

Terms and Conditions of "Enjoy HKD30 Instant Discount at JHC" ("Offer"):

1. The Promotion Period is from 27 Nov 2025 to 31 Jan 2026 (both dates inclusive) ("Promotion Period").
2. 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 (the "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. Dah Sing UnionPay Dual Currency Credit Card is not applicable to JHCeshop Flash Sale Section.
3. During the Promotion Period, Eligible Cardholders can enjoy HKD30 instant discount upon single net spending of HKD200 or above at JHC's ("Participating Merchant") outlets in Hong Kong or JHCeshop Flash Sale Section www.jhcshop.com/hk_en/flash by Eligible Card.
4. Eligible Cardholder must state their intention to use Eligible Card when making payment to enjoy the offer.
5. Eligible Cardholder must settle full payment with Eligible Card to enjoy the Offer. For spending at JHCeshop Flash Sale Section, the discount will be automatically applied at checkout if Eligible Card is used. The Offer is not applicable to payments via eWallet, including but not limited to AlipayHK, PayMe, WeChat Pay HK, etc.
6. The entire promotion is subject to a quota of 4,000 transactions on a first-come-first-served basis, while quotas last and are subject to the quota usage at the Participating Merchant.
7. The Offer is not applicable to self-checkout counter at outlets.
8. Each Eligible Cardholder can enjoy the offer once only per transaction. Split of bills are not accepted.
9. Each Eligible Cardholder can enjoy the offer at a maximum of 5 times during the entire promotion period.
10. The Offer is not applicable to delivery cost.
11. 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).
12. Offer is not applicable to purchase of any vouchers or cash coupon (if applicable).
13. The offer shall be terminated immediately in the event that the Participating Merchant ceases business.
14. All photos that relate to the offer are for reference purposes only. All information served as final and the offer is subject to the relevant Terms and Conditions. Offer is not applicable to purchase of cash coupon of Participating Merchant. For details, please contact the Bank and Participating Merchants.
15. The offer is subject to quota usage. The offer 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 offer at any time without prior notice. For details, please contact the Bank and Participating Merchants. Should any disputes arise, the decision of the Bank and the Participating Merchant shall be final.

16. 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.
17. 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.
18. 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.
19. 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).
20. In the event of any discrepancy between the Chinese version and English version of these Terms and Conditions, the Chinese 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.