delivery charges per location per address are as follow: HK Island HKD280; Kowloon HKD380; New Territories HKD420, and Yuen Long / Tuen Mun / North District / Airport / Tung Chung HKD680.
6. The Offer cannot be used in conjunction with voucher, cash coupon and other promotions.
7. The Offer is non-refundable and subject to stock availability.
8. The Bank and The Fullerton Ocean Park Hotel Hong Kong reserve the right to amend these Terms and Conditions or to cancel or amend the Offer at any time without prior notice.
9. In case of any disputes, the decision of the Bank and The Fullerton Ocean Park Hotel Hong Kong shall be final and conclusive.

Terms and Conditions of "Royal Pacific Hotel Rice Dumpling Offer" ("Offer"):

1. The promotion period for this Offer is from 18 May 2026 to 19 Jun 2026 (both dates inclusive) ("Promotion Period").
2. Eligible Cardholder can enjoy 23% discount upon purchase of rice dumplings by using Eligible Card from Royal Pacific Hotel and its official eShop dining.royalpacific.com.hk/en/2026-rice-dumpling-bank ("Participating Merchant") during the Promotion Period:

Products	Thermal Bag	
	Original Price (HKD)	Special Price (HKD)
Five Cereal with Purple Rice Vegetarian Rice Dumpling	188	143
Red Bean Paste Glutinous Rice Dumpling	188	143

3. The Offer is available at the hotel and online.
4. Redemption at Pierside Bar & Restaurant, Upper Lobby, Towers Wing is available from 5 Jun to 19 Jun 2026 upon presentation of valid voucher, email or SMS with QR code (applicable to order via official eShop).
5. The Offer cannot be used in conjunction with other promotional offers.
6. The Bank and Royal Pacific Hotel reserve the right to amend these Terms and Conditions or to cancel or amend the Offer at any time without prior notice.

7. In case of any disputes, the decision of the Bank and Royal Pacific Hotel shall be final and conclusive.

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

1. The promotion period for this Offer is from 18 May to 19 Jun 2026 (both dates inclusive) ("Promotion Period").
2. The Offer is only applicable at Tai Hing official eShop www.fanfanslife.com/bds002_c/rice-dumpling-voucher.html ("Participant Merchant").
3. Eligible Cardholder can enjoy 20% discount upon purchase of rice dumpling vouchers by using Eligible Card to 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	DS20
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	DS20
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	DS20

4. Eligible Cardholder must enter the above Promo Code at e-Shop when purchase online to enjoy the Offer.
5. 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.
6. Cardholder shall present the order details to the staff at the designated store upon picking up the vouchers.
7. Gift voucher can be redeemed between 27 May and 17 Jun 2026. Presentation of original QR code on gift voucher is required at redemption of rice dumplings. Screenshots will not be accepted.
8. Redemption of rice dumplings are available at full chain 48 Tai Hing stores in Hong Kong (except the Airport and SkyCity Stores) from 27 May to 14 Jun 2026 or at 19 designated stores (including East Point City, TKO Plaza Grand Waterfront Plaza, Grand Plaza, MOKO, Tuen Mun Trend Plaza, Sai Ching Street in Yuen Long, Shatin Plaza, Jubilee Street in Central, Fit Fort, SOHO east, Amoy Plaza, Ma On Shan Plaza, Domain, Smithfield Road in Kennedy Town, Landmark North, YOHO MALL, Citywalk and +WOO) from 15 to 17 Jun 2026.

9. The Offer cannot be used in conjunction with coupons, cash vouchers and other promotions.
10. All discount coupons and cash vouchers are not applicable for online ordering.
11. 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.
12. 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.