

**Terms and Conditions for Dah Sing VIP Banking Visa Infinite Card and Dah Sing Private Banking Visa Infinite Credit Card Birthday Offer ("Birthday Offer"):**

1. Promotion period for the Birthday Offer is from 1 Jan 2025 to 31 Dec 2025 (both dates inclusive) ("**Promotion Period**").
2. This Birthday Offer is applicable to Principal Cardholders of Dah Sing VIP Banking Visa Infinite Card or Dah Sing Private Banking Visa Infinite Credit Card ("**Eligible Card**") who hold a valid Dah Sing VIP i Account and / or Dah Sing Hello Kitty VIP i Account or Dah Sing Private Banking Account ("**VIP Banking Account or Private Banking Account** ") and have received promotional SMS related to this Birthday Offer sent by Dah Sing Bank, Limited ("**Bank**") ("**Eligible Cardholders**"). Each Eligible Cardholder who has successfully accumulated "Eligible Spending" (as defined in Clause 3 below) of HKD5,000 or above with his / her Eligible Card within his / her birthday month ("**Spending Period**") will be entitled to a box of "LUCULLUS CHOCOLATE COOKIE" ("**Gift**") (Retail price: HKD78).
3. "**Eligible Spending**" includes local and overseas retail transactions, but excluding (including but not limited to) cash advances, autopay, Stocks Investment Savings Plans, interest-free monthly installments, gift redemption fee (if applicable), cheque payments (if applicable), top-up amounts to mobile wallets (including but not limited to top-up amounts to Octopus) via any mobile payment, payment amounts in relation to adding a new Octopus on any mobile payment, recurring payment amounts (e.g. Octopus Automatic Add Value Service, Autotoll Automatic Top-up Service), mobile transfer and top-up transactions (including but not limited to PayMe, TNG etc.), WeChat PayHK, AlipayHK, "Happy Installment" payments, Cash-in Plan payments, branch cash-in payments, "Smart Choice" Balance Transfer Program payments, Cash Conversion Plan 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 annual fees, financial charges, late fees and cash advance handling fees, etc), "Payeasy" bill payment amounts, "JET Payment" amounts, casino transactions, unposted / cancelled / refunded / unauthorized / charge back transactions. The Bank reserves the right to determine whether relevant transactions qualify as Eligible Spending.
4. A redemption letter will be mailed to the statement mailing address (according to the Bank's record) of the Eligible Cardholder upon the Eligible Cardholder's fulfillment of the Eligible Spending requirement as specified in clause 2 above within 2 months after the Spending Period. Eligible Cardholders must be holding a valid VIP Banking Account or Private Banking Account and Eligible Card with good standing status as of the time when the redemption letter is to be sent. If Eligible Cardholders fail to meet the requirements set out in these Terms and Conditions, the Bank reverses the right to revoke and cancel their entitlement to this Birthday Offer without any prior notice.
5. Eligible Cardholder is required to bring along the redemption letter to the following designated LUCULLUS store to redeem the Gift:

Designated LUCULLUS Store Address	Contact Number
Shop D04, First Floor, LAB Concept, Queensway Plaza, 93 Queensway, Admiralty, Hong Kong	3480 3607

Shop 14, MTR - Taikoo Station, Taikoo, Hong Kong (near Exit C)	2866 6393
Shop 4B, Level LG, iSQUARE, Tsim Sha Tsui, Kowloon	2758 3878
Shop M46, MTR Floor, MOKO, Mong Kok, Kowloon	2792 3326
Shop 2B, LG Level, apm, 418 Kwun Tong Road, Kowloon	3107 4840
Shop G60, Level 1, Phase 1, Telford Plaza, Kowloon Bay, Kowloon	2707 0829
B14B, B/F, Aeon Style Whampoa, Site 5&6, Whampoa Garden, Hung Hom, Kowloon	2392 3306
Shop L1-15, Festival Walk, Kowloon Tong	3480 0811
Shop G28, G/F Olympian City 2, Tai Kok Tsui, Kowloon	3480 0397
Shop 405, 4/F, Tsuen Wan Plaza, New Territories	2663 2289
Shop 147, 1/F, Maritime Square, Tsing Yi, New Territories	3480 1976
Shop 279, Level L2, Metroplaza, Kwai Fong, New Territories	2426 2121
Kiosk 29, 4/F The Wai, Tai Wai, New Territories	3480 3623
Shop No. 2413, Level 2, MOSTown, Ma On Shan, New Territories	3586 9251
Pop-up Space 3, 1/F, East Point City, Tseung Kwan O, New Territories	2628 7891
Kiosk 18, L1, tmtplaza, Phase 1, Tuen Mun, New Territories	2619 9160
Shop A018, Level 1, Uptown Plaza, Tai Po, New Territories	2530 9559
Shop No. A137, Level 1, YOHO MALL II, Yuen Long, New Territories	2631 2216

6. No request for exchange to cash / other products or return for any Gift will be accepted. The Bank shall not bear any responsibility regarding the damaged, lost, amended, stolen or expired Gift redeemed OR redemption letter and shall not bear any responsibility to resend or exchange for the said Gift or redemption letter.
7. The use of the Gift is subject to the relevant terms and conditions specified by the participating merchant. The Bank is not the supplier of any Gift offered to cardholders and shall not be responsible for any matters in relation to the Gift. The Bank makes no representation or guarantee as to the Gift supplied under this promotion. Any enquiry, comment or complaint about the Gift should be directed to the participating merchant.
8. This Birthday Offer shall be terminated immediately upon cessation of the relevant merchant's business. In the event that the Gift is out of stock or there is any other issue, the Bank reserves the right to substitute the Gift with an alternative gift without prior notice to relevant Eligible Cardholders. Quoted price and the type of such alternative gift may not be the same as the Gift.
9. Eligible Cardholders are required to keep all original sales slips of Eligible Spending. In case of any disputes, the Bank reserves the right to request Eligible Cardholders to submit the relevant original sales slips and / or other supporting documents for inspection. All sales slips and / or other supporting documents submitted to the Bank will not be returned.
10. The Bank reserves the right to revise, suspend and / or terminate this Birthday Offer and to revise these Terms and Conditions at any time without prior notice, and reserves the right of final decision in case of any dispute arisen.

11. These Terms and Conditions shall form part of the agreement governing the use of the Dah Sing Credit Card and shall be construed accordingly. In case of any conflict between these Terms and Conditions and the said agreement, these Terms and Conditions shall prevail.
12. In case of any fraud / abuse / reversal or cancellation of transactions in respect of which this Birthday Offer is awarded, the Bank reserves the right to debit an amount equivalent to this Birthday Offer from the account(s) of the relevant Eligible Cardholder without prior notice.
13. In case of any discrepancy or conflict between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

**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.