

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

1. The promotion period of this Promotion is from 21 Sep 2026 to 30 Nov 2026 (both dates inclusive) ("Promotion Period") and divided into the following 2 phases (each a Phase, and collectively, the "Phases"):
 - i. "Phase 1": 21 Sep – 31 Oct 2026 (both dates inclusive)
 - ii. "Phase 2": 1 Nov – 30 Nov 2026 (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 (including UnionPay Dual Currency Credit Card) or Co-brand Card ("Eligible Card") issued by the Bank and (ii) have activated and hold a valid Dah Sing Mobile Banking / e-Banking account (each an "Eligible Cardholder").** An Eligible Cardholder's Supplementary 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 for this Promotion.
3. The Eligible Cardholder is required to fulfil the requirement(s) for the "**Spending Offer**" (as detailed in the "**Spending Offer**" section below) to receive eStamps 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 an Eligible Cardholder is entitled to per Phase is **6**.
4. Except for the designated periods set out in Clause 6 of the "Spending Offer" section below, if an Eligible Cardholder fulfils all the relevant requirements according to the Bank's records, the Bank will issue the eStamp and / or Reward notification to the Eligible Cardholder's registered email address and / or Dah Sing Mobile Banking / e-Banking inbox (if applicable).
5. The Eligible Cardholder is required to log into their Dah Sing Mobile Banking and select "Rewards" or click the gift icon at the top right corner of the homepage to enter "My Rewards" and click "eStamp Card" of "eStamp Feast" Promotion to check their collected eStamp(s) or click on the "Reward" section to check their 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 (please refer to clause 11 as below Terms and Conditions) within the Promotion Period and a maximum of 6 eStamps for 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 for each Phase is 1,815 pcs and a total of 3,630 pcs during the entire Promotion Period. The Reward is distributed on a first-come-first-served basis, while quotas last. Once the quota is full in each Phase, no eStamp and / or Reward will be distributed by the Bank. If the quota of the Phase is full, the Bank will be announced in the webpage of the Promotion.
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. The Eligible Cardholder is required to (i) hold a 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 determine the Eligible Cardholder's eligibility for the eStamps and / or Rewards based on his / her daily spending records (including without limitation the date and time of spending) per day (per day means 12:00 am to 11:59 pm but the exact time is subject to final determination by the eStamp promotion system of the Bank). If the Eligible Cardholders' transaction record(s) is / are different from the Bank's records, the Bank's records shall prevail and the decision of the Bank regarding the Eligible Cardholder's eligibility for the eStamps and / or Rewards 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 the "eStamp Card" - "Reward" section on the Dah Sing Mobile Banking and make a single purchase using an Eligible Card to settle payment at the merchant's store applicable to such Reward **on or before 14 Dec 2026 (this date inclusive).** **The expired and non-used Rewards will be forfeited and will not be re-issued** (please refer to clause 5 above on how to check the status of the eStamp card). Each Reward can be used once only and at maximum one 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 accounts 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) of the Bank.
14. Each eStamp and / or Reward notification will be sent once only. If an Eligible Cardholder fails to receive the 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 or full email box and / or if the message is filtered to junk mail), the Bank will not re-issue the relevant eStamp / Reward. The Eligible Cardholder is solely responsible for the safe-keeping of the relevant eStamp and / or Reward.
15. The 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 Eligible Customer's eligibility for any relevant transactions under this Promotion shall be final and conclusive.

16. The Eligible Cardholder's entitlement to the eStamps and / or Rewards shall be terminated immediately in the event that the relevant Designated Participating Merchant (as defined in clause 1 of the **"Spending Offer"** section below) / merchant applicable to the Reward ceases operations.
17. The Bank reserves 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. 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.
22. 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).
23. 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. During the Promotion Period, Eligible Cardholders can earn 1 eStamp for each single net spending of HKD80 or above at the designated Supermarkets, Department Stores and / or Convenience Stores ("Designated Participating Merchants") (as defined in clause 2 below) by using Eligible Card during the Promotion Period to receive 1 eStamp by using an Eligible Card.
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. **"Eligible Transactions" refers to Hong Kong Dollar's Eligible Retail Spending made at Designated Participating Merchants in Hong Kong by using the Eligible Card.** Ineligible transactions include (but not limited to) online transactions and / or retail or online transactions made via AlipayHK and / or WeChat Pay HK and / or PayMe and other spending transactions including but not limited to dining transactions made in food hall / supermarket / department store / consignment counters.
4. Eligible Transactions do not apply to other types of transactions including but not limited to designated mobile transactions (including but not limited to TNG, Tap & Go, UnionPay App and Smart Octopus etc.), Paypal, mail / fax / telephone orders, unposted / cancelled / refunded / unauthorized / charge back. The Bank reserves the right to amend and expand excluded categories of Eligible Spending at any time without prior notice.
5. The eStamp(s) or Reward(s) notification will be sent 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 **within 1 hour** from the time the Eligible Spending is successfully made. The records of eStamp / Reward (if applicable) will be reflected in the relevant Eligible Cardholder's "eStamp Card" **after 2 working days from the date the Eligible Spending is successfully made.**
6. **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 the 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.**
7. The Bank will determine the eligibility of the 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 responsible for confirming the eligibility of any transactions before they are made by the Eligible Cardholders.
8. **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.