

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

1. The promotion period is from 1 Aug 2026 to 31 Jul 2027, 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"). A Mastercard credit card or co-brand card as described above is an "Eligible Mastercard Credit Card" and a Visa credit card or co-brand card as described above is an "Eligible Visa Credit Card". 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 Dah Sing Mastercard Credit Card is 1.9%)	1.9% service fee (No invitation code is required) (Original service fee for Dah Sing Visa Credit Card is 2.4%)

Offer 2: Rental Rebate (this offer cannot be used in conjunction with Offer 3)

Cardholders who enter invitation code "DSB100" during account registration and account opening can receive HKD100 RentSmart rental rebate ("Rental Rebate") upon a single rental payment transaction of HKD5,000 or above ("Eligible Transaction") with Eligible Dah Sing Mastercard or Visa Credit Card.

Offer 3: 1% Service Fee Offer (this offer cannot be used in conjunction with Offer 2)

Cardholders who enter invitation code "DSBONE" during account registration and account opening can enjoy an automatically adjusted service fee of 1% on their first 6 rental transactions ("Eligible Transaction") with Eligible Dah Sing Mastercard Credit Card.

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, 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.
7. For Offer 2, the Rental Rebate will be credited to the Cardholder's RentSmart account immediately after successful registration. If the code has not been entered during registration, the Cardholder will not be

entitled to the RentSmart Rental Rebate under Offer 2. Offer 2 cannot be used in conjunction with Offer 3.

8. For Offer 3, Cardholder of Mastercard Credit Card must settle the Eligible Transactions with an Eligible Mastercard Credit Card. If the code has not been entered during registration, the Cardholder will not be entitled to promotional service fees under Offer 3. Offer 3 cannot be used in conjunction with Offer 2.
9. The Offers cannot be exchanged for cash, gift / cash vouchers, or other products / services, nor be used in conjunction with any other promotional offers.
10. All information and photos shown are for reference only.
11. For terms and conditions and details of how to use RentSmart services, please refer to rentsmart.com.hk/terms-conditions
12. 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).
13. 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.
14. 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.
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. 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.