

Terms and Conditions of "Lucky Draw Craze" Promotion:

General Terms and Conditions

1. Unless otherwise specified, the promotion period of "Lucky Draw Craze" Promotion ("**Promotion**") is from 1 Jul 2026 to 31 Aug 2026 (both dates inclusive) ("**Promotion Period**") and divided into the following 2 phases:
 - i. Phase 1: 1 Jul 2026 to 31 Jul 2026 (both dates inclusive)
 - ii. Phase 2: 1 Aug 2026 to 31 Aug 2026 (both dates inclusive)Spending is calculated based on relevant transaction dates as recorded by Dah Sing Bank, Limited ("**Bank**"). The availability period for the website of the game ("**Game**") under this Promotion ("**Game Site**") is from 1 Jul 2026 to 14 Sep 2026 (both dates inclusive) (unless otherwise specified by the Bank).
2. **This Promotion only applies to the customers holding a principal card of a credit card (including but not limited to UnionPay Dual Currency Credit Card) or co-brand card ("Eligible Card") issued by the Bank ("Eligible Cardholder(s"))**. The supplementary card of the Eligible Card and 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 for this Promotion.
3. **Eligible Cardholder is required to activate and maintain a valid Dah Sing Mobile Banking ("Mobile Banking") / Dah Sing e-Banking ("e-Banking") account to participate in the Game.**
4. To participate in the lucky draw of this Promotion (further details as provided in the "**Game Prizes and Redemption Arrangement**" section below) ("**Lucky Draw**"), Eligible Cardholder is required to:
 - (a) earn "Lucky Draw Craze" eToken(s) ("**eToken(s)**") for participating in the Game by fulfilling the designated spending requirements (further details as provided in the "**Earn eTokens – Spending Requirements**" section below) within the Promotion Period; and
 - (b) successfully complete the Game.
5. When Eligible Cardholder has earned an eToken, he / she will receive a notification from the Bank via message to the Mobile Banking / e-Banking inbox and / or via email to the valid email address of Eligible Cardholder ("**eToken Notification**") according to the Bank's record (if applicable).
6. Eligible Cardholder must log in to Mobile Banking and select "Rewards" or click the gift icon at the top right corner on homepage to enter "My Rewards" and click "eToken Details" of this Promotion ("**My Rewards – Lucky Draw Craze**" page), and then click "Go" to enter and participate in the Game, or click "Prize" to check the rewarded prize of the Lucky Draw ("**Prize**") (if applicable).
7. Each eToken will be **valid for 14 days** from the issuance date of the relevant eToken Notification ("**eToken Validity Period**"). The eToken Validity Period is stated in the relevant eToken Notification and "My Rewards – Lucky Draw Craze" Page in Mobile Banking, and the validity of eToken will be based on the expiry date stated therein. The eToken will be forfeited if it is not used within the eToken Validity Period.
8. **The quota of the Prizes (further details as provided in the section "Game Prizes and Redemption Arrangement" below) is 50,000 pcs per phase and a total of 100,000 pcs during the entire Promotion Period** on a first-come-first-served basis, while the quota lasts. Once the said quota is full, no further eToken and / or Prize will be distributed by the Bank and all the unused eToken(s) will become invalid.

9. Eligible Cardholder is entitled to participate in the Game by using an eToken each time and win a maximum of one Prize for each eToken upon successfully completing the Game on the Game Site within the validity period of eToken(s). If Eligible Cardholder leaves the Game Site after starting the Game, the relevant eToken will be deducted regardless of whether the Game is completed or not. If Eligible Cardholder fails to play the Game due to any reason (including but not limited to network instability and technical issues), the Bank will not take any responsibility for such failure and will not re-send the relevant eToken(s) deducted.
10. Eligible Cardholder is recommended to read the "How to Play" on the Game Site before starting the Game.
11. Eligible Cardholder is required to (i) hold valid Eligible Card(s) and Mobile Banking / e-Banking account at the Bank, and (ii) maintain the said Eligible Card(s) and account in good credit standing when the relevant eToken(s) and / or Prize(s) is / are to be offered by the Bank. Otherwise, no eToken and / or Prize will be granted. If Eligible Cardholder cancels the Eligible Card(s) and / or Mobile Banking / e-Banking account, all the granted eToken(s) and / or Prize(s) will be forfeited. The Bank reserves the right to cancel the Eligible Cardholders' entitlement to the relevant eToken(s) and / or Prize(s) without prior notice.
12. For the special maintenance schedule for Mobile Banking / e-Banking and / or the Game Site, please refer to the Bank's promotion webpage. Eligible Spending (as defined in Clause 29 below) made by Eligible Cardholders during any system maintenance period will not be eligible for any eToken and / or Prize and / or any entry to the Game Site.
13. The Bank will base on its record to determine the eligibility of Eligible Cardholder for fulfilling the eToken and / or Prize related requirements. If the Eligible Cardholders' record is different from the Bank's record, the record and decision of the Bank regarding the eligibility of the relevant Eligible Cardholder(s) shall be final and conclusive.
14. The eTokens and the Prizes cannot be exchanged for cash, bonus points, or other products, services or discounts, not refundable and transferable to other accounts and cannot be exchanged for other products (except for the Prizes), and cannot be used in conjunction with other promotional offers, discounts, discount cards, VIP cards, cash vouchers and gift vouchers (unless otherwise specified) (if applicable).
15. The Prizes shall be terminated and the granted Prizes will be invalid immediately in the event that the relevant participating merchant ceases business.
16. The Game Site will be overwhelming if the number of players entering the game room exceeds a specific number at the same time. Eligible Cardholder will be required to try entering the Game Site later.
17. By participating in this Promotion, customer will be directed to a third party website which is not operated, owned or controlled by the Bank ("**Third Party Website**"). The Bank is not responsible for the content of any Third Party Website. The Bank does not review, approve, monitor, warrant or make any representation in respect of any content of any Third Party Website. Access to any Third Party Website is at customer's own risk. The Bank shall not in any way be liable for any loss or damage incurred as a result of customer's access to or use of or reliance on any content of any third-party Website.

18. The Game Site is designed, developed, hosted and managed by a Third Party service provider. The content of the Game Site, including but not limited to the materials and information provided therein, is solely responsible by the service provider.
19. Eligible Cardholder will not be required to input any personal information, username or password into the Game Site when participating in the Game.
20. Eligible Cardholder is required to use mobile phone to log in Mobile Banking to participate in the Game and is suggested to connect to non-public Wi-Fi to enjoy the best game experience.
21. Eligible Cardholder is required to use a mobile device with the latest version of Mobile Banking (Version 4.26 or above) and one of the following browsers to participate in the Game: Edge 88 or above, Firefox 89 or above, Chrome 88 or above, Safari 15.4 or above, Safari on iOS 15.4 or above and Android Chrome 88 or above.
22. All photos and information that are related to the Prizes are provided by the participating merchants and are for reference only.
23. In case of any fraud / abuse / reversal / cancellation of transactions in respect of which the relevant eToken(s) and / or Prize(s) under this Promotion is / are awarded, the Bank reserves the right to forfeit the relevant eToken(s) and / or debit the equivalent value of the Prize(s) from the Eligible Cardholder's credit card account(s) without prior notice.
24. The Bank reserves the right to amend these Terms and Conditions or vary, terminate or suspend this Promotion at any time without prior notice. In the case of disputes, the Bank's decision shall be final and conclusive.
25. These Terms and Conditions shall form part of any applicable agreements governing the use of the Eligible Cards and shall be construed accordingly. In case of any conflict between these Terms and Conditions and such agreements, these Terms and Conditions shall prevail.
26. 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.
27. 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).
28. In the event of any discrepancy between the Chinese version and English version of these Terms and Conditions, the English version shall prevail.

Earn eTokens – Spending Requirements:

29. Eligible Cardholder will receive 1 eToken to participate in the Game by conducting a single net transaction of HKD300 or above (or equivalent) on local or overseas retail or online transaction (including AlipayHK and WeChat Pay HK) with the use of his / her Eligible Card ("**Eligible Spending**") during the Promotion Period ("**Spending Offer**"). Eligible Spending does not include the mobile transfers and e-Wallet add-value amount (including but not limited to TNG, AlipayHK (P2P transaction), WeChat Pay HK (P2P transaction), PayMe, Tap & Go, Octopus add value service), Smart Octopus, Paypal, mail / fax / telephone orders, cash advances, Autopay, recurring billing transactions (e.g. Octopus Automatic Add Value Service, Autotoll Automatic Top-up Service, HKeToll 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. Eligible Spending is calculated based on the relevant transaction dates as recorded by the Bank. The Bank reserves the right to make final decision for determining the eligibility of transactions.
30. The total number of eTokens that an Eligible Cardholder (with all Eligible Card(s) under the same name) can earn is up to a **maximum of 10 eTokens per phase, and up to a maximum of 20 eTokens during the entire Promotion Period.**
31. Individual e-Wallet may impose handling charges for credit card transactions by the relevant service provider, and will be at the Eligible Cardholder's own cost.
32. Eligible Cardholder will receive the eToken Notification within **1 hour** after an Eligible Spending is successfully made and such e-Token will be shown in the eToken Notification and "My Rewards – Lucky Draw Craze" Page in Mobile Banking. Each eToken Notification will be sent once only, and the Bank will not re-issue the same. In addition to the aforesaid, the Bank shall not be liable for any delay in delivering any eToken Notification, whether or not caused by technical issue, network instability or any other event / reason.
33. Eligible Cardholder is required to keep the relevant original sales slip(s) (if applicable) for Eligible Spending. In case of any disputes, the Bank reserves the right to require any Eligible Cardholder to submit the original sales slip(s) or other relevant document(s) for verification purpose. Submitted documents (whether original or copy) will not be returned. The decision of the Bank regarding the eligibility of the relevant transactions shall be final and conclusive.
34. Any Eligible Spending associated with the Bank's UnionPay Dual Currency Credit Card RMB account will be converted to Hong Kong Dollar based on the conversion rate of 1:1.2 of the relevant total Eligible Spending amount and combined with the Hong Kong Dollar account.
35. 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 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.

36. The Bank will determine the eligibility of Eligible Spending 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 Spending 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 the same is made by an Eligible Cardholder.
37. **Spending made by supplementary cards are not eligible for this Promotion.**

Game Prizes and Redemption Arrangement

38. Eligible Cardholder who successfully completes the requirements stated in (a) below ("**Winner**") will be entitled to participate in the Lucky Draw, and Prize(s) will be revealed immediately upon completion of the Game. Winner can win any of the Prizes as shown in the table under (b) / (c) below. If the Eligible Cardholder cannot complete the requirements stated in (a) below, he / she could get any of the Prizes as shown in the table under (d) below. The Winner is required to redeem the Prize according to the relevant redemption arrangement during the relevant redemption period, and the Prize will become invalid if expired and will not be re-issued. Details are as follows:

- a. Start the Game on the Game Site, tab "HIT" in the below designated time for hitting the baseball for the Rewards.

Baseball	Red Baseball	Golden Baseball¹
Designated time for hitting the ball	3.00s – 3.05s	5.00s – 5.03s

¹The Golden Baseball of the Surprise Moment will be added to the game within limited time only. Please stay tuned on Dah Sing Credit Card Facebook Page for the news.

- b. Prizes (Successfully HIT the Red Baseball within the designated time)

Prize	Redemption Period	Redemption Arrangement (To enquire about the rewarded Prize, please click here)
HKD100 / HKD30 / HKD10 / HKD5 Cash Rebate	Not applicable	No redemption is required. The Cash Rebate will be credited to the Winner's Eligible Card account in the form of Dah Sing Credit Card free spending credit within 1 month from the date of reward

HKD50 / HKD20 Merchant e-Coupon (Redeem at one of following participating merchants: Maxim's Cakes / Maxim's MX / Arome Bakery / Starbucks)	On or before 30 Sep 2026	Please click here for details and relevant Terms and Conditions
HealthWorks Herbal Tea Gift Voucher		
Klook HKD100 Discount Code		
Klook HKD100 Discount Code for Designated Products		
Maxcare HKD300 Voucher for Designated Products		
Pricerite HKD30 Voucher for Household Products		
22% discount on HealthWorks Herbal Soup / Tea Gift Voucher set		
25% discount on HealthWorks Designated Herbal Tea		

c. Prizes (Successfully HIT the Golden Baseball within the designated time)

Prize	Redemption Period	Redemption Arrangement (To enquire about the rewarded Prize, please click here)
Klook HKD2,500 Hotel Buffet Discount Code	On or before 30 Sep 2026	Please click here for details and relevant Terms and Conditions
Klook HKD1,500 Hotel Buffet Discount Code		
HKD1,000 Cash Rebate (Applicable to Surprise Moment Only)	Not applicable	No redemption is required. The Cash Rebate will be credited to the Winner's Eligible Card account in the form of Dah Sing Credit Card free spending credit within 1 month from the date of reward

<p>Extra 10 lucky draw chances of "1,000,000 points Grand Lucky Draw"</p>	<p>Not applicable</p>	<p>Please refer to Terms and Conditions of "1,000,000 points Grand Lucky Draw" below</p>
<p>HKD100 / HKD30 / HKD10 / HKD5 Cash Rebate</p>	<p>Not applicable</p>	<p>No redemption is required. The Cash Rebate will be credited to the Winner's Eligible Card account in the form of Dah Sing Credit Card free spending credit within 1 month from the date of reward</p>
<p>HKD50 / HKD20 Merchant e-Coupon (Redeem at one of following participating merchants: Maxim's Cakes / Maxim's MX / Arome Bakery / Starbucks)</p>	<p>On or before 30 Sep 2026</p>	<p>Please click here for details and relevant Terms and Conditions</p>
<p>HealthWorks Herbal Tea Gift Voucher</p>		
<p>Klook HKD100 Discount Code</p>		
<p>Klook HKD100 Discount Code for Designated Products</p>		
<p>Maxcare HKD300 Voucher for Designated Products</p>		
<p>Pricerite HKD30 Voucher for Household Products</p>		
<p>22% discount on HealthWorks Herbal Soup / Tea Gift Voucher set</p>		
<p>25% discount on HealthWorks Designated Herbal Tea</p>		

d. Prizes (Fail to HIT any Baseball within the designated time)

Prize	Redemption / Designated Transaction Period	Redemption Arrangement (To enquire about the rewarded Prize, please click here)
VIP Banking Reward of up to HKD300 Vouchers	On or before 30 Sep 2026	Please click here for details and relevant Terms and Conditions
Securities e-Trading Reward HKD100		Please click here for details and relevant Terms and Conditions
FX Transaction Reward HKD100		Please click here for details and relevant Terms and Conditions
Up to HKD100 Shopping Coupons for 360° Easy Payroll Services		Please click here for details and relevant Terms and Conditions
Extra Reward for YOU i-Accounts		Please click here for details and relevant Terms and Conditions
HKD50 Cash Rebate for Spending Installment		Please click here for details and relevant Terms and Conditions
35% off discount for Annual Travel Coverage / Household Coverage / Domestic Helper Coverage (underwritten by Dah Sing Insurance Company Limited)		Please click here for details and relevant Terms and Conditions
25% discount on HealthWorks Designated Herbal Tea		Please click here for details and relevant Terms and Conditions

39. The Winner can check the rewarded Prize by **logging into Mobile Banking on or before 30 Sep 2026 (both dates inclusive) in the "My Rewards – Lucky Draw Craze" Page, the relevant content will become unavailable once expired.**

40. The Cash Rebate set out in the table above on Clause 38(b) / (c) will be credited to the Winner's Eligible Card account which is used to earn eToken(s) in the form of Dah Sing Credit Card free spending credit within 1 month from the date of winning such Cash Rebate. The credit card free spending credit can be used for settlement of new transactions of respective credit card and will be displayed on the coming statement.

41. For the Prizes which require redemption, Winner is required to present the QR code / redemption code / promo code of the Prize (as the case may be) (collectively, "Prize Code") shown on the Prize page within the relevant validity period in order to redeem and use the Prize at the designated shop or website of the participating merchants / the Bank. For Prize redemption details and relevant terms and conditions, please refer to the above Clause 38. Each Prize Code can be used once only and a maximum of 1 Prize Code can be used in each transaction.
42. Please keep safe of the Prize Code and winning result for your own record. If any Winner cannot present the Prize Code and / or winning result for Prize redemption due to whatever reason (including but not limited to the Winner not saving the winning result on the Game result page) or if any winning result is lost, damaged or stolen, the Bank shall not bear any responsibility and will not resend the relevant Prize Code and / or Prize details.
43. The Prize is available while stock lasts. The Bank reserves the right to offer alternative Prize and announce on the webpage of this Promotion if the relevant Prize is out of stock. The value / types (if applicable) of the replacement Prize may not be the same as the Prizes provided in this Promotion.
44. Part of the Prizes are provided by participating merchants to customers. The Bank is not the supplier of such Prizes and shall not be responsible for any matters in relation to the Prizes and relevant service / products offered. The Bank makes no representation or guarantee as to the quality in respect of the Prizes. Any enquiry or complaint in relation to the Prize shall be directed to the relevant participating merchant(s). The Prize is subject to the terms and conditions of the relevant participating merchant. For details, please refer to relevant terms and conditions of the Prize.

1,000,000 points Grand Lucky Draw:

45. The promotion period for this 1,000,000 points Grand Lucky Draw is from 1 Jul 2026 to 14 Sep 2026 (both dates inclusive) ("**1,000,000 points Grand Lucky Draw Promotion Period**").
46. Eligible Cardholder who successfully earns eToken(s) under this Promotion and completes the Game by using eToken(s) during the 1,000,000 points Grand Lucky Draw Promotion Period ("**Eligible Cardholder for 1,000,000 points Grand Lucky Draw**") will be enrolled for one entry in the lucky draw under this 1,000,000 points Grand Lucky Draw ("**1,000,000 points Grand Lucky Draw**") automatically. Eligible Cardholder can be enrolled in the 1,000,000 points Grand Lucky Draw with unlimited chances. For details, please refer to the following:

1,000,000 points Grand Lucky Draw Promotion Period	The month of holding 1,000,000 points Grand Lucky Draw	Prize ("Grand Reward")	Quota
1 Jul 2026 to 14 Sep 2026 (both dates inclusive)	On or before 31 October 2026	1,000,000 Bonus Points (as defined in Clause 49 below)	5

47. Each Eligible Cardholder for 1,000,000 points Grand Lucky Draw can enjoy the Grand Reward up to a maximum of 1,000,000 Bonus Points ("**Bonus Points**") (Subject to the Reward Program of Grand

- Reward Winner's eligible principal card which is holding in the Bank. For details, please refer to Clause 49 as below) during the entire 1,000,000 points Grand Lucky Draw Promotion Period.
48. The winner list of the Grand Reward will be announced in the latest news section of the Bank's website (dahsing.com) and a notification SMS will be sent to the Hong Kong mobile number (according to the Bank's record) of the winner ("**Grand Reward Winner**") on or before 31 Oct 2026.
 49. The Grand Reward will be granted in the form of Bonus Points to the corresponding Grand Reward Winner's Eligible Card account which is used to earn the relevant eToken on or before 30 Nov 2026, it will be shown on the monthly statement of the respective following months. If the Reward Scheme of Grand Reward Winner's Eligible Card account is not a bonus points-based reward program, the Bank will grant Bonus Points to another valid principal card of Grand Reward Winner which is held in the Bank; if the Grand Reward Winner does not hold any other eligible card with Bonus Points Reward, the Bank will be posted HKD4,000 (equivalent to 1,000,000 Bonus Points) to the Eligible Card's account which is used to earn the relevant eToken in the form of Dah Sing Credit Card free spending credit. It will be shown on the monthly statement for the respective following months and will be used for settlement of new transaction(s).
 50. If the credit card account of Grand Reward Winner is cancelled, terminated, suspended or frozen before the distribution of relevant reward, the Bank reserves the right not to distribute the relevant bonus points or cash rebate reward.
 51. Bonus Points are subject to the general terms and conditions of the "Bonus Points Rewards" Promotion. For details, please [click here](#).
 52. The Grand Reward is not applicable to the staff of the Dah Sing Financial Group.
 53. The Grand Reward will be drawn randomly determined by computer. In case of dispute over the 1,000,000 points Grand Lucky Draw method, Grand Reward Winners' qualification and all other matters related to the 1,000,000 points Grand Lucky Draw, the Bank's decision shall be final and conclusive.

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.