

General Terms and Conditions for " Tributes to Parental Love Promotion" ("Promotion"):

1. The Promotion only applies to customers holding Principal Card or Supplementary Card of the credit card or Co-brand Card ("Eligible Card") issued by Dah Sing Bank, Limited ("Bank") ("Eligible Cardholders"). UnionPay Dual Currency Credit Card RMB account, Cash Card, Corporate Card, Purchasing Card, Business Card, Gift Card, Private Label Card, "Smart Choice" Balance Transfer Account and Cash Conversion Plan Account are not eligible.
2. Eligible Cardholder must settle full payment with Eligible Card in order to enjoy the offers (as defined below) (each "Offer", collectively "Offers").
3. The Eligible Cardholder must also be a program member of the respective participating merchants (each "Participating Merchant", collectively "Participating Merchants"), as the case may be. To register as a member, please refer to the Participating Merchants for details. The personal data of Eligible Cardholders may be collected by Participating Merchants; the use of such personal data shall be governed by the Personal Information Collection Statement issued by Participating Merchants. Please refer to the website of the Participating Merchants for details (if applicable).
4. Rewards / Prize / Offers cannot be exchanged for cash, bonus points, other products, services or discounts. The Rewards / Prize / Offers are not refundable and transferable to third parties or other accounts, or exchanged for any other gifts. The Offers cannot be used in conjunction with other promotional offers.
5. Rewards / Prize / Offers are available while stocks last. The Bank and the Participating Merchants reserve the right to offer any alternative products if the relevant Offers are out of stock or not otherwise available without prior notice. The price and types of the replacement Rewards / Prize / Offers may not be the same as the Rewards / Prize / Offers provided in this Promotion.
6. The use of Rewards / Prize / Offers is subject to the relevant terms and conditions. The cash coupon / gift coupon / other gifts / products / services are provided by Participating Merchants. The Bank is not the supplier of any cash coupon / gift coupon / other gifts / related products / services offered to cardholder and shall not be responsible for any matters in relation to the quality and availability of the cash coupon / gift coupon / other gifts / products / services offered. The Bank makes no representation or guarantee as to the quality in respect of such cash coupon / gift coupon / other gifts / related products / services supplied under this Promotion. Any enquiry, comment or complaint about such cash coupon / gift coupon / other gifts / related products / services should be directed to Participating Merchants.
7. The Rewards / Offers shall be terminated immediately in the event that the Participating Merchant ceases its business.
8. 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 governed by the relevant

terms and conditions issued by the Participating Merchants. For details, please contact the Participating Merchants.

9. The Bank and the Participating Merchants reserve the right to amend these Terms and Conditions or to cancel or amend this Promotion at any time without prior notice. In case of any disputes, the decision of the Bank and the Participating Merchants shall be final and conclusive.
10. 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.
11. 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 "OGAWA Offers" ("Offers"):

1. The promotion period of the Offers is from 13 Apr 2026 to 31 May 2026 (both dates inclusive) ("Promotion Period").
2. During the Promotion Period, Eligible Cardholder can enjoy below offers ("Offers") with Eligible Card upon purchase at OGAWA ("Participating Merchant"):

Offer 1: Up to 74% off Mother's Day sets and complimentary gifts upon purchase of selected items:

Selected items	Gifts
Mother's Day Set A	Purchase Mother's Day Set A at special price of HKD4,688. The set includes Omknee 3 & Estilo Prime X Neck & Back Seat Massager (original HKD12,960) Receive a complimentary turtle mini massager (worth HKD399) (random colour)
Mother's Day Line Friends Collection Set	Purchase Mother's Day Line Friends Collection Set at special price of HKD998. The set includes Neck & Shoulder Massager, Head Massager & Stream Eye Massager (original HKD3,869) Receive a complimentary turtle mini massager (worth HKD399) (random colour)
Mother's Day Set B	Purchase Mother's Day Set B at special price of HKD3,888. The set includes Omknee 3, Shoulder Knead & EM-X Eye Massage (original HKD13,040)

	Receive a complimentary Turtle Mini Massager (worth HKD399) (random colour)
Massage Chair	Receive a complimentary designated massage gift and a turtle mini massager (worth HKD399) (random colour) upon purchase of any massage chair

Offer 2: Up to 24-month interest-free installment

3. Offer 2 is not applicable to Mother's Day sets.
4. Offers are not applicable online.
5. Offers cannot be used in conjunction with other promotions.
6. Quota applies to the Offers on a first-come-first-served basis while stocks last.
7. For outlet address of Participating Merchant, please refer to the website of the Participating Merchant for details.
8. The Bank and OGAWA reserve the right to amend these Terms and Conditions or to cancel or amend the Offers at any time without prior notice.
9. In case of any disputes, the decision of the Bank and OGAWA shall be final and conclusive.

Terms and Conditions of "mtm labo Offers" ("Offers"):

1. The promotion period for the Offers is from 13 Apr to 21 Jun 2026 (both dates inclusive) ("Promotion Period").
2. In-store Offer 1: Eligible Cardholder can receive a complimentary made-to-measure skin analysis and a hero custom-blended hydrating mask 5g (worth HKD92) at mtm labo stores upon registration as a new member and presentation of Eligible Card during the Promotion Period. The made-to-measure skin analysis is only available at designated locations and requires prior reservation.
3. In-store Offer 2: Eligible Cardholder can enjoy 15% off regular-priced [custom-blended skincare] products and receive a HKD200 product voucher at mtm labo stores by using Eligible Card during the Promotion Period. The product voucher can be used upon next purchase of HKD1,000 with validity until 31 Jul 2026.
4. Online Offer: Eligible Cardholder can enjoy 15% off regular-priced [custom-blended skincare] products by entering promo code "DAHSING26M" at checkout at mtm labo website by using Eligible Card during the Promotion Period.
5. Offers are only applicable to new mtm labo customers only and cannot be used in conjunction with other privileges.
6. Offers are limited and available while stocks last.
7. Each Eligible Cardholder can enjoy each of the Offers once only during the Promotion Period.

8. For outlet address of Participating Merchant, please refer to the website of the Participating Merchant for details.
9. The Bank and MTM Lab Japan Ltd. reserve the right to amend these Terms and Conditions or to cancel or amend the Offers at any time without prior notice.
10. In case of any disputes, the decision of the Bank and MTM Lab Japan Ltd. shall be final and conclusive.

Terms and Conditions of "Wai Yuen Tong Offers" ("Offers"):

1. The Promotion Period is from 13 Apr to 21 Jun 2026 (both dates inclusive) ("Promotion Period").
2. Eligible Cardholder can enjoy below offers with Eligible Card from Wai Yuen Tong stores during the Promotion Period:

Offer 1: Enjoy a complimentary Wai Yuen Tong Elite membership upon any purchase

Offer 2: Up to 41% off purchase of the designated healthcare sets:

Products	Retail Price (HKD)	Special Price (HKD)
Dampness Removing & Body-Strengthening Set (Premium Ganoderma Eight Plus & Body Dampness 60 capsules / bottle each)	1,146 / set	668 / set
Dampness Removing & Lung-Strengthening Set (Wild Cordyceps Plus & Body Dampness 60 capsules / bottle each)	1,219 / set	788 / set
Comprehensive Liver-Protection Set (Wild Cordyceps Plus & Liver Guardian 60 capsules / bottle each)	1,095 / set	668 / set

3. The Offers are valid at Wai Yuen Tong outlets in Hong Kong only and is not applicable to any exhibition venues or Wai Yuen Tong e-shop.
4. Stock of each designated product is while supplies last, available on a first-come, first-served basis.
5. The Offers cannot be combined with membership privileges or other promotional offers.
6. The Offers have no cash value and cannot be redeemed for cash, other goods, services, or discounts, nor can they be transferred.
7. The Bank and Wai Yuen Tong reserve the right to amend these terms and conditions or to cancel or amend the Offer at any time without prior notice.
8. In case of any disputes, the decision of the Bank and Wai Yuen Tong shall be final and conclusive.

Terms and Conditions of "Gift Flowers Offer":

1. The Promotion Period is from 13 Apr to 6 May 2026 (both dates inclusive) ("Promotion Period").

2. Eligible Cardholder is required to input the designated Promo Code "DSBFLOWERS" during checkout at Gift Flowers website (giftflowers.com.hk/en/mothers-day-flowers) with Eligible Card during Promotion Period to enjoy 12% off.
3. The Offer is only applicable for Mother's Day set.
4. Each Eligible Cardholder can use the designated Promo Code once for each transaction.
5. The Offer is provided by Gift Flowers and please refer to Gift Flowers website for detailed terms and conditions.

Terms and Conditions of "Gift Hampers Offer":

1. The Promotion Period is from 13 Apr to 6 May 2026 (both dates inclusive) ("Promotion Period").
2. Eligible Cardholder is required to input the designated Promo Code "DSBHAMPERS" during checkout at Gift Hampers website (gifthampers.com.hk) with Eligible Card during Promotion Period to enjoy 15% off site-wide products.
3. Each Eligible Cardholder can use the designated Promo Code once for each transaction.
4. The Offer is provided by Gift Hampers and please refer to Gift Hampers website for detailed terms and conditions.

Terms and Conditions of "Gift Something Offer":

1. The Promotion Period is from 13 Apr to 21 Jun 2026 (both dates inclusive) ("Promotion Period").
2. Eligible Cardholder is required to input the designated Promo Code "DSBGIFTS" during checkout at Gift Something website (giftsomething.com) with Eligible Card during Promotion Period to enjoy 15% off site-wide products.
3. Each Eligible Cardholder can use the designated Promo Code once for each transaction.
4. The Offer is provided by Gift Something and please refer to Gift Something website for detailed terms and conditions.

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.