

**Terms and Conditions of Dah Sing Sanrio Credit Card Bonus Point Redemption Reward ("Promotion"):**

1. The promotion period of the Promotion is from 3 Nov 2025 to 17 Jan 2026 (both dates inclusive) ("**Promotion Period**").
2. The Promotion is only applicable to customers holding Principal Card or Supplementary Card of Dah Sing Hello Kitty Credit Card or Dah Sing MINNA NO TABO Credit Card ("**Eligible Card**") issued by Dah Sing Bank, Limited ("**Bank**") ("**Eligible Cardholder**").
3. Eligible Cardholder who applies to redeem the specific gifts ("**Gifts**") with Credit Card Bonus Points ("**Bonus Points**") is required to log in to e-Banking or Mobile Banking to select "Rewards", then click "Sanrio Credit Card Bonus Point Redemption Program" to submit the redemption application ("**Application**"). Late submission will not be accepted (based on the date and time of receipt by the Bank). The Application shall not be amended, cancelled or returned once submitted.
4. The Promotion is only applicable to the Bonus Points of Eligible Card. The bonus points of Eligible Cards cannot be combined with the bonus points of other Dah Sing Credit Cards for redemption. The Bonus Points with the earlier expiry date will first be debited and Eligible Cardholder cannot decide which Eligible Card account to be debited, as well as the order or combination of the Eligible Card account(s) for debiting the Bonus Points.
5. The Application takes 4 to 8 weeks to process. If there is any update on the contact information of the Eligible Cardholder, Eligible Cardholder is required to visit any branch of the Bank to update the contact information before submitting the Application in order to receive the relevant notification. Once the Application is accepted by the Bank, the required Bonus Points shall be debited from the relevant Eligible Card account stated in the Application. The relevant record will be shown in the most recent monthly statement after the debit. Upon successful Gift redemption, the Bank will notify the Eligible Cardholder the delivery or redemption (as decided by the Bank at its sole discretion) arrangement of the relevant Gift through such means as the Bank shall deem appropriate. (If applicable) The Eligible Cardholder needs to redeem the Gift within the designated period at the designated redemption centre(s) by presenting the redemption letter and relevant Eligible Card. For details, please refer to the redemption letter.
6. The Gift is available on a first come first served basis while stocks last. Any changes to the Gift will be subject to the availability of the Gift at the time of redemption. The Bank will notify the Eligible Cardholders for the Gift redemption result through such means as the Bank shall deem appropriate. If any of the Gift(s) is out of stock, the Bank will credit the relevant Bonus Points which have been redeemed back to the Eligible Card account of the Eligible Cardholder.
7. The Eligible Card held by the Eligible Cardholder shall remain as valid and in good credit standing at the time when the Application is submitted until the Gift(s) is/are collected. If the relevant Eligible Card account is cancelled or does not have sufficient Bonus Points for the redemption, the Eligible Cardholder's Application shall not be accepted.
8. All photos and information that relate to the Gifts are provided by the participating merchants and are for reference purposes only. The Bank is not the supplier of any Gift and shall not be responsible for

any matters in relation to the Gifts. Any enquiry, comment or complaint about the Gift / related services should be directed to the participating merchant(s). The use of the Gifts is subject to relevant terms and conditions as specified by the participating merchant(s).

9. No request for exchange of any Gift to cash, any products or other gifts will be accepted.
10. The Bank reserves the right to amend the Gift (including the Gift items or the number of Bonus Points required for redemption) and the related terms and conditions at any time without prior notice. Should any disputes arise, the decision of the Bank shall be final.
11. In case of any fraud / abuse / reversal / cancellation of transactions in respect of which any Gift is awarded, the Bank reserves the right to debit the equivalent amount of the Gift from the relevant Eligible Cardholder's account(s) without prior notice.
12. 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.
13. 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).
14. These Terms and Conditions shall form part of the agreement governing the use of the Dah Sing Credit Card and shall be construed accordingly. In case of any conflict between these Terms and Conditions and the agreement, these Terms and Conditions shall prevail.
15. In the event of any discrepancy between the Chinese version and English version of these Terms and Conditions, the English version shall prevail.
16. Unless otherwise specified, the Promotion is subject to the General Terms and Conditions of Bonus Point Program. Please visit [dahsing.com/card/bonuspoint/en](http://dahsing.com/card/bonuspoint/en) for more details.

**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.**