

General Terms and Conditions of "eStamp Feast" Promotion ("Promotion"):

1. The promotion period of this Promotion is from 1 Oct 2025 to 30 Nov 2025 (both dates inclusive) ("Promotion Period") and divided into the following 2 phases:
 - i. "Phase 1": 1 Oct to 31 Oct 2025 (both dates inclusive)
 - ii. "Phase 2": 1 Nov to 30 Nov 2025 (both dates inclusive)Spending will be calculated based on relevant transaction dates as recorded by the Dah Sing Bank, Limited ("Bank").
2. **This Promotion only applies to customers whom (i) are holding a Principal Card of the credit card (including UnionPay Dual Currency Credit Card) or Co-brand Card ("Eligible Card") issued by the Bank and (ii) have activated valid Dah Sing Mobile Banking / e-Banking accounts (each an "Eligible Cardholder").** The Supplementary Card of the Eligible Cardholder, the Bank's 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.
3. Eligible Cardholder is required to fulfil the requirement(s) for the "**Spending Offer**" (as detailed in the "**Spending Offer**" section below) to receive eStamp within the Promotion Period. If an Eligible Cardholder successfully accumulates 6 eStamps in a Phase, he/she can get a HKD40 Merchant e-Coupon ("Reward"). The maximum number of eStamps that can be entitled by an Eligible Cardholder per Phase is **6**.
4. The eStamp and / or Reward notifications (if applicable) will be sent within the specific period of time (as set out in clause 3 of the "**Spending Offer**" section below) via email to the valid email address of the Eligible Cardholder (having fulfilled all the relevant requirements) according to the Bank's record and / or message sent to the Dah Sing Mobile Banking / e-Banking inbox (if applicable).
5. Eligible Cardholder is required to log in Dah Sing Mobile Banking and select "Rewards" or click the gift icon at the top right corner on homepage to enter "My Rewards" and click "eStamp Card" of "eStamp Feast" Promotion to check the collected eStamp(s) or click "Reward" to enquire the redeemed Reward(s) (if applicable).
6. All Eligible Card(s) under the same Eligible Cardholder is entitled to a maximum of 1 eStamp per day (subject to clause 11 below) within the Promotion Period and a maximum of one Reward (total value: HKD40) per Phase; and a maximum of 12 eStamps for a maximum of two Rewards (total value: HKD80) during the entire Promotion Period.
7. The Reward quota is 1,500 pcs of each Phase and in total 3,000 pcs during entire Promotion Period and on a first-come-first-served basis, while quotas last. Once the quota is full, no eStamp and / or Reward will be distributed by the Bank.
8. The eStamp(s) will become invalid upon redemption automatically. Any eStamp not redeemed for a Reward within a Phase or if the Reward quota is full during the Phase, all the non-redeemed eStamp(s) will be forfeited.
9. All the eStamps are calculated by each Phase separately and cannot be combined across Phases for Reward redemption.
10. Eligible Cardholder is required to (i) holding hold valid Eligible Card(s) in the Bank and Mobile Banking / e-Banking account of the Bank and (ii) maintain credit card account(s) in good credit standing when

the relevant eStamp(s) and / or Reward(s) is / are to be offered by the Bank. Otherwise, no eStamp and / or Reward will be granted. The Bank reserves the right to cancel Eligible Cardholders' entitlement to the relevant eStamp(s) and / or Reward(s) without prior notice.

11. The Bank will base on the spending records (including without limitation the date and time of spending) of the Eligible Cardholders to determine the eligibility of Eligible Cardholders in fulfilling the eStamp and / or Reward requirement per day (i.e. 12:00 am to 23:59 pm, subject to final determination by the Promotion eStamp system of the Bank). If the Eligible Cardholders' transactions record(s) is / are different from the Bank's records, the Bank's records shall prevail and the decision of the Bank regarding the eligibility of the Cardholders shall be final and conclusive.
12. Eligible Cardholder who receives the Reward is required to present the QR code of the Reward which is displayed on "eStamp Card" - "Reward" on Dah Sing Mobile Banking for a single purchase at the merchant's store applicable to such Reward, and need to settle payment by using the Eligible Card **on or before 30 Nov 2025 (this date inclusive)**. **The expired and non-used Reward will be forfeited and will not be re-issued** (please refer to clause 5 above to check how to enquire eStamps card). Each Reward can be used once only and at maximum 1 e-Coupon can be used in each transaction. The Bank is not the supplier of any Reward and shall not be responsible for any matters in relation to the Reward and relevant service / product(s) offered. The Bank makes no representation or guarantee as to the quality in respect of such Reward and relevant service / product(s) offered. Any enquiry or complaint in relation to the Reward and relevant service / product(s) offered shall be directed to the relevant merchant(s). The Rewards are subject to the terms and conditions, details please [click here](#).
13. The eStamp and / or Rewards cannot be exchanged for cash, bonus points, other products, services or discounts. The Rewards are not refundable and not transferable to other account or cannot be exchanged for other products, 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).
14. Each eStamp and / or Reward notification will be sent once only. If an Eligible Cardholder fails to receive relevant eStamp and / or Reward Email and / or Mobile Banking / e-Banking Inbox Message (if applicable) under any circumstances (including but not limited to any loss, email box is full and email has filtered to junk mail), the Bank will not re-issue the relevant eStamp / Reward. Eligible Cardholder is solely responsible for the safe-keeping of the relevant eStamp and / or Reward.
15. Eligible Cardholder is required to keep the relevant original sales slip(s) (if applicable) for Eligible Spending (as defined in clause 1 of the "**Spending Offer**" section below). In case of any disputes, the Bank reserves the right to require the Eligible Cardholder to submit the original sales slip(s) or other relevant document(s) for verification purpose. Submitted documents (whether original or copy) will not be returned. The decision of the Bank regarding the eligibility of relevant transactions shall be final and conclusive.
16. The entitlement of blasting eStamp and Rewards shall be terminated immediately in the event that the relevant Designated Participating Merchants (as defined in clause 1 of the "**Spending Offer**" section below) / merchant applicable to the Reward ceases business.

17. The Bank reserves and the right to amend these Terms and Conditions or cancel or amend the Rewards at any time without prior notice. Should any disputes arise, the decision of the Bank shall be final and conclusive.
18. All photos and information that relate to the Reward are provided by the Participating Merchant and are for reference only.
19. In case of any fraud / abuse / reversal / cancellation of transactions in respect of which the relevant Reward under this Promotion is awarded, the Bank reserves the right to debit the equivalent value of such Reward from the Eligible Cardholder's credit card account without prior notice.
20. 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.
21. In the event of any discrepancy between the Chinese version and English version of these Terms and Conditions, the English version shall prevail.

"Spending Offer":

1. Eligible Cardholder is required to make single net spending of HKD200 or above at the designated Supermarkets, Department Stores and / or Convenience Stores ("Designated Participating Merchants") (as defined in clause 2 below) as "Eligible Supermarket Spending" / "Department Store Spending" and / or "Eligible Convenience Store Spending" (collectively, the "Eligible Spending") by using Eligible Card during the Promotion Period to receive 1 eStamp. Ineligible spending includes but is not limited to any spending made in food hall / supermarket / department store / consignment counters, designated mobile transactions (including but not limited to AlipayHK, WeChat Pay HK, PayMe, TNG, Tap & Go, UnionPay App and Smart Octopus etc.), Paypal, mail / fax / telephone orders, unposted / cancelled / refunded / unauthorized / charge back transactions and any other transaction as designated by the Bank from time to time. The Bank reserves the right to amend and expand excluded categories of Eligible Spending at any time without prior notice.
2. Designated Participating Merchants include:
 - AEON
 - APITA, UNY
 - HKTVmall
 - PARKnSHOP, FUSION, TASTE, INTERNATIONAL, GOURMET, GREAT FOOD HALL, food le parc
 - Wellcome, Market Place, Market Place by Jasons, 3hreeSixty, yuu online shop
 - YATA
 - city'super, LOG-ON
 - U select

- 759 store
 - Citistore
 - Lane Crawford
 - MUJI
 - Marks & Spencer
 - SOGO
 - Wing On Department Stores
 - 7-Eleven
 - Circle K
3. The eStamp notification will be sent (**within 1 hour** from the time of the Eligible Spending is successfully made) via email to the valid email address according to the Bank's records and / or via message to the Dah Sing Mobile Banking / e-Banking inbox (if applicable) of the relevant Eligible Cardholder. The records of eStamp / Reward (if applicable) will be reflected to the relevant Eligible Cardholder's "eStamp Card" **after 2 working days from the time of Eligible Spending is successfully made.**
 4. **The Promotion eStamp system maintenance is scheduled on every Sunday 12:00 am to 06:00 am during the Promotion Period, please refer to the Bank's webpage for special maintenance schedule. The Eligible Spending made by Eligible Cardholder during the system maintenance period will not be eligible for the eStamp and / or Reward.**
 5. The Bank will determine the eligibility of Eligible Spending based on the merchant code, transaction category and / or type of currency as defined from time to time by the Bank or card associations (i.e. VISA International, MasterCard Asia / Pacific (Hong Kong) Limited, UnionPay International). Eligible Spending shall be determined at the sole and absolute discretion of the Bank. The Bank shall not be liable to determine the eligibility of any transactions before they are made by the Eligible Cardholders. If any transaction is identified as Eligible Supermarkets Spending, Eligible Department Stores Spending and / or Eligible Convenience Stores Spending, such transaction will be eligible for cash rebate once only.
 6. **Spending made by Supplementary Cards is not eligible for this Promotion.**

To borrow or not to borrow? Borrow only if you can repay!

This service(s) / product(s) mentioned herein is / are not targeted at customers in the EU.