

**Terms and Conditions of "Dah Sing Selected Card Privilege – Unlimited Shopping Fun" Promotion ("Promotion"):**

1. The promotion period of this Promotion is from 2 Oct 2025 to 30 Nov 2025 (both dates inclusive) ("**Promotion Period**"). Transactions and related amounts are counted / calculated based on the relevant transaction dates as recorded by Dah Sing Bank, Limited ("**Bank**").
2. This Promotion only applies to the cardholders who are holding a Principal Card or Supplementary Card of Dah Sing Maryknoll Convent School Platinum VISA Card / Dah Sing Distinction Platinum Card / DSOBA Centennial World Mastercard ("**Eligible Card**") issued by the Bank ("**Eligible Cardholders**"). The Bank's other Credit Card, 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 for this Promotion.
3. To be entitled to this Promotion, each Eligible Cardholder is required to successfully register for the Promotion via Dah Sing Bank WhatsApp Business Official Account 2808 5533 registration link / QR code ("**Registration Channel**") shown on the Bank's marketing communication of this Promotion with his / her valid mobile number recorded at the Bank within the Promotion Period ("**Successful Registration**"). This Promotion is only applicable to the first 250 successfully registered Eligible Cardholders. Registration quota is limited and is on a first-come-first-served basis. Registration through the Registration Channel will be suspended once the quota is full. The registration dates and time and whether the registration is successful or not are based on the record of the Bank. Registration cannot be changed or cancelled once confirmed by the Bank. Please keep record of the "Registration Reference Number" as assigned for verification purpose. The Bank will not issue any notification if an Eligible Cardholder fails to register successfully due to provision of incorrect or incomplete information during the registration (if applicable). For any duplicate registrations, the earliest record received from Eligible Cardholders by the Bank during the Promotion Period shall prevail. Other registration will be treated as invalid.
4. If an Eligible Cardholder holds more than one Eligible Card, he / she is only required to register once with the Principal Card of any one of his / her Eligible Cards. Registration by any Supplementary Card of an Eligible Card is not acceptable for this Promotion.
5. Eligible Cardholder cannot be entitled to Cash Rebate (as defined in Clause 8 below) under both "Taobao Spending Promotion" (as defined below) and "WeChat Pay HK and AlipayHK Spending Promotion" (as defined below). If the Eligible Cardholder's spending falls within the definitions of both "Eligible Spending" (as defined under Clause 16 below) under "Taobao Spending Promotion" and "Eligible WeChat Pay HK Retail / Online Spending" or "Eligible AlipayHK Retail / Online Spending" (as defined under Clauses 22 and 23 below respectively) under "WeChat Pay HK and AlipayHK Spending Promotion", such spending will automatically be counted and calculated as Eligible Transactions under "Taobao Spending Promotion". In other words, all the Eligible Transactions made via Taobao Platform (includes Taobao mobile application and Taobao online

**platform) from Eligible Cardholder shall not be entitled to enjoy the Cash Rebate under "WeChat Pay HK and AlipayHK Spending Promotion".**

6. The Bank will determine the eligibility of eligible transactions based on the merchant code or transaction category or type of currency as defined from time to time by the Bank or card associations (i.e. Visa International, MasterCard Asia / Pacific (Hong Kong) Limited, UnionPay International). Eligible transactions shall be determined at the sole and absolute discretion of the Bank. The Bank shall not be liable to determine the eligibility of any transaction before it is made by an Eligible Cardholder.
7. Foreign currency transactions shall be automatically converted into Hong Kong Dollar on the date that the relevant transactions were processed at the rates determined by the relevant card associations (if applicable) for eligible transaction amount. For details of service charges related to foreign currency transactions, please refer to the List of Service Charges for Dah Sing Credit Card / Private Label Card issued by the Bank.
8. The Bank will use the Bank's transaction records to determine the eligibility of Eligible Cardholders. Eligible Cardholder should hold the Principal Eligible Card, which is still binding with designated e-wallet(s), and maintained as valid and in good credit standing during the entire Promotion Period and when the cash rebate is offered under this Promotion ("**Cash Rebate**"). The relevant eligible transactions must be posted for the Eligible Cardholders to receive the relevant Cash Rebate. If the Eligible Cardholder cannot fulfill the relevant requirement(s), the Bank reserves the right to cancel the Cash Rebate without prior notice.
9. Each Eligible Cardholder is required to keep record of relevant transactions. In case of any dispute, the Bank reserves the right to require the relevant Eligible Cardholder to submit relevant eligible transaction record for verification purpose. Submitted records and documents (whether original or copy) will not be returned. The Bank reserves the right to determine the eligibility of relevant transaction.
10. In case of any fraud / abuse / reversal / cancellation of transactions in respect of which the relevant Cash Rebate under this Promotion is awarded, the Bank reserves the right to debit the equivalent value from the relevant Eligible Cardholders' credit card account without prior notice.
11. The Bank reserves the right to amend these Terms and Conditions or cancel, suspend or amend this Promotion at any time without prior notice. Should any dispute arise, the decision of the Bank shall be final and conclusive.
12. These Terms and Conditions shall form part of any applicable agreements governing the use of Eligible Cards and shall be construed accordingly. In case of any conflict between these Terms and Conditions and aforementioned agreements, these Terms and Conditions shall prevail.
13. 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.
14. A person who is not a party to these Terms and Conditions may not enforce any of their provisions by virtue of the Contracts (Rights of Third Parties) Ordinance (Cap.623 of the Laws of Hong Kong).

15. In the event of any discrepancy between the Chinese version and English version of these Terms and Conditions, the English version shall prevail.

**Taobao Spending Promotion: Up to HKD200 Cash Rebate ("Taobao Spending Promotion")**

16. Eligible Cardholder must (i) make Successful Registration for this Promotion; and (ii) conduct single eligible net transaction of HKD500 or above on Taobao Platform (including Taobao mobile application and Taobao online platform) ("Participating Merchant") during the Promotion Period by Eligible Card directly or linking an Eligible Card to AlipayHK ("Eligible Spending") in order to enjoy HKD50 Cash Rebate for each Eligible Spending transaction. Each Eligible Cardholder (including all Principal Card and Supplementary Card(s)) of his / her Eligible Card under his / her name can enjoy a maximum of HKD200 Cash Rebate during the Promotion Period. Eligible Spending does not include any bill payments, any transactions that are subject to cancellation, charge-back, return of goods and/or refund, purchase and/or reload of stored value cards or other e-wallets transactions, the orders on the Xianyu platform, virtual goods (including but not limited to anything that does not require shipment, e.g. virtual currency, prepaid cards, etc.). The Bank reserves the right to final decision for determining the eligibility of Eligible Spending.
17. Transaction made may impose handling charges for credit card transactions, which will be at the Eligible Cardholder's own cost. This Taobao Spending Promotion shall be terminated immediately in the event that the Participating Merchant ceases business.
18. The Bank is not the supplier of products / services offered to the Eligible Cardholders by the Participating Merchant and shall not be responsible for any matters in relation to the quality and availability of such products / services. The Bank makes no representation or guarantee in respect of such products / services. Any enquiries, comments or complaints about products / services should be directed to the Participating Merchant.
19. The Cash Rebate will be credited, in the form of Dah Sing Credit Card free spending credit in or before February 2026, to the Principal Eligible Card account of the Eligible registered Cardholder who has fulfilled the relevant designated transaction requirements with the latest Eligible Spending record during the Promotion Period. The Cash Rebate can only be used for settlement of new transaction(s) and will be shown on the statement of the following month.
20. The Cash Rebate cannot be exchanged for cash, bonus points, or other products, services or discounts. The Cash Rebate is not refundable and transferable to third parties or other accounts, and cannot be exchanged for any other gift.

**WeChat Pay HK and AlipayHK Spending Promotion: Up to HKD120 Cash Rebate ("WeChat Pay HK and AlipayHK Spending Promotion")**

21. Eligible Cardholder must (i) make Successful Registration for this Promotion; (ii) link an Eligible Card to WeChat Pay HK / AlipayHK ("Designated e-Wallet(s)); and (iii) fulfill the relevant eligible spending requirements (see Clauses 22 and 23 below for details) by using the Eligible Card via Designated e-

Wallet(s) during the Promotion Period, in order to be entitled to HKD60 Cash Rebate in respect of each relevant Designated e-Wallet. Even if Eligible Cardholder has added more than one Eligible Card account into the same Designated e-Wallet, he / she is entitled to the HKD60 Cash Rebate once only for each of the Designated e-Wallets. The maximum amount of the Cash Rebate for both Designated e-Wallets to which an Eligible Cardholder can be entitled under this "WeChat Pay HK and AlipayHK Spending Promotion" during the entire Promotion Period is HKD120. Details are as follows:

Designated e-Wallet and Accumulated Eligible Spending Amount requirement	Cash Rebate to be entitled	Maximum Cash Rebate of each Eligible Cardholder to be entitled during the entire Promotion Period
HKD2,000 or above of Eligible WeChat Pay HK Retail / Online Spending (as defined in Clause 22 below)	HKD60	HKD120
HKD2,000 or above of Eligible AlipayHK Retail / Online Spending (as defined in Clause 23 below)	HKD60	

22. **"Eligible WeChat Pay HK Retail / Online Spending"** refers to local or overseas retail or online transactions made by Eligible Card via WeChat Pay HK during the Promotion Period, excluding mobile transfers, add-value transactions and the Ineligible Spending as defined in Clause 25 below.
23. **"Eligible AlipayHK Retail / Online Spending"** refers to local or overseas retail or online transactions made by Eligible Card via AlipayHK during the Promotion Period, excluding mobile transfers, add-value transactions and the Ineligible Spending as defined in Clause 25 below.
24. Eligible WeChat Pay HK Retail / Online Spending or Eligible AlipayHK Retail / Online Spending made by Eligible Card (both Principal Card(s) and Supplementary Card(s)) held by the same Eligible Cardholder via same "Designated e-Wallet" will be combined, however Spending made with separate Designated e-Wallets cannot be combined (even with the same Eligible Card).
25. "Ineligible Spending" includes but is not limited to mobile transfers and add-value transactions (including but not limited to TNG and Tap & Go), online bill payment, cash advances, Autopay, recurring billing transactions (e.g. Octopus Automatic Add Value Service, Autotoll Automatic Top-up Service, etc.), "Happy Installment" plan amount, Cash-In Plan, Branch Cash-In Plan, Stocks Investment Savings Plan, Balance Transfer Amount, "PayEasy" Service amount", tax payments amount, "JET payment" amount, monthly repayments of Interest-free Installment Plan, gift redemption fee, cheque payments, transactions at financial / non-financial institutions or security brokers / dealers (including but not limited to purchases of products or services such as foreign currency, money orders, travellers' cheques, securities, stocks, bonds, commodities or mutual fund, money deposits and money transfers), bank handling fees (including but not limited to annual fees, financial charges, late fees and cash advance handling fees), casino transactions, unposted / cancelled / refunded and any unauthorised transactions. The Bank reserves the right of final decision on the eligibility of any transaction.

26. Transaction made via Designated e-Wallet may impose handling charges for credit card transactions by the relevant service provider, which will be at the Eligible Cardholder's own cost.
27. The Cash Rebate will be credited in the form of Dah Sing Credit Card free spending credit in or before February 2026 to the Principal Eligible Card account with the latest record of Eligible WeChat Pay HK Retail / Online Spending or Eligible AlipayHK Retail / Online Spending (as the case may be) during the Promotion Period of the Eligible registered Cardholder who has fulfilled the relevant designated transaction requirements. The Cash Rebate will be used for settlement of new transaction(s) and will be shown on the account statement of the following month for the relevant Eligible Card.
28. The Cash Rebate cannot be exchanged for cash, bonus points, or other products, services or discounts. It is not refundable nor transferable to third parties or other accounts, and cannot be exchanged for any other gifts.

**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.**