

Terms and Conditions of RentSmart Rental Offers (the "Offers") :

1. The promotion period is from 1 Aug 2025 to 31 Jul 2026, both dates inclusive (the "Promotion Period").
2. The Offers only apply to customers holding Mastercard and Visa Principal Card or Supplementary Card of the credit card or Co-brand card ("Eligible Card") issued by Dah Sing Bank, Limited ("Bank") ("Eligible Cardholder"). The Bank's Cash Card, Corporate Card, Purchasing Card, Business Card, Gift Card, Private Label Card, "Smart Choice" Balance Transfer Program Account and Cash Conversion Plan Account are not eligible.
3. Eligible Cardholders must use a valid Eligible Card to pay in full for the rental payment at the designated mobile app of RentSmart Rental Services Limited ("RentSmart") ("RentSmart app") and register for his / her RentSmart account (if applicable) during the Promotion Period in order to enjoy the following Offers:

Offer 1: Extremely low service fee for rental payment

Settle payment of rental with Eligible Cards can enjoy low service fee:

<u>Eligible Mastercard Credit Card</u>	<u>Eligible Visa Credit Card</u>
1.5% service fee (No invitation code is required) (Original service fee for Mastercard Credit Card is 1.9%)	1.9% service fee (No invitation code is required) (Original service fee for Visa Credit Card is 2.4%)

Offer 2: Rental Rebate

Eligible Cardholders who enter invitation code "DSB100" when registering and opening an account upon a single transaction of HKD5,000 or above rental payment ("Eligible Transaction") with Eligible Mastercard or Visa Credit Card can receive up to HKD200 RentSmart rental rebate:

i. Eligible Mastercard or Visa Credit Card
<ul style="list-style-type: none"> • Enjoy welcome HKD100 RentSmart rental rebate upon completing the first Eligible Transaction (invitation code "DSB100")
ii. Top up offer for Eligible Mastercard Credit Card
<ul style="list-style-type: none"> • For the following 3 months after the first Eligible Transaction, Cardholders who continue to make Eligible Transactions each month consecutively, can receive additional HKD50 RentSmart rental rebate • For the following 6 months after the first Eligible Transaction, Cardholders who continue to make Eligible Transactions each month consecutively, can receive an additional HKD50 RentSmart rental rebate

4. Offers only apply to Cardholders who are registered as RentSmart users. To become a RentSmart registered user, the Cardholder needs to complete the registration through the RentSmart app.
5. Offers only apply to transactions conducted at the RentSmart app.

6. For Offer 1, Eligible Cardholder of Mastercard/ Visa Credit Card has to select and make a full payment with an Eligible Card. The service fee will be automatically adjusted to the rate of 1.5% for Mastercard Credit Card and 1.9% for Visa Credit Card. For terms and conditions and details of how to use Offer 1, please refer to rentsmart.com.hk/partners-and-promotions/dsb
7. For Offer 2, Eligible Cardholder of Mastercard/ Visa Credit Card must enter the invitation code "DSB100" while registering for his / her RentSmart account and fulfill designated spending requirement. If the code has not been entered during registration, the Cardholder will not be entitled to the RentSmart rental rebate under Offer 2. The welcome HKD100 RentSmart rental rebate offered under Offer 2 will be credited to the Cardholder's RentSmart account immediately after successful registration. For the following 3 months after the first Eligible Transaction, MasterCard Credit Cardholders who continue to make Eligible Transactions each month consecutively, can receive additional HKD50 RentSmart rental rebate; For the following 6 months after the first Eligible Transaction, MasterCard Credit Cardholders who continue to make Eligible Transactions each month consecutively, can receive an additional HKD50 RentSmart rental rebate. The HKD50 RentSmart rental rebate for top up offer for Eligible Mastercard Credit Card will be issued by RentSmart within 14 working days after the Cardholder meets the promotion criteria via email in the form of a HKD50 RentSmart rental rebate discount code. For terms and conditions and details of how to claim the rental rebate, please refer to rentsmart.com.hk/partners-and-promotions/dsb
8. The Offers cannot be exchanged for cash, gift / cash vouchers, or other products / services, nor be used in conjunction with any other promotional offers.
9. All information and photos shown are for reference only.
10. For terms and conditions and details of how to use RentSmart services, please refer to rentsmart.com.hk/terms-conditions
11. The Bank is not the supplier of the relevant goods and services provided in connection with the Offers. The Bank makes no representation or guarantee as to the quality and availability of the products, services, or information provided by RentSmart. The Bank shall not be liable for any matters arising from or in connection with the products, services, or information provided by RentSmart. Cardholders should direct any queries to RentSmart (telephone number: 6997 7887).
12. In case of any fraud / abuse / reversal / cancellation of transactions in respect of which the relevant Offer is awarded, the Bank reserves the right to cancel or deduct the related Offer or its equivalent amount from the account(s) of the Cardholder without prior notice.
13. The Bank and RentSmart reserve the sole right to vary or cancel any of the Offers and / or amend these Terms and Conditions at any time without prior notice. In the event of any dispute, the decision of the Bank and RentSmart shall be final and conclusive.
14. 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.
15. 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).

16. If there is any inconsistency or ambiguity between the English and Chinese versions of these Terms and Conditions, the English version shall apply and 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.