

Terms and Conditions of United Airlines Round Trip Flight Ticket Lucky Draw ("Lucky Draw"):

1. The Lucky Draw promotion period is from 1 Sep 2025 to 31 Oct 2025 (both dates inclusive) ("Lucky Draw Promotion Period").
2. The Lucky Draw is only applicable to new Principal Card applicant (i.e. an applicant who did not hold any Principal Card or Supplementary Card issued by Dah Sing Bank, Limited (the "Bank") within 12 months prior to the relevant card issuance date) who successfully applies for Dah Sing United MileagePlus World Mastercard ("Eligible Card") within the Lucky Draw Promotion Period and with card issuance on or before 30 Nov 2025 ("Lucky Draw Eligible Cardholder").
3. Each Lucky Draw Eligible Cardholder will be automatically enrolled to the Lucky Draw and be entitled to ONE lucky draw chance.
4. The Lucky Draw will be conducted by the Bank in Dec 2025 and 2 winners ("Winner(s)") will be drawn randomly through a computer system. Each Winner will receive 2 United Airlines Round Trip Economy Class Tickets from Hong Kong to Ho Chi Minh City or Bangkok ("Prize"). Each Winner can only enjoy the Prize once only.
5. The Winner list of the Lucky Draw will be announced in the latest news section of the Bank's website (dashing.com) in Dec 2025. The Prize will be granted in the form of a redemption letter. The Bank will deliver the redemption letter to the Winners via registered mail according to the Winners' correspondence addresses in the Bank's record within 4 weeks from the Lucky Draw Winners' announcement date. The relevant Eligible Card account must remain valid when the Prize is to be credited.
6. The Prize is not transferable or refundable and cannot be exchanged for cash. The redemption letter is not replaceable in the event of any loss by the Winners. Winners shall notify the Bank on or before 28 Feb 2026 if the redemption letter is not received on or before 31 Jan 2026. The Bank assumes no liability and will not offer any compensation in respect of any failure to receive the redemption letter by the Winners.
7. The tickets of the Prize are fulfilled by United Airlines, Inc. ("**United Airlines**") with a travel validity period between 15 Jan 2026 to 15 Jul 2026 and are subject to United Airlines' terms and conditions including those printed on the redemption letter.
8. The Bank is not the supplier of the Prize and will not be responsible for any liability relating to them. United Airlines will be solely responsible for any issues in relation to the Prize. Any disputes or complaints related to the Prize shall be resolved directly between the Winner and United Airlines.
9. The Lucky Draw is not applicable to the staff of the Dah Sing Financial Group.
10. The Bank reserves the right to amend these Terms and Conditions or vary, terminate or suspend the Lucky Draw at any time without prior notice. In case of disputes, the Bank's decision shall be final and conclusive.
11. 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.
12. 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).

13. In the event of any discrepancy between the Chinese version and English version of these Terms and Conditions, the English version shall prevail.
14. The Lucky Draw is solely organized and run by the Bank. For any inquiries regarding the Lucky Draw, please contact the Bank (rather than United Airlines or Mileage Plus Holdings, LLC).

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.