

## "Bonus Point Program" Promotion – Terms and Conditions of Merchant Gifts:

### General Terms and Conditions

1. These Terms and Conditions are only applicable to the eligible customers of the following gifts redeemed with Dah Sing Credit Card Bonus Points (collectively, "Gift") in the "Bonus Point" ("Eligible Customers"):
  - i. "Hung Fook Tong HKD20 e-voucher"
  - ii. "Hung Fook Tong HKD50 e-voucher"
  - iii. "PARKnSHOP HKD50 Gift eVoucher"
  - iv. "Watsons HKD50 eVoucher"
2. 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 aforementioned agreements, these Terms and Conditions shall prevail.
3. In case of any fraud / abuse / reversal or cancellation of transactions in respect of which any gift is redeemed, the Bank reserves the right to withdraw the relevant redeemed gift from the relevant eligible customer's account(s) without prior notice.
4. For the Terms and Conditions of "Bonus Point Program", please [click here](#) for details.
5. For the Terms and Conditions of "Bonus Point Program - Exclusive to the Online Bonus Point Reward Platform" Promotion, please [click here](#) for details.
6. Dah Sing Bank, Limited is not the gifts supplier of relevant services / offers / products and shall not be responsible for any matters. Please contact relevant supplier for enquiries.
7. 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.
8. A person who is not a party to these Terms and Conditions may not enforce any of their provisions by virtue of the Contracts (Rights of Third Parties) Ordinance (Cap.623 of the Laws of Hong Kong).
9. In the event of any discrepancy between the Chinese version and English version of these Terms and Conditions, the English version shall prevail.

### Terms and Conditions of Gifts:

The usage terms and conditions of Hung Fook Tong HKD20 e-voucher, Hung Fook Tong HKD50 e-voucher, PARKnSHOP HKD50 Gift eVoucher and Watsons HKD50 eVoucher will be bounded by the terms and conditions of respective suppliers, please refer to the detail page of the relevant Gift eVoucher.

### **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.