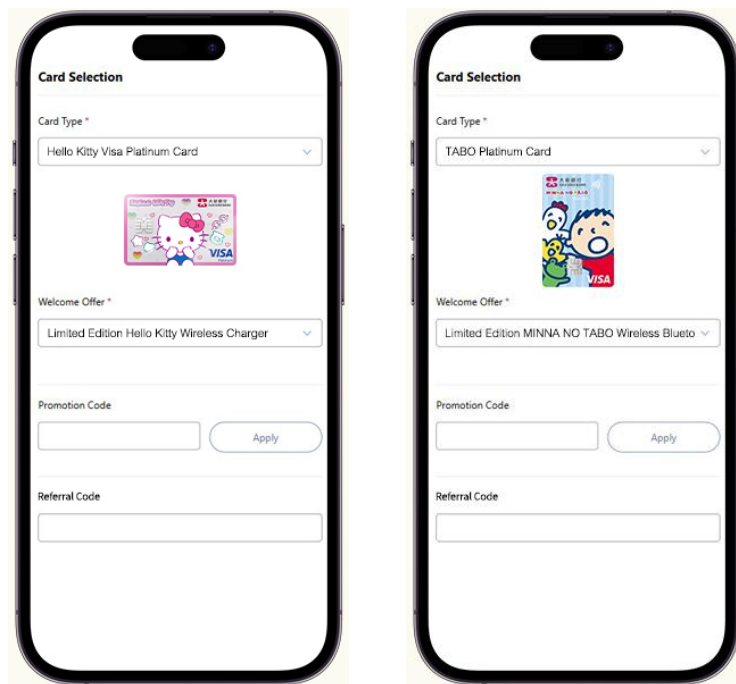


## Dah Sing Sanrio Credit Card – extra Smiles offer for Sanrio Smile HK APP members ("Promotion")

Few easy steps to earn 500 Smiles:

Step 1: Apply for the **Dah Sing Hello Kitty Credit Card** or **Dah Sing MINNA NO TABO Credit Card** through Dah Sing Bank's website or Mobile Banking platform **by inputting the promotion code "SEL02"**.



Step 2: You are required to provide the same email address used to register for the Sanrio Smile HK APP to Dah Sing Bank when applying for the Designated Card.



Step 3: Upon successful card approval and accumulating designated requirements, you will enjoy 500 Smiles.

**Terms and Conditions of the Dah Sing Sanrio Credit Card – extra Smiles offer for Sanrio Smile HK APP members ("Promotion"):**

1. The promotion period of the Promotion is from 25 Jun 2026 to 30 Sep 2026 (both days inclusive) ("**Promotion Period**").
2. The Promotion is only applicable to members of the Sanrio Smile HK APP ("**Member**") who successfully apply for a Principal Card of the Dah Sing Hello Kitty Credit Card or Dah Sing MINNA NO TABO Credit Card ("**Designated Card**") issued by Dah Sing Bank, Limited (the "**Bank**") on the Bank's e-Banking or Mobile Banking platform by inputting the promotion code "SEL02" during his / her application within the Promotion Period. The card issuance date of the Designated Card must be on or before 31 Oct 2026.
3. D&G Development Limited ("**D&G**"), the operator of Sanrio Gift Gate and the Sanrio Smile HK APP, shall, on or before 30 Nov 2026, credit 500 Smiles ("**Offer**") into the Sanrio Smile HK APP accounts of the first one thousand (1,000) Members who successfully apply for the Designated Card in accordance with Clause 2 of these Terms and Conditions. In order to be entitled to the Offer, Members are required to:
  - a) hold a valid membership under the Sanrio Smile HK APP at the time of the Designated Card application and maintain the membership status of their Sanrio Smile HK APP during the Promotion Period and when the relevant Offer is distributed;
  - b) apply for the Designated Card using the email address identical to the one used to register for the Sanrio Smile HK APP membership; and
  - c) provide consent for the Bank to share their email address with D&G for verification of their membership of the Sanrio Smile HK APP. Should there be any discrepancy between the email address used to apply for the Designated Card in the Bank's record and the email address used to register for the Sanrio Smile HK APP membership in D&G's record, the Offer shall be deemed to be forfeited by the Member.
4. Each Member is entitled to the Offer ONCE only during the Promotion Period. The Offer cannot be exchanged for cash, bonus points, other products, services or discounts offered by the Bank and/or D&G. The Offer is not refundable and transferable to third parties or other accounts, or exchanged for any other gifts.
5. The Bank takes no responsibility whatsoever if the Member becomes ineligible to receive the Offer due to any false or inaccurate information provided by the Member during the Designated Card application.
6. The Promotion/Offer shall be terminated immediately in the event D&G ceases its business.
7. All photos and product information under the Promotion are provided by D&G and are for reference purposes only. The use of the Offer is subject to the relevant terms and conditions issued by D&G. The Bank is not the supplier of the Offer and/or any other products or services offered by D&G to the Members and shall not be responsible for any matter in relation to the products or the relevant services. The Bank makes no representation or guarantee as to the quality in respect of the Offer and any relevant service / product(s) offered by D&G. Any enquiries, comments or complaints about the quality of the Offers or related services should be directed to D&G. For further details of the Offer, please contact D&G directly via email address at [cs@sanriogiftgate.com.hk](mailto:cs@sanriogiftgate.com.hk) or visit its official website at [sanriogiftgate.com.hk](http://sanriogiftgate.com.hk).
8. The Bank and D&G reserve the right to determine the eligibility of any Member to receive the Offer at their own discretion and according to their records without prior notice. In the event of any disputes, the decision of the Bank and D&G shall be final and conclusive.

9. The Bank and D&G reserve the right to amend these Terms and Conditions, or cancel, suspend or amend the Promotion and/or Offers at any time without prior notice. Should any disputes arise, the decision of the Bank and D&G shall be final and conclusive.
10. These Terms and Conditions shall form part of any applicable agreements governing the use of the Designated Cards and shall be construed accordingly. In case of any conflict between these Terms and Conditions and those agreements, these Terms and Conditions shall prevail.
11. 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.
12. 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).
13. In case of any discrepancy 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.**