

大新 ONE+ 信用卡「好友推薦計劃」

只需幾個簡單步驟，即可就每個成功推薦獲得 **300港元現金回贈**：

**步驟 1**

複製並向您的親友分享您的專屬推薦編號

**步驟 2**

您的親友經大新銀行網頁或大新手機應用程式申請大新 ONE+ 信用卡並輸入推薦編號。



The screenshot shows the 'Credit Card Selection' (信用卡選擇) screen in the DAH SING BANK mobile app. It features a dropdown menu for 'Credit Card Type' (信用卡種類) with 'ONE+ Gold Card' (ONE+ 白金卡) selected. Below this is an image of the ONE+ Gold Card. Another dropdown menu for 'Welcome Offer' (迎新優惠) is set to 'Please Select' (請選擇). A checkbox is present with the text: 'If I am unable to apply for the DAH SING ONE+ Gold Card (147/00), I do not wish to accept the DAH SING ONE+ Titanium Card (035/00). (If not specified, it indicates I agree to accept and I must still meet the annual income requirement of HK\$60,000)'. Below this is a 'Referral Code' (推廣代碼) field with a 'Use' (使用) button. At the bottom, there is a 'Referral Number' (推薦編號) field highlighted with a red border.

**步驟 3**

受薦人成功申請，您即可享推薦人獎賞；  
受薦人成功申請並符合指定要求亦可享受薦人獎賞。

**大新 ONE+ 信用卡「好友推薦計劃」(「推廣」)之條款及細則：**

1. 本推廣之推廣期由 2026 年 3 月 26 日至 2026 年 5 月 31 日(包括首尾兩日)(「推廣期」)。
2. 推薦人獎賞(定義見第 3 條條文)只適用於持有大新 ONE+ 信用卡主卡(「合資格信用卡」)並接獲由大新銀行有限公司(「本行」)發出有關本推廣之指定邀請電郵或短訊之特選客戶(「推薦人」)。
3. 符合下列所有要求(「成功推薦」)之推薦人(「合資格推薦人」)，方可就每個成功推薦享 300 港元現金回贈(「推薦人獎賞」)：
  - i. 合資格推薦人透過由本行發出的指定邀請電郵或短訊取得其專屬推薦編號(「專屬推薦編號」)；
  - ii. 合資格推薦人於推廣期內分享該專屬推薦編號給親友(「受薦人」)；
  - iii. 受薦人於推廣期內經本行網頁或大新流動理財服務申請合資格信用卡並輸入專屬推薦編號，及於 2026 年 6 月 30 日或之前獲發新卡；及
  - iv. 受薦人於遞交合資格信用卡申請前 12 個月內未曾持有任何由本行發出之信用卡主卡或附屬卡。
4. 於推廣期內，合資格推薦人可獲的推薦人獎賞並無上限。
5. 符合下列所有要求之受薦人(「合資格受薦人」)，方可享額外 300 港元現金回贈(「受薦人獎賞」)：
  - i. 於推廣期內經本行網頁或大新流動理財服務申請合資格信用卡並輸入專屬推薦編號，及於 2026 年 6 月 30 日或之前獲發新卡；
  - ii. 於遞交合資格信用卡申請前 12 個月內未曾持有任何由本行發出之信用卡主卡或附屬卡；及
  - iii. 憑合資格信用卡於發卡日後之首 2 個月內(「指定簽賬期」)累積合資格簽賬(定義見第 5iiiia 條條文)滿 5,000 港元或以上及作最少 5 次合資格簽賬交易。
    - a. 「合資格簽賬」包括零售簽賬、現金透支、自動轉賬、指定流動支付服務交易(包括 Google Pay™ 及 Samsung Pay 及 Apple Pay)、股票投資儲蓄計劃、免息分期之月供金額、禮物換領費用(如適用)、信用卡支票服務交易(如適用)；惟不適用於以下交易，包括但不限於透過任何流動支付服務所作之電子錢包增值金額(包括但不限於八達通增值金額)或就於任何流動支付服務內加入新八達通所支付之金額、循環付款交易(如八達通自動增值、Autotoll 自動增值)、流動轉賬及增值交易(包括但不限於 PayMe、TNG 等)、WeChat Pay HK、AlipayHK、「開心消費分期」計劃分期、信用卡兌現計劃、分行易兌現、「智息揀」結欠轉賬計劃、「智•簡單」折現計劃、銀行手續費(包括但不限於繳交年費、財務費用、逾期罰款及現金透支手續費等)、「網 繳費 Net」繳費金額、「繳費易」繳費金額、籌碼兌換、未誌賬/取消/退回/未經授權/退款之交易。附屬卡之合資格簽賬將合併於主卡賬戶內計算。合資格簽賬以有關之交易日期計算並以本行記錄為準。本行就個別交易是否為合資格簽賬交易擁有最終決定權。

6. 推薦人獎賞及受薦人獎賞將於 2026 年 10 月 31 日或以前以大新信用卡免找數簽賬額的形式分別直接存入合資格推薦人及合資格受薦人的合資格信用卡戶口，並顯示於月結單上。合資格推薦人及合資格受薦人須於推廣期內及指定簽賬期內（適用於受薦人獎賞）及獲取推薦人獎賞及 / 或受薦人獎賞時仍然持有有效之合資格信用卡戶口及擁有良好信用紀錄。
7. 推薦人獎賞及受薦人獎賞金額只適用於扣減合資格信用卡之新簽賬項之用，不得轉戶、兌換現金、作現金透支提取、兌換其他禮品或任何折扣優惠。
8. 倘若已領取受薦人獎賞之合資格受薦人於確認其合資格信用卡後 13 個月內取消主卡，本行將於合資格受薦人之任何戶口內扣除 300 港元受薦人獎賞而毋須另行通知。同時，本行亦將於已領取推薦人獎賞之合資格推薦人於本行之任何戶口內扣除 300 港元推薦人獎賞而毋須另行通知。
9. 每位受薦人只可享受薦人獎賞一次。本行將根據儲存於本行之客戶交易紀錄，以決定合資格受薦人是否符合獲享有關受薦人獎賞之資格。而有關之簽賬交易必須已誌賬，否則本行保留撤銷有關受薦人獎賞之權利而毋須另行通知。
10. 合資格受薦人必須保留有關簽賬存根正本或交易記錄。如有任何爭議，本行保留要求合資格受薦人提供有關簽賬存根及 / 或其他證明文件之權利，以作核實。已遞交之簽賬存根及 / 或其他證明文件將不獲發還。本行保留對決定有關簽賬是否符合資格之最終決定權。
11. 如任何用作計算有關受薦人獎賞之有關交易涉及詐騙、濫用成份、退回或被取消，本行有權從合資格受薦人之有關信用卡戶口扣除受薦人獎賞而毋須另行通知。
12. 推薦人及受薦人須為兩個不同人士，不能為同一人。
13. 每位受薦人只可受薦於一位推薦人，如受薦人透過不同推薦人所提供多於一個專屬推薦編號申請合資格信用卡，最先獲成功批核之申請（根據本行紀錄為準）之相應推薦人方可獲推薦獎賞。
14. 本行將不會對推薦人或受薦人分享此專屬推薦編號所採取的行為負上任何責任。
15. 受薦人的信用卡申請乃保密程序，本行將不會透露任何資料予推薦人。
16. 本文所載之條款及細則將成為規限使用本行信用卡的合約之一部份，並須按該合約詮釋。如本條款及細則與該合約有任何抵觸，將以本條款及細則為準。
17. 本條款及細則受香港法律管轄並應根據香港法律詮釋。任何因本條款及細則而引起的爭議均受香港法院的非專有司法管轄權管轄。
18. 任何人士若非本條款及細則的一方，不可根據《合約（第三者權利）條例》（香港法例第 623 章）強制執行本條款及細則的任何條文。
19. 本條款及細則之中英文版本如有歧異，一概以英文版本為準。

本文提及的服務 / 產品並不是以歐盟的人士為目標。

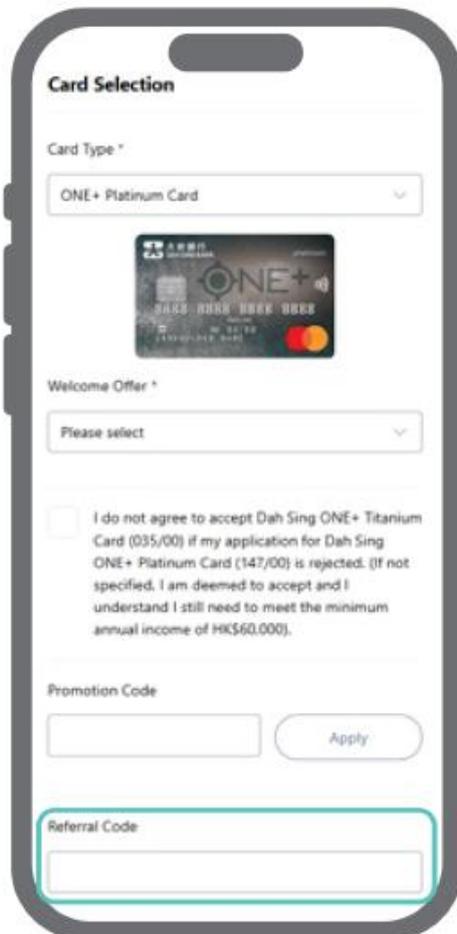
**借定唔借？還得到先好借！**

## Dah Sing ONE+ Credit Card "Member Get Member" Referral Program

Few easy steps to earn the Referrer Reward of **HKD300 Cash Rebate** for each successful referral:

**Step 1** Copy and share your unique referral code with your friends and relatives

**Step 2** Your friends and relatives apply for the Dah Sing ONE+ Credit Card on Dah Sing Bank's website or mobile app by entering your unique referral code



**Card Selection**

Card Type \*

ONE+ Platinum Card



Welcome Offer \*

Please select

I do not agree to accept Dah Sing ONE+ Titanium Card (035/00) if my application for Dah Sing ONE+ Platinum Card (147/00) is rejected. (If not specified, I am deemed to accept and I understand I still need to meet the minimum annual income of HK\$60,000).

Promotion Code

Referral Code

**Step 3** Upon successful card approval, you will enjoy the Referrer Reward.  
The referees will also enjoy the Referee Reward of HKD300 Cash Rebate when fulfilling the designated requirements.

## Terms and Conditions for the Dah Sing ONE+ Credit Card "Member Get Member" Referral Program ("Promotion"):

1. The promotion period of this Promotion is from 26 Mar 2026 to 31 May 2026 (both dates inclusive) ("**Promotion Period**").
2. The Referrer Reward (as defined in Clause 3 below) is applicable to principal cardholders of the Dah Sing ONE+ Credit Card ("**Eligible Card**") who receive a designated invitation email or SMS regarding this Promotion from Dah Sing Bank, Limited (the "**Bank**") ("**Referrer**").
3. The Referrer is required to fulfill all the following requirements ("**Successful Referral**") ("**Eligible Referrer**") in order to enjoy HKD300 Cash Rebate ("**Referrer Reward**") for each Successful Referral:
  - i. The Referrer receives a unique referral code ("**Unique Referral Code**") via a designated invitation email or SMS sent by the Bank;
  - ii. The Referrer shares such Unique Referral Code to a referee ("**Referee**");
  - iii. The Referee submits an application for the Eligible Card online via the Bank's website or Mobile Banking platform using the Unique Referral Code during the Promotion Period. The issuance date of such Eligible Card must be on or before 30 Jun 2026; and
  - iv. The Referee must not have held a principal or supplementary credit card issued by the Bank within 12 months prior to submitting the Eligible Card application.
4. There is no limit on the amount of Referrer Reward that an Eligible Referrer is entitled to during the Promotion Period.
5. Referees are also entitled to HKD300 Cash Rebate ("**Referee Reward**") upon fulfilling the following requirements ("**Eligible Referee**"):
  - i. Submit an application for a new principal Eligible Card online via the Bank's website or Mobile Banking platform using the Unique Referral Code during the Promotion Period. The issuance date of such Eligible Card must be on or before 30 Jun 2026.
  - ii. The Referee must not have held a principal or supplementary credit card issued by the Bank within 12 months prior to submitting the Eligible Card application; and
  - iii. Accumulate a minimum of HKD5,000 of Eligible Spending (as defined in clause (5)(iii)(a) below) and conduct at least 5 Eligible Spending transactions using the Eligible Card within the first 2 months of the card issuance date ("**Designated Spending Period**").
    - a. "Eligible Spending" includes retail purchases, cash advances, autopay, designated mobile payment transactions (including Google Pay™ and Samsung Pay and Apple Pay),

Stocks Investment Savings Plans, interest-free monthly installments, gift redemption fee (if applicable), cheque payments (if applicable) but excluding (including not limited to) top-up amounts to mobile wallets (including but not limited to top-up amounts to Octopus) via any mobile payment and payment amounts in relation to adding a new Octopus on any mobile payment, recurring payment amounts (e.g. Octopus AAVS, Autotoll Automatic Top-up Service), mobile transfer and top-up transactions (including but not limited to PayMe, TNG etc.), WeChat Pay, AlipayHK, "Happy Installment" payments, Cash-In Plan payments, branch Cash-In payments, "Smart Choice" Balance Transfer Program, Cash Conversion Plan, bank handling fees (including annual fees, financial charges, late fees and cash advance handling fees, etc), "Payeasy" bill payment amounts, "JET Payment" amounts, casino transactions, unposted / cancelled / refunded / unauthorized / charge back transactions. The Eligible Spending on a Supplementary Card will be combined and calculated in the Principal Card account. The Eligible Spending shall be counted and determined in accordance with the Bank's record. The Bank reserves the final decision on whether a transaction is qualified as an Eligible Spending.

6. The Referrer Reward and Referee Reward will be credited to the Eligible Card account of the Eligible Referrer and Eligible Referee respectively on or before 31 Oct 2026 in the form of digital spending amounts and will be posted on the next monthly statement. The relevant Eligible Card account should remain as valid and in good credit standing during the Promotion Period and the relevant Designated Spending Period (applicable to Referee Reward) and when the Referrer Reward and / or Referee Reward is to be granted.
7. The Referrer Reward and Referee Reward are 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.
8. **If an Eligible Referee has received the Referee Reward and cancels his / her Eligible Card within 13 months from the Eligible Card issuance date, the Bank will debit the Referee Reward of HKD300 from any account held by the Eligible Referee with the Bank without prior notice. The Bank will also debit the Referrer Reward of HKD300 from any account of the Eligible Referrer who has received the Referrer Reward without prior notice.**
9. Each Referee can only enjoy the Referee Reward once. The Bank will determine the Eligible Referee's eligibility to receive the Referee Reward based on the Eligible New Referee's transaction records held

with the Bank. The relevant transactions must be considered billed transactions according to the Bank's record. Otherwise, the Bank reserves the right to cancel the Eligible Referee's entitlement to the Referee Reward without prior notice.

10. Eligible Referees are required to keep all relevant original sales slips and transaction records. In case of any disputes, the Bank reserves the right to request Eligible Referees to submit the relevant original sales slips and / or other supporting documents for inspection. All original sales slips and/or other supporting documents submitted to the Bank will not be returned.
11. In case of fraud, abuse, reversal or cancellation of transactions in respect of which the Referee Reward is awarded, the Bank reserves the right to debit an amount equivalent to the Referee Reward granted to the relevant Eligible Referee from his / her account(s) maintained with the Bank without prior notice.
12. Referrer and Referee must be 2 different individuals, i.e. cannot be the same person.
13. Each Referee can only be referred by one Referrer. If a Referee applies for the Eligible Card using more than one Unique Referral Code from different Referrers, only the Referrer of the first successfully approved application (as determined by the Bank's records) will be entitled to the Referrer Reward.
14. The Bank shall not be responsible for any action taken by the Referrer or the Referee arising out of or in connection with the sharing of the Unique Referral Code.
15. The Referee's credit card application is confidential and the Bank will not disclose any information thereof to the Referrer.
16. These Terms and Conditions shall form part of the agreement governing the use of the Dah Sing Credit Card and shall be construed accordingly. In case of any conflict between these Terms and Conditions and the said agreement, these Terms and Conditions shall prevail.
17. 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.
18. 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).
19. 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!**

大新 ONE+ 信用卡「好友推荐计划」

只需幾個簡單步驟，即可就每個成功推薦獲得**300港元現金回贈**：

**步驟 1** 複製並向您的親友分享您的專屬推薦編號

**步驟 2** 您的親友經大新銀行網頁或大新手機應用程式申請大新 ONE+ 信用卡並輸入推薦編號。



The screenshot shows the 'Credit Card Selection' (信用卡選擇) screen in the DAH SING BANK mobile app. It features a dropdown menu for 'Credit Card Type' (信用卡種類) with 'ONE+ Gold Card' (ONE+ 白金卡) selected. Below this is an image of the ONE+ Gold Card. Another dropdown menu for 'Welcome Offer' (迎新優惠) is set to 'Please Select' (請選擇). A checkbox is present with the text: 'If I am unable to apply for the DAH SING ONE+ Gold Card (147/00), I do not wish to accept the DAH SING ONE+ Titanium Card (035/00). (If not specified, it indicates I agree to accept and I must still meet the annual income requirement of HK\$60,000).' Below this is a 'Referral Code' (推廣代碼) field with an 'Use' (使用) button. At the bottom, there is a 'Referral Number' (推薦編號) field highlighted with a red border.

**步驟 3** 受薦人成功申請，您即可享推薦人獎賞；  
受薦人成功申請並符合指定要求亦可享受薦人獎賞。

**大新 ONE+ 信用卡「好友推荐计划」(「推广」)之条款及细则：**

1. 本推广之推广期由 2026 年 3 月 26 日至 2026 年 5 月 31 日(包括首尾两日)(「推广期」)。
2. 推荐人奖赏(定义见第 3 条条文)只适用于持有大新 ONE+ 信用卡主卡(「合资格信用卡」)并接获由大新银行有限公司(「本行」)发出有关本推广之指定邀请电邮或短讯之特选客户(「推荐人」)。
3. 符合下列所有要求(「成功推荐」)之推荐人(「合资格推荐人」),方可就每个成功推荐享 300 港元现金回赠(「推荐人奖赏」):
  - v. 合资格推荐人透过由本行发出的指定邀请电邮或短讯取得其专属推荐编号(「专属推荐编号」);
  - vi. 合资格推荐人于推广期内分享该专属推荐编号给亲友(「受荐人」);
  - vii. 受荐人于推广期内经本行网页或大新流动理财服务申请合资格信用卡并输入专属推荐编号,及于 2026 年 6 月 30 日或之前获发新卡;及
  - viii. 受荐人于递交合资格信用卡申请前 12 个月内未曾持有任何由本行发出之信用卡主卡或附属卡。
4. 于推广期内,合资格推荐人可获的推荐人奖赏并无上限。
5. 符合下列所有要求之受荐人(「合资格受荐人」),方可享额外 300 港元现金回赠(「受荐人奖赏」):
  - iv. 于推广期内经本行网页或大新流动理财服务申请合资格信用卡并输入专属推荐编号,及于 2026 年 6 月 30 日或之前获发新卡;
  - v. 于递交合资格信用卡申请前 12 个月内未曾持有任何由本行发出之信用卡主卡或附属卡;及
  - vi. 凭合资格信用卡于发卡日后之首 2 个月内(「指定签账期」)累积合资格签账(定义见第 5iii a 条条文)满 5,000 港元或以上及作最少 5 次合资格签账交易。
    - b. 「合资格签账」包括零售签账、现金透支、自动转账、指定流动支付服务交易(包括 Google Pay™ 及 Samsung Pay 及 Apple Pay)、股票投资储蓄计划、免息分期之月供金额、礼物换领费用(如适用)、信用卡支票服务交易(如适用);惟不适用于以下交易,包括但不限于透过任何流动支付服务所作之电子钱包增值金额(包括但不限于八达通增值金额)或就于任何流动支付服务内加入新八达通所支付之金额、循环付款交易(如八达通自动增值、Autotoll 自动增值)、流动转账及增值交易(包括但不限于 PayMe、TNG 等)、WeChat Pay HK、AlipayHK、「开心消费分期」计划分期、信用卡兑现计划、分行易兑现、「智息拣」结欠转账计划、「智·简单」折现计划、银行手续费(包括但不限于缴交年费、财务费用、逾期罚款及现金透支手续费等)、「网 缴费 Net」缴费金额、「缴费易」缴费金额、筹码兑换、未志账/取消/退回/未经授权/退款之交易。附属卡之合资格签账将合并于主卡账户内计算。合资格签账以有关之交易日期计算并以本行记录为准。本行就个别交易是否为合资格签账交易拥有最终决定权。

6. 推荐人奖赏及受荐人奖赏将于 2026 年 10 月 31 日或以前以大新信用卡免找数签账额的形式分别直接存入合资格推荐人及合资格受荐人的合资格信用卡户口，并显示于月结单上。合资格推荐人及合资格受荐人须于推广期内及指定签账期内（适用于受荐人奖赏）及获取推荐人奖赏及 / 或受荐人奖赏时仍然持有有效之合资格信用卡户口及拥有良好信用记录。
7. 推荐人奖赏及受荐人奖赏金额只适用于扣减合资格信用卡之新签账项之用，不得转户、兑换现金、作现金透支提取、兑换其他礼品或任何折扣优惠。
8. 倘若已领取受荐人奖赏之合资格受荐人于确认其合资格信用卡后 13 个月内取消主卡，本行将于合资格受荐人之任何户口内扣除 300 港元受荐人奖赏而毋须另行通知。同时，本行亦将于已领取推荐人奖赏之合资格推荐人于本行之任何户口内扣除 300 港元推荐人奖赏而毋须另行通知。
9. 每位受荐人只可享受荐人奖赏一次。本行将根据储存于本行之客户交易纪录，以决定合资格受荐人是否符合获享有受荐人奖赏之资格。而有关之签账交易必须已志账，否则本行保留撤销有关受荐人奖赏之权利而毋须另行通知。
10. 合资格受荐人必须保留有关签账存根正本或交易记录。如有任何争议，本行保留要求合资格受荐人提供有关签账存根及 / 或其他证明文件之权利，以作核实。已递交之签账存根及 / 或其他证明文件将不获发还。本行保留对决定有关签账是否符合资格之最终决定权。
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12. 推荐人及受荐人须为两个不同人士，不能为同一人。
13. 每位受荐人只可受荐于一位推荐人，如受荐人透过不同推荐人所提供多于一个专属推荐编号申请合资格信用卡，最先获成功批核之申请（根据本行纪录为准）之相应推荐人方可获推荐奖赏。
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