

Terms and Conditions of "2026 MCL Cinemas 2D Movie E-gift Vouchers Rewards " Promotion ("this Promotion"):

1. The promotion period of this Promotion is from 1 Feb 2026 to 30 Apr 2026 (both dates inclusive) ("Promotion Period") and is divided into 3 months. Spending is calculated based on relevant transaction dates as recorded by the Bank.
2. This Promotion only applies to Eligible Cardholders who are holding the Principal Card or Supplementary Card of Dah Sing Maryknoll Convent School Platinum VISA Card, Dah Sing Distinction Platinum Card and DSOBA Centennial World Mastercard ("Eligible Card") issued by Dah Sing Bank, Limited (the "Bank") ("Eligible Cardholders").
3. "Eligible Spending" refers to **the spending in local or overseas retail or online transactions** made by using an Eligible Card. All Eligible Spending must be completed within the Promotion Period. Ineligible transaction includes but is not limited mobile transfers and add-value transactions (including but not limited to PayMe, TNG and Tap & Go), WeChat Pay HK, AlipayHK, online bill payment, cash advances, Autopay, recurring billing transactions (e.g. Octopus Automatic Add Value Service, Autotoll Automatic Top-up Service, etc.), "Happy Installment" plan amount, Cash-In Plan, Branch Cash-In Plan, Stocks Investment Savings Plan, Balance Transfer Amount, "PayEasy" Service amount, tax payments amount, "JET payment" amount, monthly repayments of Interest-free Installment Plan, gift redemption fee, cheque payments, transactions at financial / non-financial institutions or security brokers / dealers (including but not limited to purchases of products or services such as foreign currency, money orders, travellers' cheques, securities, stocks, bonds, commodities or mutual fund, money deposits and money transfers), bank handling fees (including but not limited to annual fees, financial charges, late fees and cash advance handling fees), casino transactions, unposted / cancelled / refunded and any unauthorised transactions. The Bank reserves the right of final decision on the eligibility of any transaction. **The Eligible Spending of the Eligible Card (including Principal and Supplementary Card(s)) under the same Eligible Cardholder will be combined to the Principal Card of the Eligible Card.**
4. Eligible Cardholders will be entitled to the following reward and **accumulated Eligible Spending reaching below Target Spending Requirement per calendar month** with the Eligible Card during the Promotion Period:

Accumulated Eligible Spending Amount per Calendar Month	Reward
HKD800 or above	2 pcs of MCL Cinemas 2D Movie e-gift vouchers ("merchant e-vouchers")

5. Each Eligible Cardholder is entitled to a maximum of 2 pcs of merchant e-vouchers for each calendar month during the promotion period, and 6 pcs of merchant e-vouchers during the entire Promotion Period. 140 quota for each calendar month and 420 quota for the entire promotion period and is on a first-come-first served basis.

6. The relevant merchant e-vouchers will be granted to Eligible Cardholder who fulfils the relevant requirements in the following manner:
- i. The Bank will send **the merchant e-vouchers in the form of SMS / email ("Redemption e-Notification") to Eligible Cardholder's Hong Kong mobile phone number / email address (according to the Bank's record) on or before 31 May 2026.** Eligible Cardholder is required to bring along **the merchant e-vouchers and relevant principal Eligible Card** to redeem the 2D movie tickets at the box office of MCL cinemas ("Participating Merchant") within the relevant validity period. Each merchant e-voucher can be redeemed for 1 pc of 2D movie ticket. After redemption, the merchant e-voucher will expire automatically after it is redeemed. The expired merchant e-voucher cannot be reused or reissued. Thereafter, the Eligible Cardholder will be unable to redeem the same merchant e-vouchers. Eligible Cardholder who fails to redeem the merchant e-vouchers within the relevant validity period shall be regarded as having waived his / her entitlement to the merchant e-vouchers.
 - ii. **Merchant e-vouchers are valid till 28 Feb 2027.** The e-voucher is only applicable to the shows on or before the expiry date. The use of the e-vouchers will be bound by the terms and conditions prescribed by the Participating Merchant.
 - iii. The merchant e-vouchers are not redeemable via website, mobile application, kiosk ticketing.
 - iv. The merchant e-vouchers are not applicable to K11 Art House Black Box / House 11, Festival Suite of Festival Grand Cinema, two-seaters of MCL Cyberport Cinema, film festivals, alternative programs, live broadcast programs, venue rental or group bookings and films with special arrangement with film distributors.
 - v. Supplementary charges will be levied on each ticket redeemed by this e-voucher if the movie version / house is: (i) 3D; (ii) MX4D; (iii) RealD Cinema (3D); (iv) Onyx Cinema LED; (v) K11 Art House IMAX / House 12; (vi) long duration or (vii) under any other special cases.
 - vi. The e-voucher cannot be used in conjunction with any other promotion offers and cannot be exchanged for cash or other denominations.
 - vii. Further details for the merchant e-vouchers redemption will be set out in the relevant Redemption e-Notification.
 - viii. The merchant e-vouchers shall be terminated immediately in the event that the Participating Merchant ceases its business.
 - ix. All information that relate to the merchant e-vouchers are provided by the Participating Merchant and are for reference only. The Bank is not the supplier of the merchant e-vouchers or the relevant products / services offered to the Eligible Cardholders by the Participating Merchant and shall not be responsible for any matters in relation to the merchant e-vouchers and the relevant products / services. The Bank makes no representation or guarantee in respect of the merchant e-vouchers and relevant products / services. Any enquiries, comments or complaints about the merchant e-vouchers and relevant products / services should be directed to the Participating Merchant.

- x. Each Redemption e-Notification will be sent once only, and the Bank will not re-issue the same. The Bank shall not be liable for any delay in delivering any Redemption e-Notification, whether or not caused by technical issue, network instability or any other event / reason.
7. The Bank will determine the eligibility of Eligible Spending based on the merchant code or transaction category or type of currency as defined from time to time by the Bank or card associations (i.e. Visa International, MasterCard Asia / Pacific (Hong Kong) Limited and UnionPay International). Eligible Spending shall be determined at the sole and absolute discretion of the Bank. The Bank shall not be liable to determine the eligibility of any transactions before they are made by the Eligible Cardholders.
8. Foreign currency transactions shall be automatically converted into Hong Kong Dollars on the date that the relevant transactions are processed at the rates determined by the relevant card associations for Eligible Spending amount (if applicable). For details of service charges related to foreign currency transactions, please refer to the "List of Service Charges for Dah Sing Credit Card / Private Label Card" issued by the Bank.
9. The Bank will use the Bank's transaction record to determine the eligibility of Eligible Cardholders. The relevant Eligible Card should be maintained as valid and in good credit standing during the entire Promotion Period and when the merchant e-vouchers is to be sent. The relevant Eligible Spending must be posted. Otherwise, the Bank reserves the right to forfeit the merchant e-vouchers without prior notice.
10. Eligible Cardholders are required to keep record of relevant transactions. In case of dispute, the Bank reserves the right to require any Eligible Cardholder to submit relevant records of the Eligible Spending for verification purpose. Submitted records and documents (whether original or copy) will not be returned.
11. In case of any fraud / abuse / reversal / cancellation of transactions in respect of which the merchant e-vouchers under this Promotion is awarded, the Bank reserves the right to debit the equivalent amount from any account(s) of the relevant Eligible Cardholder without prior notice.
12. The Bank reserves the right to amend these Terms and Conditions or suspend, cancel or amend this Promotion at any time without prior notice. Should any disputes arise, the decision of the Bank shall be final.
13. These Terms and Conditions shall form part of any applicable agreements governing the use of the Eligible Card 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. 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.
15. 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).

16. 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.