

General Terms and Conditions of "The Club Shopping Offer" ("Offer"):

1. The Offers are available from 16 Feb to 31 Mar 2026 (both dates inclusive) ("Promotion Period").
2. The Offers 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 Cardholder"). The Bank's UnionPay Dual Currency Credit 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.
3. During the Promotion Period, Eligible Cardholder can enjoy HKD150 instant discount upon single net spending of HKD3,500 (excluding delivery and shipping fee, any value deducted through any promotion offers or discounts, coupons or membership offers for The Club members, including the redemption by Clubpoints (via redemption of Clubpoint for Rewards or Spend Less with Clubpoints function) or discounted by any cash voucher, gift card, rebate, coupon and promotion code (other than the Designated Promo Code for the Offer) offered through The Club Online Platform, including but not limited to The Club Cash Voucher, The Club Shopping coupon and e-Voucher) ("Eligible Spending") at The Club's ("Participating Merchant") website (shop.theclub.com.hk) or mobile app by using Eligible Card and input Promo Code "DSB2026".
4. Eligible Cardholder must settle full payment with Eligible Card to enjoy the Offer.
5. The Offer is not applicable to payments via eWallet or third party mobile payment applications / platform, including but not limited to AlipayHK, PayMe, WeChat Pay HK, Apple Pay, Google Pay, Samsung Pay, etc.
6. **If the Promo Code is not used when placing the order, the discount will not be reissued by the Bank and Participating Merchant.**
7. Each Eligible Cardholder can enjoy the Offer once during the entire Promotion Period.
8. The Offer is limited to a quota of 650 on a first-come-first-served basis while quota last, and is subject to the Participating Merchant's record.
9. Eligible Cardholder must also be a member of the Participating Merchant. To register as a member, please refer to the Participating Merchant for details. The personal data of Eligible Cardholders may be collected by Participating Merchant and the use of such personal data shall be subject to the Personal Information Collection Statement issued by Participating Merchant. For details, please refer to the website of the Participating Merchant (if applicable).
10. The Offer cannot be exchanged for cash, bonus points, other products, services or discounts. The Offers are not refundable and transferable 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).
11. If Cardholder requests for a reversal, cancellation or refund (whether partial or in full) for any transaction to which the Offer has been applied and after such reversal, cancellation or refund (whether partial or in full), the final transaction amount is less than HKD3,500, the entitlement to the Instant Discount of HKD150 shall be forfeited, and in such event the Participating Merchant shall be entitled to first deduct the corresponding value (i.e. HKD150, being the Instant

Discount that was applied and to be forfeited) from the reversal, cancellation or refund to the Cardholder.

12. The Offer shall be terminated immediately in the event that the Participating Merchant ceases business.
13. All photos, product prices and product information that relate to the Offers are provided by the Participating Merchant and are for reference purposes only. The Bank makes no representations or guarantees as to the quality of the products or services provided by the Participating Merchant. The Offer is subject to the relevant terms and conditions issued by the Participating Merchant. For details, please contact the Participating Merchant.
14. The Offers are subject to availability. The price and Offers terms may be changed from time to time. The Bank and Participating Merchant reserve the right to amend these Terms and Conditions or cancel or amend the Offers at any time without prior notice. For details, please contact the Bank and the Participating Merchant. Should any disputes arise, the decision of the Bank and the Participating Merchant shall be final.
15. These Terms and Conditions shall form part of the 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.
16. In case of any fraud / abuse / reversal or cancellation of transactions in respect of which the Offers are awarded, the Bank reserves the right to debit the equivalent amount of the Offers from the Eligible Cardholder's account(s) without prior notice.
17. 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.
18. 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).
19. 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.