

Terms and Conditions for Dah Sing Sanrio Credit Card "Sanrio SMILE HK App" Promotion ("Promotion"):**A. General Terms and Conditions**

1. The Promotion is applicable to cardholders holding Principal Card of Dah Sing Hello Kitty Credit Card or Dah Sing MINNA NO TABO Credit Card ("**Eligible Card**") ("**Eligible Cardholder**") issued by Dah Sing Bank, Limited (the "**Bank**").
2. For the details of the offers herein ("**Offers**") and the addresses of Sanrio Gift Gate retail stores ("**SGG**"), please contact D&G Development Limited, the merchant of SGG and the operator of Sanrio SMILE HK App ("**Participating Merchant**") directly or visit its official website (sanriogiftgate.com.hk).
3. Unless otherwise specified, the Offers cannot be used in conjunction with other promotional offers, discount, cash vouchers and gift vouchers.
4. The Offers cannot be exchanged for cash, bonus points, other products, services or discounts. The Offers are not refundable and transferable to third parties or other accounts, or exchanged for any other gifts.
5. The Offers shall be terminated immediately in the event that the Participating Merchant ceases its business.
6. All photos, product prices and product information that relate to the products under the Promotion are provided by the Participating Merchant and are for reference purposes only. The use of Offers is subject to the relevant terms and conditions issued by the Participating Merchant. For details, please contact the Participating Merchant via email address (cs@sanriogiftgate.com.hk) directly. The Bank is not the supplier of any products or services offered to the Eligible Cardholders under the Offers and shall not be responsible for any matter in relation to the products or the relevant services. Any enquiry, comment or complaint about the quality of relevant products or services should be directed to the Participating Merchant.
7. The Offers are subject to availability. The price and Offers' terms may be changed from time to time.
8. The Bank and the Participating Merchant reserve the right to amend these Terms and Conditions, or cancel, suspend or amend the Promotion at any time without prior notice. Should any disputes arise, the decision of the Bank and the Participating Merchant shall be final.
9. These Terms and Conditions shall form part of any applicable agreements governing the use of Eligible Cards and shall be construed accordingly.
10. 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.
11. 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).
12. In case of any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

B. Terms and Conditions for 5% Off Regular-priced Goods ("Offer 1")

13. The promotion period of Offer 1 is from 15 Aug 2025 to 15 Oct 2025 (both days inclusive) ("**Promotion Period 1**").
14. Eligible Cardholders can enjoy 5% off regular-priced goods upon purchase at SGG in Hong Kong with the Eligible Card and presenting their Sanrio SMILE HK membership QR code during Promotion Period 1.
15. Eligible Cardholder must settle the payment in full with Eligible Card to enjoy Offer 1.

C. Terms and Conditions for Additional Upgrade Progression Points in Sanrio SMILE HK App ("Offer 2"):

16. The promotion period for Offer 2 is from 15 Aug 2025 to 30 Nov 2025 (both days inclusive) ("**Promotion Period 2**") and divided into following 2 phases:

	Registration Period (both days inclusive)	Spending Period (both days inclusive)
Phase 1	15 Aug 2025 to 25 Aug 2025 (" Registration Period 1 ")	1 Sep 2025 – 31 Oct 2025 (" Spending Period 1 ")
Phase 2	26 Aug 2025 to 26 Sep 2025 (" Registration Period 2 ")	1 Oct 2025 – 30 Nov 2025 (" Spending Period 2 ")

17. Upon Successful Registration (see Clause 18 below for details) during the relevant registration period of Phase 1 or Phase 2 as mentioned in Clause 16, Eligible Cardholders who conduct single net spending of HKD250 or above at SGG with Eligible Cards within the corresponding spending period ("**Eligible Transaction**") can get an additional 250 progression points to upgrade Eligible Cardholder's Membership Tier in Sanrio SMILE HK App, with a maximum of 4 times, i.e. maximum 1,000 extra progression points during the whole spending period, as well as the whole Promotion Period 2 in aggregate. For avoidance of doubt, Eligible Cardholder will only be rewarded with 250 additional progression points for each single Eligible Transaction. For example, Eligible Cardholder who conducts an Eligible Transaction with over HKD500 will not be rewarded with 500 additional progress points, only 250 additional progress points will be granted and counted as once.
18. To enjoy Offer 2, Eligible Cardholders are required to (1) register for the Promotion successfully on the designated registration page (dahsing.com/card/sanriosmile/reg/en) of the Bank's website within the relevant registration period ("**Successful Registration**"); and (2) agree the Bank to share their email address to the Participating Merchant for verification of their membership of Sanrio SMILE HK App. Should the email address in the Bank's record do not match with the email address registered in Sanrio SMILE HK App membership, Offer 2 will be deemed to be forfeited.
19. To enjoy Offer 2 in the relevant spending period, Eligible Cardholders should make Successful Registration during the corresponding registration period, and cannot register for both phases. For the sake of clarity, Eligible Cardholders who register in Registration Period 1 can only be entitled to enjoy Offer 2 in Spending Period 1, but not in Spending Period 2.
20. Eligible Cardholder must settle the payment in full with Eligible Card to enjoy Offer 2.

D. Terms and Conditions for Additional Upgrade Progression Points in Sanrio SMILE HK App ("Offer 3"):

21. Extra 500 Sanrio SMILES will be offered under Offer 3 for the first 1,000 Eligible Cardholders who make Successful Registration for Offer 2 on the designated registration page (dahsing.com/card/sanriosmile/reg/en) during Promotion Period 2.
22. Eligible Cardholders are required to register for Offer 2 and agree the Bank to share their email address to the Participating Merchant for verification of their membership of Sanrio SMILE HK App. Should the email address in the Bank's record do not match with the email address registered in Sanrio SMILE HK App membership, Offer 3 will be deemed to be forfeited.

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.