

**General Terms and Conditions of "Year-round and Tactical / Limited Merchant Offers":**

1. Unless otherwise specified, the "Year-round and Tactical / Limited Merchant Offers" (each and collectively the "Offer") is valid from 1 Jan 2026 to 31 Dec 2026 (both dates inclusive) ("Promotion Period").
2. The Offer only applies to customers holding principal card or supplementary card of Dah Sing MyAuto Credit Card or Dah Sing Autotoll E-Serve Credit Card ("Eligible Card") issued by Dah Sing Bank, Limited ("Bank") ("Eligible Cardholder(s)").
3. The Eligible Cardholder must settle full payment with Eligible Card to enjoy the Offer.
4. (If applicable) The Eligible Cardholder must also be a member of the respective participating merchant ("Participating Merchant(s)"). To register as a member, please refer to the respective Participating Merchant for details. The personal data of Eligible Cardholders may be collected by the respective Participating Merchant and the use of such personal data shall be subject to the Personal Information Collection Statement issued by such Participating Merchant. For details, please refer to the website of the respective Participating Merchant.
5. Unless otherwise specified, the Offer is available at all outlets in Hong Kong, websites and mobile apps of the respective Participating Merchant (if applicable). (If applicable) In order to be eligible for the Offer, the Eligible Cardholder must enter a designated promo code / offer code / coupon code when making payment via the Participating Merchant's website or mobile app. The Bank and the Participating Merchants shall not be liable if the Eligible Cardholder fails to enter the designated promo code / offer code / coupon code and/or is unable to enjoy the Offer.
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 respective Participating Merchant ceases business.
9. All photos, product prices and product information that relate to the Offer are provided by the respective Participating Merchant and are for reference purposes only. The Offer is subject to the relevant terms and conditions issued by the respective Participating Merchant. For details, please contact the respective Participating Merchant.

10. (If applicable) 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 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 the respective Participating Merchant.
11. The Offer is subject to availability. The price and terms of the Offer 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 respective Participating Merchant. Should any disputes arise, the decision of the Bank and the respective Participating Merchant shall be final.
12. (If applicable) Gifts are available while stocks last. The respective Participating Merchant reserves the right to offer any alternative products if the relevant product is out of stock or otherwise not available without prior notice.
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. 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.
16. 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).
17. 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.**