

Terms and Conditions of "Fabulous Autumn Rewards" Promotion ("Promotion"):

1. Unless otherwise specified, this Promotion only applies to the cardholders ("**Eligible Cardholders**") holding a Principal Card or Supplementary Card of a credit card (including but not limited to UnionPay Dual Currency Credit Card) or Co-brand Card ("**Eligible Card**") issued by Dah Sing Bank, Limited ("**Bank**"). **Dah Sing VIP Banking Visa Infinite Card, Dah Sing Private Banking Visa Infinite Credit Card, Dah Sing Visa Infinite Credit Card (collectively "Dah Sing Visa Infinite Card")**, the Bank's Debit 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.
2. **Unless otherwise specified, Eligible Cardholders cannot simultaneously enjoy this Promotion and the rewards of the other Dah Sing Credit Card Spending Promotion(s) (if applicable), including but not limited to "Selected Cardholders Privilege – Fabulous Autumn Rewards" Spending Promotions (if applicable).** If an Eligible Cardholder successfully registers for this Promotion and the "Selected Cardholders Privilege – Fabulous Autumn Rewards" Spending Promotions at the same time, the eligible spending made by the Principal Card(s) and Supplementary Card(s) of the Eligible Card(s) under the name of the same Eligible Cardholder will not be applicable to this Promotion (i.e., the Eligible Cardholder will only be entitled to the offer / reward under the "Selected Cardholders Privilege – Fabulous Autumn Rewards" Spending Promotions).
3. The promotion period of this Promotion is from 7 Oct 2026 to 30 Nov 2026 (both dates inclusive) ("**Promotion Period**") and is divided into 2 phases as stated below (each a "**Phase**"). Spending is calculated based on relevant transaction dates as recorded by the Bank:
 - i. "**Phase 1**": 7 Oct 2026 to 31 Oct 2026 (both dates inclusive)
 - ii. "**Phase 2**": 1 Nov 2026 to 30 Nov 2026 (both dates inclusive)
4. The registration period of this Promotion is from 7 Oct 2026 to 30 Nov 2026 (both dates inclusive) ("**Registration Period**") and is divided into 2 phases, which are the same as the 2 Phases of the Promotion Period as stated in Clause 3 above.
5. An Eligible Cardholder is **entitled to enjoy this Promotion upon successful registration for this Promotion with his / her Eligible Card via Dah Sing Mobile App or the designated webpage** (dahsing.com/card/fam/en) **during the Registration Period of the corresponding Phase ("Successful Registration")**. An Eligible Cardholder who successfully registers in Phase 1 will be entitled to enjoy this Promotion during Phase 1 and Phase 2. If an Eligible Cardholder only successfully registers in Phase 2, the Eligible Cardholder will be entitled to enjoy this Promotion in Phase 2 only. **This Promotion is limited to the first 8,000 successfully registered Eligible Cardholders.** Registration quota applies and this Promotion is on a first-come-first-served basis. The registration dates and times are based on records of the Bank. Eligible Cardholder should mark down the "Registration Reference Number" as assigned upon his / her Successful Registration for verification purpose. Registration through the designated registration channels will be suspended once the quota is full without prior notice.
6. Eligible Cardholders holding more than one Eligible Card are entitled to register for this Promotion once only. If so, he / she is only required and allowed to register once with the Principal Card of any one of his / her Eligible Card. **Registration by any Supplementary Card of an Eligible Card is not**

acceptable for this Promotion. The Bank will not issue any notification if an Eligible Cardholder fails to register successfully due to provision of incorrect or incomplete information (if applicable).

7. **"Eligible Local Dining Transactions" refers to Eligible Retail / Online Spending** (as defined in Clause 11 below) **transactions successfully made at restaurants located in Hong Kong using the Eligible Card.** Ineligible transactions include (but are not limited to) retail or online transactions made via AlipayHK and / or WeChat Pay HK and / or PayMe, and dining transactions made at private functions / parties / private room events / private kitchen / banquets / food and beverage outlets in food courts / supermarkets / department stores / associations / clubhouses.
8. **"Eligible Online Transactions" refers to local or overseas online transactions successfully made using the Eligible Card.** Ineligible transactions include (but are not limited to) online spending transactions made at restaurants located in Hong Kong, retail or online transactions made via AlipayHK and / or WeChat Pay HK and / or PayMe.
9. **"Eligible Travel Transactions" refers to Eligible Retail / Online Spending** (as defined in Clause 11 below) **transactions successfully made at airlines, hotel accommodation and / or local travel agencies in Hong Kong using the Eligible Card.** Ineligible transactions include (but are not limited to) retail or online transactions made via AlipayHK and / or WeChat Pay HK and / or PayMe, and dining, private functions, banquets transactions made at hotels.
10. **"Eligible Overseas / Cross-border Transactions" refers to Eligible Retail / Online Spending (as defined in Clause 11 below) transactions successfully made overseas / cross-border using the Eligible Card in a currency other than Hong Kong Dollars.** Ineligible transactions include (but are not limited to) retail / online transactions settled in Hong Kong Dollars, and retail / online transactions made via AlipayHK and / or WeChat Pay HK and / or PayMe.
11. **"Eligible Retail Spending" refers to local or overseas retail transactions conducted using the Eligible Card. All Eligible Retail Spending and Eligible Online Transactions (collectively, "Eligible Retail / Online Spending")** must be completed within the Promotion Period, and posted to the relevant Eligible Card account within 14 days after the Promotion Period. Ineligible transactions include but are not limited to mobile transfers and add-value transactions (including but not limited to PayMe, TNG and Tap & Go), WeChat Pay HK, AlipayHK, online bill payment, cash advances, Autopay, recurring billing transactions (e.g. Octopus Automatic Add Value Service, Autotoll Automatic Top-up Service, etc.), "Happy Installment" plan amount, Cash-In Plan, Branch Cash-In Plan, Stocks Investment Savings Plan, Balance Transfer Amount, "PayEasy" Service amount, tax payments amount, "JET payment" amount, monthly repayments of Interest-free Installment Plan, Repayment of Merchant Instalment Purchase Plan, gift redemption fee, cheque payments, transactions at financial / non-financial institutions or security brokers / dealers (including but not limited to purchases of products or services such as foreign currency, money orders, travellers' cheques, securities, stocks, bonds, commodities or mutual fund, money deposits and money transfers), bank handling fees (including but not limited to annual fees, financial charges, late fees and cash advance handling fees), casino transactions, unposted / cancelled / refunded and any unauthorised transactions. The Bank reserves the right of final decision on the eligibility of any transaction. **Eligible Retail / Online Spending conducted using the Principal Card(s) and Supplementary Card(s) of the Eligible Card(s) under the name of the same Eligible Cardholder will be combined into Eligible Cardholder's Principal Card account.**

12. Successfully registered Eligible Cardholders who, in each Phase **starting from the Phase of Successful Registration** and (i) make a single Eligible Retail / Online Spending with transaction amount of HKD300 or above (or its equivalent) ("**Eligible Single Retail / Online Spending Transaction**") and (ii) accumulate a total spending of **HKD6,000 or above** (or its equivalent) from such Eligible Single / Online Spending Transactions in that Phase ("**Eligible Retail / Online Spending Requirement**") using his / her Eligible Card (including the Principal Card and Supplementary Card(s) (if any) under his / her name) can enjoy the corresponding Cash Rebate during the corresponding Phase for each Eligible Single Retail / Online Spending Transaction under the relevant "**Eligible Designated Spending Category**" as stated below :

Eligible Designated Spending Category	Cash Rebate	Maximum Cash Rebate per Eligible Cardholder per Phase	Maximum Cash Rebate per Eligible Cardholder during the Promotion Period
Eligible Local Dining Transactions	5%	HKD300	HKD600
Eligible Online / Travel / Overseas / Cross-border Transactions	3%		

Each Eligible Cardholder (including all Principal Card and Supplementary Card(s) (if any) of an Eligible Card under his / her name) can enjoy a maximum of HKD300 Cash Rebate per Phase during the Promotion Period, and a maximum of HKD600 Cash Rebate during the entire Promotion Period.

Example 1 (for illustration purpose only)

In the case of an Eligible Cardholder who successfully registers for this Promotion on 7 Oct 2026 (i.e. Phase 1) and accumulates the Eligible Retail / Online Spending Requirement using his / her Eligible Card, the details of his / her entitlement under this Promotion are as follows:

Phase	Eligible Designated Spending Category	Accumulated Eligible Single Retail / Online Spending Transactions Amount	Cash Rebate	Total Cash Rebate entitled in relevant Phase	Total Cash Rebate entitled during the entire Promotion Period
Phase 1: 7 to 31 Oct 2026	Eligible Local Dining Transactions	HKD5,000	HKD250 (HKD5,000 x 5%)	HKD300 (Reached the maximum Cash Rebate cap per Phase)	HKD600
	Eligible Online Transactions	HKD3,000	HKD90 (HKD3,000 x 3%)		
	Other Eligible Retail Spending	HKD1,000	N/A ⁱ		
	Total Eligible Retail / Online Spending	HKD9,000			
Phase 2:	Eligible Local Dining Transactions	HKD4,000	HKD200 (HKD4,000 x 5%)	HKD300 (Reached	

1 to 30 Nov 2026	Eligible Travel Transactions	HKD5,000	HKD150 (HKD5,000 x 3%)	the maximum Cash Rebate cap per Phase)	
	Total Eligible Retail / Online Spending	HKD9,000			

ⁱ Transactions not falling under the Eligible Designated Spending Category cannot be eligible for Cash Rebate.

Example 2 (for illustration purpose only)

In the case of an Eligible Cardholder who successfully registers for this Promotion on 10 Nov 2026 (i.e. Phase 2) and accumulates the Eligible Retail / Online Spending Requirement using his / her Eligible Card, the details of his / her entitlement under this Promotion are as follows:

Phase	Eligible Designated Spending Category	Accumulated Eligible Single Retail / Online Spending Transactions Amount	Cash Rebate	Total Cash Rebate entitled in relevant Phase	Total Cash Rebate entitled during the Promotion Period
Phase 1: 7 to 31 Oct 2026	Eligible Travel Transactions	HKD6,000	N/A ⁱⁱ	N/A ⁱⁱ	
	Total Eligible Retail / Online Spending	HKD6,000			
Phase 2: 1 to 30 Nov 2026	Eligible Overseas / Cross-border Transactions	HKD400	N/A ⁱⁱⁱ	N/A ⁱⁱⁱ	N/A
	Other Eligible Retail Spending	HKD4,200	N/A ⁱⁱⁱ		
	Total Eligible Retail / Online Spending	HKD4,600 ⁱⁱⁱ			

ⁱⁱ Since the Eligible Cardholder registered for this Promotion on 10 Nov 2026 (i.e. during Phase 2), he / she will only be entitled to enjoy this Promotion in Phase 2.

ⁱⁱⁱ No Cash Rebate is granted as the Eligible Retail / Online Spending Requirement has not been fulfilled.

13. The Cash Rebate will be credited to the Principal Eligible Card account with the latest Eligible Retail / Online Spending record during the Promotion Period of the Eligible Cardholder who has registered for the Promotion and fulfilled the relevant spending requirement in the form of Dah Sing Credit Card free spending credit on or before 31 Mar 2027. The Cash Rebate will be used for settlement of new transaction(s) and will be shown on the account monthly statement of the Eligible Card following the

month in which the Cash Rebate is credited. Any decimal place of the Cash Rebate amount will be rounded up to the nearest integer.

14. The Bank will determine the eligibility of the Eligible Retail / Online Spending and whether the Eligible Cardholder has fulfilled the Eligible Retail / Online Spending Requirement based on the merchant code, transaction category and / or type of currency as defined from time to time by the Bank and / or card associations (i.e. Visa International, Mastercard Asia / Pacific (Hong Kong) Limited and / or UnionPay International). The Bank has absolute discretion and right of final decision on all definitions under these Terms and Conditions. The Bank shall not be responsible for determining the eligibility of any transaction before it has been made by the Eligible Cardholders. Unless otherwise specified, if any transaction is identified simultaneously as an Eligible Local Dining Transaction and / or Eligible Online Transaction and / or Eligible Travel Transaction and / or Eligible Overseas / Cross-border Transaction, such transaction will be used for calculation of the Cash Rebate (at the higher cash rebate rate) once only.
15. Foreign currency transactions shall be automatically converted into Hong Kong Dollar at the exchange rates determined by the relevant card associations on the date that the relevant transaction is settled with the Bank for calculating the Eligible Retail / Online Spending (if applicable). For details of service charges related to foreign currency transactions, please refer to the "List of Service Charges for Dah Sing Credit Card / Private Label Card" issued by the Bank.
16. Any Eligible Retail / Online Spending made with the Bank's UnionPay Dual Currency Credit Card RMB account will be converted to Hong Kong Dollar at the conversion rate of 1:1.2 of the relevant total Eligible Retail / Online Spending amount and combined with the Hong Kong Dollar account for calculation.
17. The offer(s) under this Promotion cannot be exchanged for cash, bonus points or other products, services or discounts. The offer(s) under these Terms and Conditions are not refundable nor transferable to third parties or other accounts, and cannot be exchanged for any other gift.
18. The Bank will use the Bank's transaction record to determine an Eligible Cardholder's eligibility for the Cash Rebate. The relevant Eligible Card should be maintained as valid and in good credit standing during the entire Promotion Period and when the Cash Rebate is to be credited. The relevant Eligible Retail / Online Spending Transaction(s) must have been posted to the Eligible Cardholder's Eligible Card account for the Eligible Cardholder to receive the relevant Cash Rebate.
19. Each Eligible Cardholder is required to keep the relevant record(s) of Eligible Retail / Online Spending Transaction(s) made during the Promotion Period. In case of any dispute, the Bank reserves the right to require the relevant Eligible Cardholder to submit the record(s) or other relevant document(s) for verification purpose. Submitted transaction records and documents (whether original or copy) will not be returned.
20. In case of any fraud, abuse, reversal, cancellation of transactions or refund in respect of which the relevant Cash Rebate under this Promotion is awarded, the Bank reserves the right to debit the equivalent value of the relevant Cash Rebate from the relevant Eligible Cardholder's account without prior notice.

21. The Bank reserves the right to amend these Terms and Conditions or cancel, suspend or amend the Promotion at any time without prior notice. Should any dispute arise, the decision of the Bank shall be final and conclusive.
22. These Terms and Conditions shall form part of any 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 aforementioned agreements, these Terms and Conditions shall prevail.
23. These Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong Special Administrative Region ("**Hong Kong**"). Any dispute arising under these Terms and Conditions shall be subject to the non-exclusive jurisdiction of the courts of Hong Kong.
24. 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).
25. In the event of any discrepancy between the Chinese version and English version of these Terms and Conditions, the English version shall prevail.

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.