

Terms and Conditions of the Priority Pass Digital Membership Card:

1. The Priority Pass Digital Membership Card ("**Digital Membership Card**") is offered by Priority Pass (A.P.) Limited ("**Priority Pass**").
2. An exclusive Dah Sing Priority Pass invitation code ("**Invitation Code**") will be sent to the cardholders ("**Eligible Cardholders**") of the Dah Sing Private Banking Visa Infinite Credit Card / Dah Sing VIP Banking Visa Infinite Card / Dah Sing Visa Infinite Card ("**Eligible Card**") issued by Dah Sing Bank, Limited ("**Bank**") via email / mail once the Eligible Card is approved. To enjoy airport lounge services offered by Priority Pass ("**Priority Pass Lounge**") with the Digital Membership Card, Eligible Cardholders are required to register for a Priority Pass membership through the designated link at www.prioritypass.com/dahsingvi ("**Designated PP Website**") using the Invitation Code. Eligible Cardholders who complete membership registration on the Designated PP Website are deemed to have authorized and agreed to the transfer of data between Priority Pass and the Bank (including any personal data provided by the Eligible Cardholders) for verification purposes, issuance of the Digital Membership Card and all other related services under these Terms and Conditions.
3. The Digital Membership Card is not transferable and is only valid up to its expiration date.
4. Eligible Cardholders must present their Digital Membership Card, a valid boarding pass and an acceptable form of identification to the relevant lounge staff of Priority Pass to enjoy access to the Priority Pass Lounge(s). The Eligible Cards will not be accepted as substitutes for the Digital Membership Card.
5. If an Eligible Card needs to be renewed / is lost / stolen or if the card number has been changed, the Eligible Cardholder is required to update his / her new card information through his / her account on Priority Pass' website at www.prioritypass.com in order to enjoy access to the Priority Pass Lounge(s). For further assistance, please contact Priority Pass' representatives through their customer service hotline at +852 2866 1964, via Priority Pass' website at www.prioritypass.com or through Priority Pass' app under "Help" > "Contact Us" > "Send us a message".
6. If an Eligible Cardholder cancels his / her Eligible Card, the Digital Membership Card will become invalid effective from the cancellation date of the Eligible Card. If the Eligible Cardholder uses an invalid Digital Membership Card to access any Priority Pass Lounge(s), they will be fully responsible for any usage / access fee(s), as well as those of any accompanying guests.
7. Before accessing the Priority Pass Lounge(s), please visit Priority Pass' website at www.prioritypass.com to check the latest lounge information, including but not limited to lounge locations, opening / closing hours, available facilities, and terms of use, etc.

8. Terms and Conditions of Priority Pass apply to the usage of the Digital Membership Card and access to the Priority Pass Lounge(s) and Eligible Cardholders agree to be bound by them. For details, please visit www.prioritypass.com. The Bank is not obliged to notify Eligible Cardholders of any changes or latest announcements of Priority Pass. Eligible Cardholders understand and accept that the Bank is not the supplier of the Digital Membership Card, the Priority Pass Lounges(s) or their related products and services. The Bank shall bear no liability relating to any aspect of the Digital Membership Card, the Priority Pass Lounge(s) or other related products and services, including without limitation, the quality, the supply, the descriptions of the Digital Membership Card, the Priority Pass Lounges(s) or any other related products and services provided by Priority Pass, any false trade description, misrepresentation, mis-statement, omission, unauthorized representation, unfair trade practices or conduct in connection with the Digital Membership Card, related products and services provided by Priority Pass, its directors, employees, officers or agents.
9. Priority Pass and the Bank shall not be held responsible for any disputes that may occur between an Eligible Cardholder and / or any guests and Priority Pass Lounge operator.
10. Priority Pass and the Bank reserve the right at any time at their absolute discretion and without notice to revoke an Eligible Cardholder's membership to the Digital Membership Card.
11. The Bank reserves the right to amend these Terms and Conditions from time to time, without prior notice.
12. Issuance and usage of a Digital Membership Card will be subject to the financial standing of the Eligible Cardholder's Eligible Cards according to the Bank's records.
13. The Eligible Cardholder agrees that he / she will defend and indemnify Priority Pass, its directors, officers, employees, agents and the Bank (collectively the "**indemnified parties**") against and hold each indemnified party harmless from all liabilities, damages, losses, claims, suits, judgments, costs and expenses (including attorney's fees) for injury to or death of any person or damage to or destruction of any property arising out of the use of any Priority Pass Lounge by the Eligible Cardholder or any accompanying guests or any person in said lounge at the behest of the Eligible Cardholder, except that such indemnification shall not extend to acts of gross negligence or willful misconduct by the indemnified parties.
14. In the case of any disputes on these Terms and Conditions, use of the Digital Membership Card and terms and conditions of the Priority Pass Lounge, the decision of the Bank and Priority Pass shall be final and conclusive.
15. These Terms and Conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region ("**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 case of any discrepancies between the English and Chinese versions 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.