

"Have a new start with KKday" Promotion ("Promotion")

General Terms and Conditions:

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 (the "Bank") ("Eligible Cardholder(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(s) (as defined below) under the Promotion. The Offer(s) is / are 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.
3. The Eligible Cardholder must also be a member of KKday ("Participating Merchant" or "KKday"). 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).
4. Unless otherwise specified, the Offer(s) is / are available at all websites and / or mobile apps of the Participating Merchant (if applicable). In order to be eligible for the Offer(s), the Eligible Cardholder must enter designated promo code(s) (if applicable) when making payment via the Participating Merchant's website or mobile app. The Bank or the Participating Merchant shall not be liable if the Eligible Cardholder fails to enter the designated promo code and is unable to enjoy the Offer(s).
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) (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(s) is / are only applicable to regular-priced items and is / are not applicable to fixed-priced, selected, discounted or promotional items (unless otherwise specified) (if applicable).
7. The Offer(s) cannot be exchanged for cash, bonus points, other products, services or discounts. The Offer(s) is / 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).
8. The Promotion 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(s) are provided by the Participating Merchant and are for reference purposes only. The Offer(s) is / are subject to the relevant terms and conditions issued by the Participating Merchant. For details, please contact

the Participating Merchant.

10. The Offer(s) are subject to availability. The price and 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, suspend or amend the Promotion at any time without prior notice. For details, please contact the Participating Merchant. Should any disputes arise, the decision of the Bank and the Participating Merchant shall be final.
11. 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.
12. In case of any fraud / abuse / reversal or cancellation of transactions in respect of which the Offer(s) is / are awarded, the Bank reserves the right to debit the equivalent amount of the relevant Offer(s) from the Eligible Cardholder's account(s) without prior notice.
13. 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.
14. 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).
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 the Promotion:

1. The Promotion Period is from 1 Mar 2025 to 15 Apr 2025 (both dates inclusive) ("Promotion Period").
2. During the Promotion Period, Eligible Cardholders are required to enter the following designated promo codes at KKday's designated website (www.kkday.com/en-hk/affiliate/whlb/dahsing) or KKday APP for KKday activities and products bookings with Eligible Card to enjoy the relevant offers:
 - Offer 1: HKD240 instant discount upon single net spending of HKD1,500 on all activities and products (Promo Code: KKDAYDSB240) (Quota: 400)
 - Offer 2: HKD80 instant discount upon single net spending of HKD600 on overseas activities and products (Promo Code: KKDAYDSB80) (Quota: 500)
 - Offer 3: HKD250 instant discount upon single net spending of HKD2,000 on flight tickets or cruise (Promo Code: KKDAYDSB250) (Quota: 100)
 - Offer 4: HKD100 instant discount upon single net spending of HKD200 on overseas SIM card (Promo Code: KKDAYDSB100) (Quota: 500)
3. The itinerary of the Offers has to be completed on or before 31 Jul 2025.
4. Offer quotas are limited and are based on the usage of promo codes. Designated promo code quotas are on a first-come-first-served basis, while quotas last.
5. Offers are not applicable to non-appointed products like theme park tickets, dining vouchers, event tickets, gift card etc. and other activities as specified by KKday from time to time. For details, please refer to: bit.ly/3gwO4qP
6. The Bank and KKday will not accept any liability should a member conduct the booking directly through the KKday official website (kkday.com/zh-hk or kkday.com/en/home) or fail to input the

designated promo code when conducting transactions or and result in forfeiture of the cardholder's eligibility to the Offers.

7. The Promotion is only applicable for Hong Kong and Macau KKday users.
8. Each Eligible Cardholder is entitled to enjoy each of the above Offers once during the Promotion Period.
9. No refund will be accepted if the Eligible Customer purchased a wrong product or e-voucher has been expired which caused by any personal reason.
10. The quoted price of the activity, product or designated package may change with fluctuations in foreign exchange rate from time to time and the prices listed on KKday's designated website or KKday APP are final. The final price and currency indicated at checkout is the amount to be charged to your Eligible Card by KKday.
11. The Offers are provided by KKday and all information served as final according to KKday's designated website or KKday APP and is being bound by other relevant Terms and Conditions set out by KKday. For the terms and conditions and other enquiries, please contact KKday.
12. Actual itinerary is dependent on travel and road conditions and as such, may be adjusted accordingly in the sole and unfettered discretion of KKday.
13. The Offers are not transferable and designated promo code is only valid for single transaction per order.
14. The Offers cannot be redeemed / exchanged for cash / other products, or used in conjunction with other promotional offers or discounts.
15. Please refer to the terms & conditions of the specific product page before the purchase and usage. Customers' use of this Promotion and any KKday product or service shall, at all times, be subject to the Terms and Conditions located on the KKday platform (kkday.com/static/en/about/TermsAndConditions.html).

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.