大新銀行
DAH SING BANK

General Terms and Conditions of "Online Tax and Bill Payment Promotion":

1. The promotion period of this Promotion is from 1 Dec 2026 to 29 Dec 2026 (both dates inclusive) ("Promotion Period").
2. The Promotion only applies to Cardholders ("Eligible Cardholders") holding a Principal Card of the credit card (including UnionPay Dual Currency Credit Card) or Co-brand Card issued by Dah Sing Bank, Limited ("the Bank") ("Eligible Card") and settle bill(s) with **Designated Merchant(s)** (please refer to clause 5 of these Terms and Conditions) via the Bank e-Banking or Mobile Banking by Eligible Card during the Promotion Period ("Eligible Transaction"). 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.
3. Eligible Cardholder is required to register for the Promotion during Promotion Period via Dah Sing Bank WhatsApp Business Official Account 2808 5533 ("DSB WhatsApp") with the valid mobile number of the Principal Cardholder recorded at the Bank through WhatsApp registration link / QR code shown on the related promotional materials within the Promotion Period. Once the Eligible Cardholder successfully registered, the Eligible Principal Credit Card(s) under his / her name will be automatically registered. Registration record cannot be changed, cancelled or returned once confirmed by the Bank. Please keep 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 information (if applicable).
4. The Promotions are applicable to the first 5,000 successfully registered Eligible Cardholders. Registration quota applies and is on a first-come-first served basis. Registration will be suspended once the quota is full. The registration dates and time are based on records of the Bank.
5. For Online Bill Payment Service Merchant List and Designated Merchant List, please click here.
6. The Eligible Transaction made by an Eligible Cardholder with the Eligible Principal Credit Card(s) under his / her name will be combined.
7. "Eligible Retail / Online Spending" refers to local or overseas retail or online transactions made by using Eligible Card. Ineligible transaction includes but is not limited mobile transfers and add-value transactions (including but not limited to PayMe, TNG and Tap & Go), WeChat Pay HK, AlipayHK, 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, Repayment of Merchant Instalment Purchase Plan, 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, Repayment of Merchant Instalment Purchase 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.

8. "Cash Rebate" Promotion ("Offer 1") and / or "Online Bill Payment Unlimited 0 Service Charge" Promotion ("Offer 2") and / or will be credited to Eligible Principal Cardholder's Eligible Card account which effects the last Eligible Transaction(s) of the relevant Offer during the Promotion Period in the form of credit card free spending credit in or before Apr 2027. The credit card free spending credit can be used for settlement of new transactions of the respective credit card and display on the statement. The Offers are not transferable or refundable and cannot be exchanged for cash. To enjoy the Offer 1 and / or Offer 2, the Eligible Card account must be valid on the date when the Bank credits the relevant Offer thereto and the Eligible Cardholder must have good repayment records.
9. In case of any fraud / abuse / reversal / cancellation / charge back of transactions from the Promotion in respect of which the relevant Offer(s) is awarded, the Bank reserves the right to debit the equivalent amount of the Offer(s) from the Eligible Cardholder's respective credit card account maintained with the Bank without prior notice.
10. The acceptance of bill payment transaction(s) is subject to each Eligible Customer's Eligible Card account status and his / her available credit limit. The Bank reserves the right of final decision. Bill payment transactions already executed by the Bank may not be canceled, altered or withdrawn by the Eligible Customers subsequently.
11. The cut-off time for "Bill Payments" (for paying bills to general merchants) in e-Banking / Mobile Banking is 4:30 p.m. each day (Monday to Friday only, excluding Saturdays, Sundays, public holidays and those clearing days when Typhoon Signal No. 8 (or above) and / or Black Rainstorm Warning is / are issued). A payment will be transferred to the relevant merchant on the same day if the bill payment request is received by the Bank before the aforesaid cut-off time. If the request is received by the Bank after the cut-off time, the transaction will be handled on the next clearing day (except where Typhoon Signal No. 8 (or above) and / or Black Rainstorm Warning is / are hoisted on the next clearing day).
12. For details of e-Banking / Mobile Banking, please visit dahsing.com/eBanking/en or dahsing.com/mb/en
13. The Bank reserves the right to amend these Terms and Conditions or cancel or amend this Promotion at any time without prior notice. Should any disputes arise, the decision of the Bank shall be final and conclusive.
14. 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.
15. 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).
16. In the event of any discrepancy between the Chinese version and English version of these terms and conditions, the Chinese version shall prevail.

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Terms and Conditions of "Cash Rebate" Promotion ("Offer 1"):

1. Eligible Cardholders who successfully register and pay HKD10,000 or above in accumulated i) tax payment to the Hong Kong Inland Revenue Department and/ or ii) Other Merchants bills (including insurance fee, water / electricity / gas bills, tuition fee, etc.) (not applicable to part of the Designated Merchants, please click here for details) via e-Banking / Mobile Banking with Eligible Cards (including both Principal and Supplementary Cards) and spend HKD3,000 on Retail / Online Spending (Definition please refer to Clause 7 of General Terms and Conditions) with Eligible Cards (including both Principal and Supplementary Cards) during the Promotion Period can enjoy up to HKD500 cash rebate:

Accumulated Tax or Bill Payment (HKD)	Cash Rebate (HKD)
10,000 – 50,000	50
50,001 – 100,000	100
100,001 – 150,000	200
150,001 – 200,000	300
Over 200,000	500

2. Eligible Cardholder with the Eligible Principal Card(s) under his / her name is entitled to get a maximum amount of HKD500 cash rebate during the Promotion Period.

Terms and Conditions of "Online Bill Payment Unlimited 0 Service Charge" Promotion ("Offer 2"):

1. Successfully registered Eligible Cardholders can enjoy Offer 2 after completing Eligible Transaction(s) via e-Banking / Mobile Banking by Eligible Credit Cards (including both Principal and Supplementary Cards) during the Promotion Period ("Offer 2 Eligible Cardholder").

   Example 1 (for illustration purpose only):

Eligible Transaction completed by Offer 2 Eligible Cardholder	
Payment Amount	HKD100,000
Service Charge[1]	HKD1,000
Service Charge Offer amount	HKD1,000 rebate **(Full rebate of the Service Charge** **(i.e. 0 Service Charge)**

   [1]A service charge of 1% of the payment amount will be charged if Offer 2 Eligible Cardholders use Eligible Card to settle bills with a Designated Merchant. Any decimal place for any payment amount and service charge will be rounded up to the nearest integer.
2. No handling fee applies to tax payment. All the Eligible Transactions of Offer 2 are based on transaction date of relevant Credit Card Online Bill Payment, and the Bank's records shall be final.
3. Relevant service charge will be debited to the relevant Eligible Card account once the transaction is completed.

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.