

Terms and Conditions of "Visa Card Exclusive – Summer Fly & Dine" Promotion ("Promotion"):

1. Unless otherwise specified, this Promotion only applies to cardholders ("Eligible Cardholders") holding a Principal Card or Supplementary Card of a Visa 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") and Dah Sing British Airways Platinum 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 Visa Cardholders Privilege – Summer Fly & Dine" Spending Promotions (if applicable).** If Eligible Cardholder successfully registers this Promotion and the "Selected Visa Cardholders Privilege – Summer Fly & Dine" 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.
3. The promotion period of this Promotion is from 1 Jun 2026 to 31 Jul 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": 1 Jun 2026 to 30 Jun 2026 (both dates inclusive)
 - ii. "Phase 2": 1 Jul 2026 to 31 Jul 2026 (both dates inclusive)
4. The registration period of this Promotion is from 1 Jun 2026 to 31 Jul 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. To be entitled to this Promotion, each Eligible Cardholder is required to successfully register for this Promotion via Dah Sing Bank WhatsApp Business Official Account 2808 5533 registration link / QR code ("Registration Channel") shown on the Bank's marketing communication of this Promotion with his / her valid mobile number recorded at the Bank within the Promotion Period ("Successful Registration"). **This Promotion is only applicable to the first 5,000 successfully registered Eligible Cardholders.** Registration quota is limited and is on a first-come-first-served basis. Registration through the Registration Channel will be suspended once the quota is full. The registration dates and time and whether the registration is successful or not are based on the record of the Bank. Registration cannot be changed or cancelled once confirmed by the Bank. Please keep record of the "Registration Reference Number" as assigned for verification purpose. The Bank will not issue any notification if an Eligible Cardholder fails to register successfully due to provision of incorrect or incomplete information during the registration (if applicable). For any duplicate registrations, the earliest record received from Eligible Cardholders by the Bank during the Promotion Period shall prevail. Other registration will be treated as invalid.
6. **"Eligible Local Dining Transactions" refers to Eligible Retail / Online Spending** (as defined in Clause 10 below) **transactions successfully made at local restaurants in Hong Kong by 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.

7. **"Eligible Online Foreign Currency Transactions" refers to non-Hong Kong Dollar's Eligible Online Spending transactions successfully made by using the Eligible Card.** Ineligible transactions include (but are not limited to) online transactions settled in Hong Kong Dollars, and / or made via AlipayHK and / or WeChat Pay HK and / or PayMe.
8. **"Eligible Overseas / Cross-border Transactions" refers to non-Hong Kong Dollar's Eligible Retail / Online Spending transactions successfully made overseas / cross-border by using the Eligible Card.** 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.
9. **"Eligible Retail Spending" refers to the single net spending of HKD300 or above (or its equivalent) made in local or overseas retail transactions conducted by using the Eligible Card; and "Eligible Online Spending" refers to the single net spending of HKD300 or above (or its equivalent) for online Eligible Retail Spending conducted by using the Eligible Card (collectively, "Eligible Retail / Online Spending").** 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, 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 to final decision on the eligibility of any transaction. **Eligible Retail / Online Spending of 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.**
10. Successfully registered Eligible Cardholder who, in each Phase **starting from the Phase of Successful Registration**, makes the accumulated spending of such Eligible Retail / Online Spending Transaction(s) reaching **HKD6,000 or above** (or its equivalent) in that Phase ("**Eligible Retail / Online Spending Requirement**") by 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 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 / Online Foreign Currency / Overseas / Cross-border Transactions	5%	HKD300	HKD600

Each Eligible Cardholder (including all Principal Card and Supplementary Card(s) (if any) of his/her 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 registered for this Promotion on 1 Jun 2026 (i.e. Phase 1) and made the accumulated Eligible Retail / Online Spending using his / her Eligible Card, the details of his/her entitlement under this Promotion are as follows:

Phase	Eligible Designated Spending Category	Accumulated Eligible 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: 1 to 30 Jun 2026	Eligible Local Dining Transactions	HKD3,000	HKD150 (HKD3,000 x 5%)	HKD300 (Reached the maximum Cash Rebate cap per Phase)	HKD600
	Eligible Online Foreign Currency Transactions	HKD3,000	HKD150 (HKD3,000 x 5%)		
	Other Eligible Retail / Online Hong Kong Dollar Spending	HKD1,000	N/A ⁱ		
	Total Eligible Retail / Online Spending	HKD7,000			
Phase 2: 1 to 31 Jul 2026	Eligible Local Dining Transactions	HKD4,000	HKD200 (HKD4,000 x 5%)	HKD300 (Reached the maximum Cash Rebate cap per Phase)	
	Eligible Online Foreign Currency Transactions	HKD5,000	HKD250 (HKD5,000 x 5%)		
	Total Eligible Retail / Online Spending	HKD9,000			

ⁱ Transactions not falling under the Eligible Designated Spending Category cannot be eligible to 5% Cash Rebate.

Example 2 (for illustration purpose only)

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

Phase	Eligible Designated Spending Category	Accumulated Eligible Retail / Online Spending Transactions Amount	Cash Rebate	Total Cash Rebate entitled in relevant Phase	Total Cash Rebate entitled during the Promotion Period
Phase 1: 1 to 30 Jun 2026	Eligible Online Foreign Currency Transactions	HKD6,000	N/A ⁱⁱ	N/A ⁱⁱ	N/A
	Total Eligible Retail / Online Spending	HKD6,000			
Phase 2: 1 to 31 Jul 2026	Eligible Overseas / Cross-border Transactions	HKD400	N/A ⁱⁱⁱ	N/A ⁱⁱⁱ	
	Other Eligible Retail / Online Hong Kong Dollar Spending	HKD4,200	N/A ⁱⁱⁱ		
	Total Eligible Retail / Online Spending	HKD4,600			

ⁱⁱ The Eligible Cardholder registered on 10 Jul 2026 (i.e. during Phase 2), and therefore he / she can only enjoy this Promotion in Phase 2.

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

11. 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 Eligible Retail / Online Spending Requirement in the form of Dah Sing Credit Card free spending credit on or before 30 Nov 2026. The Cash Rebate will be used for settlement of new transaction(s) and will be shown on the account statement of the following month for the relevant Eligible Card. Any decimal place of the Cash Rebate amount will be rounded up to the nearest integer.
12. 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 Visa 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 Foreign Currency Transaction and / or Eligible Overseas / Cross-border Transaction, such transaction will be used for calculation of the Cash Rebate once only.

13. Foreign currency transactions shall be automatically converted into Hong Kong Dollar at the exchange rates determined by the relevant card association 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.
14. The Cash Rebate under this Promotion cannot be exchanged for cash, bonus points or other products, services or discounts. The Cash Rebate under these Terms and Conditions is not refundable nor transferable to third parties or other accounts and cannot be exchanged for any other gift.
15. The Bank will use the Bank's transaction record to determine the eligibility of Eligible Cardholder for receiving the relevant 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 account for the Eligible Cardholder to receive the relevant Cash Rebate.
16. Each Eligible Cardholder is required to keep the relevant record(s) of Eligible Retail / Online Spending transaction(s). 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 purposes. Submitted transaction records and documents (whether original or copy) will not be returned.
17. 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.
18. The Bank reserves the right to amend these Terms and Conditions or cancel, suspend or amend this Promotion at any time without prior notice. Should any dispute arise, the decision of the Bank shall be final and conclusive.
19. 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.
20. 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.
21. 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).
22. 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.