

**General Terms and Conditions of Privileged Online Shopping Offers:**

1. The Offer 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 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.
2. The Eligible Cardholder must settle full payment with Eligible Card to enjoy the Offer.
3. The Eligible Cardholder must also be a member of the Participating Merchant. 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 and the use of such personal data shall be subject to the Personal Information Collection Statement issued by Participating Merchants. For details, please refer to the website of the Participating Merchants (if applicable).
4. Unless otherwise specified, the Offer is available at all outlets, websites and/or mobile apps of the Participating Merchants (if applicable). In order to be eligible for the Offer, the Eligible Cardholder must enter a designated promo code / offer code / coupon code (if applicable) when making payment via the Participating Merchant's website or mobile app. The Bank or the Participating Merchants shall not be liable if the Eligible Cardholder fails to enter the designated promo code / offer code / coupon code and is unable to enjoy the Offer.
5. Foreign currency transactions shall be automatically converted into Hong Kong dollars on the date the relevant transaction is processed at a rate determined by the relevant card association (i.e. VISA International, MasterCard Asia / Pacific (Hong Kong) Limited, UnionPay International) (if applicable). For details of service charges relating to foreign currency transactions, please refer to "List of Service Charges for Dah Sing Credit Card / Private Label Card" issued by the Bank.
6. The Offer is only applicable to regular-priced items and is not applicable to fixed-priced, selected, discounted or promotional items (unless otherwise specified) (if applicable).
7. The Offer cannot be exchanged for cash, bonus points, other products, services or discounts. The Offer is 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).
8. The Offer shall be terminated immediately in the event that the Participating Merchant ceases business.
9. All photos, product prices and product information that relate to the Offer are provided by the Participating Merchants and are for reference purposes only. The Offer is subject to the relevant Terms and Conditions issued by the Participating Merchants. For details, please contact the Participating Merchants.
10. The use of cash coupons / gift coupons is subject to the relevant terms and conditions printed thereon. The Bank is not the supplier of any cash coupons / gift coupons / other gifts / products / food / services offered to the Eligible Cardholders and shall not be responsible for any matters in

relation to the quality and availability of cash coupons / gift coupons / other gifts / products / food / services. The Bank makes no representation or guarantee in respect of such cash coupons / gift coupons / other gifts / products / food / services supplied under the Offer. Any enquiry, comment or complaint about such cash coupons / gift coupons / other gifts / products / food / services should be directed to Participating Merchants.

11. The Offer is subject to availability. The price and Offer terms may be changed from time to time. The Bank and Participating Merchants reserve the right to amend these Terms and Conditions or cancel or amend the Offer at any time without prior notice. For details, please contact the Participating Merchants. Should any disputes arise, the decision of the Bank and the Participating Merchants shall be final.
12. Gifts are available while stock lasts. Participating Merchants reserve the right to offer any alternative products if the relevant product is out of stock or otherwise not available without prior notice (if applicable).
13. 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.
14. In case of any fraud / abuse / reversal or cancellation of transactions in respect of which the Offer is awarded, the Bank reserves the right to debit the equivalent amount of the Offer from the Eligible Cardholder's account(s) without prior notice.
15. In the event of any discrepancy between the Chinese version and English version of these Terms and Conditions, the Chinese version shall prevail.

**Terms and Conditions of "12% off total bill Japanese products at JASHOP.HK":**

1. The Offer is available from 1 Jan 2023 to 31 Mar 2023 (both dates inclusive) ("Promotion Period").
2. Eligible Cardholder must register as JASHOP.HK (<http://jashop.hk>) user and enter designated Promo Code ("DSB and the first 6-digit of your Dah Sing Credit Card number", e.g. DSB123456) to enjoy 12% off total bill upon checkout.
3. The Offer is not applicable to delivery fee.
4. The Offer is not applicable to the Bank's UnionPay Dual Currency Credit Card.
5. For the delivery arrangement and other details, please visit <https://jashop.hk/pages/tnc> or contact JASHOP.HK directly.
6. In cases of disputes, the decision of the Bank and JASHOP.HK shall be final.
7. For enquiries, please contact JASHOP.HK customer service hotline at +852 2973 9000 or +852 9723 6678 (WhatsApp) for details.

To borrow or not to borrow? Borrow only if you can repay!

The services / products mentioned herein are not targeted at customers in the EU.