

Terms and Conditions of Dah Sing ONE+ Credit Card– Octopus AAVS Promotion ("Promotion"):

1. The promotion period of this Promotion is from 15 May 2026 to 30 Jun 2026 (both dates inclusive) ("**Promotion Period**").
2. This Promotion is only applicable to new principal card applicants (i.e. applicants who have not held any principal or supplementary credit card issued by Dah Sing Bank, Limited (**the "Bank"**) in the 12 months prior to the application date of the Eligible Card) who successfully apply for the principal card of Dah Sing ONE+ Credit Card ("**Eligible Card**") issued by the Bank during the Promotion Period via the designated link (https://www.dahsing.com/aemweb/idv2/stcc_revamp/container.html?lang=en-US&sourceCode=OPC&salesCode=00000&channelCode=WE6&promotion=oct26) ("**Eligible Cardholders**"). Such Eligible Card must be issued within the Promotion Period and the card issuance date is subject to the one shown in the Bank's records.
3. Eligible Cardholders must successfully apply for and activate the Octopus Automatic Add-Value Service ("**AAVS**") with their Eligible Card during the Promotion Period. By conducting auto-reload transactions under the AAVS using the Eligible Card ("Auto-Reload Transactions"), Eligible Cardholders will enjoy a 50% cash rebate ("**Cash Rebate**") on each Auto-Reload Transaction amount within the first 3 months of the card issuance date, subject to a maximum of HKD250 Cash Rebate per month and a maximum of HKD750 Cash Rebate in total.

Please refer to the table below for an illustration of the Cash Rebate amount an Eligible Cardholder is eligible for under this Promotion:

An Eligible Cardholder applies for an Eligible Card on 29 May 2026 and the Eligible Card is issued on 5 Jun 2026. AAVS is then successfully applied for and activated using the Eligible Card on 10 Jun 2026. The following transactions are made after the successful applications: -

	Total amount of Auto-Reload Transaction	Cash Rebate to be awarded
1 st month after card issuance: 5 Jun to 4 Jul 2026	HKD500	HKD250
2 nd month after card issuance: 5 Jul to 4 Aug 2026	HKD 1,000	HKD250 (Eligible Cardholders can enjoy a maximum of HKD250 Cash Rebate per month)
3 rd month after card issuance: 5 Aug to 4 Sep 2026	HKD 250	HKD125
Total Cash Rebate to be awarded		HKD625

4. The Cash Rebate will be credited to the Eligible Cardholder's Eligible Card account (provided he / she fulfills the requirements under Clause 3 of these Terms and Conditions) on or before 30 Nov 2026 in the form of credit card free spending credit, and will be posted in the monthly statement of the relevant Eligible Card account in the month following the transaction date of Cash Rebate posting.
5. The Bank will determine the Eligible Cardholders' eligibility for this Promotion based on the Eligible Cardholders' transaction records held with the Bank. The relevant Eligible Cards should remain as valid and in good credit standing during the entire Promotion Period and until the Cash Rebate is

granted. The Auto-Reload Transactions must be billed transactions according to the Bank's record. Otherwise, the Bank reserves the right to cancel the relevant Eligible Cardholders' entitlement to the Cash Rebate and/or Promotion without prior notice.

6. The Cash Rebate granted under this Promotion is only applicable for settling new purchases conducted through the Eligible Card account; it is not transferable, cannot be redeemed for cash, withdrawn as cash advance or exchanged for any gift or any discount.
7. There is no application fee for the first AAVS application. A handling fee of HKD20 will be charged by Octopus Cards Limited for customers who transfer the AAVS under the Eligible Card to a credit card issued by another bank, or reactivate the AAVS under the Eligible Card following suspension.
8. The use of an Octopus and the AAVS respectively are subject to the Terms of the Conditions of Issue of Octopus (the "Conditions of Issue") and the AAVS Agreement issued by Octopus Cards Limited, as amended from time to time, and terms of application form. For details, please refer to the related application form or visit www.octopus.com.hk. Any questions regarding the use of an Octopus and the AAVS should be directed to Octopus Cards Limited through the channels listed at <https://www.octopus.com.hk/en/consumer/customer-service/contact-us/index.html>.
9. The Bank and Octopus Cards Limited respectively reserve the right to accept or refuse any AAVS applications without giving any reason therefor.
10. The Bank reserves the right to amend these Terms and Conditions or amend, suspend or terminate the Promotion at any time without prior notice. In case of disputes, the Bank's decision shall be final and conclusive.
11. In case of fraud, abuse, reversal or cancellation of any transaction in respect of which the Cash Rebate is awarded, the Bank reserves the right to debit an amount equivalent to the relevant Cash Rebate granted to the relevant cardholder's account maintained with the Bank without prior notice.
12. 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.
13. 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).
14. In case of any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

The service(s) / product(s) mentioned herein is / are not targeted at customers in the EU.

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

Octopus Cards Limited Licence Number: SVF0001