

Terms and Conditions of the Extra HKD300 Cash Rebate Offer for Opening VIP Banking or Hello Kitty VIP Banking ("Extra HKD300 Cash Rebate Offer"):

1. The promotion period of the Extra HKD300 Cash Rebate Offer is from 1 Jan 2026 to 31 Dec 2026 (both dates inclusive) ("**Extra HKD300 Cash Rebate Offer Promotion Period**").
2. Customers who fulfill all the following requirements ("**Eligible New VIP Banking Customers**") will be entitled to a HKD300 cash rebate:
 - i. Successfully apply for a principal card of DSOBA Centennial World Mastercard, Dah Sing Distinction Platinum Card, Dah Sing Maryknoll Convent School Platinum VISA Card or LSCOBA VISA Platinum Card ("**Eligible Card**") ("**Eligible Cardholders**") during the Extra HKD300 Cash Rebate Offer Promotion Period;
 - ii. Successfully join VIP Banking or Hello Kitty VIP Banking of Dah Sing Bank, Limited ("**Bank**") (either in sole name or joint name) in the capacity as a Primary Account Holder (as defined in Clause 3 below) within the corresponding VIP Banking or Hello Kitty VIP Banking Join Date listed in **Table 1**;
 - iii. Did not maintain or cancel their VIP Banking or Hello Kitty VIP Banking (either in sole name or joint name) during the period listed in **Table 1 below**; and

Table 1:

Eligible Card issuance date (all dates inclusive)	VIP Banking or Hello Kitty VIP Banking Join Date (all dates inclusive)	Do not maintain or cancel VIP Banking or Hello Kitty VIP Banking period (all dates inclusive)
1 Jan 2026 to 31 Mar 2026	1 Jan 2026 to 31 Mar 2026	1 Jan 2025 to 31 Dec 2025
1 Apr 2026 to 30 Jun 2026	1 Apr 2026 to 30 Jun 2026	1 Apr 2025 to 31 Mar 2026
1 Jul 2026 to 30 Sep 2026	1 Jul 2026 to 30 Sep 2026	1 Jul 2025 to 30 Jun 2026
1 Oct 2026 to 31 Dec 2026	1 Oct 2026 to 31 Dec 2026	1 Oct 2025 to 30 Sep 2026

- iv. Maintain a Total Balance (including deposit balance of deposit accounts and the latest market value of investment accounts, EXCLUDING the latest market value of Margin Securities Account with Account Margin Ratio >0%) of HKD1,000,000 or above (or equivalent) at the VIP i-Account or Hello Kitty VIP i-Account on the relevant Total Balance maintenance date according to the VIP Banking or Hello Kitty VIP Banking Join Date listed period listed in Table 2 below.

Table 2:

VIP Banking or Hello Kitty VIP Banking Join Date (all dates inclusive)	Total Balance maintenance date (whole day inclusive)
1 Jan 2026 to 31 Mar 2026	30 Apr 2026
1 Apr 2026 to 30 Jun 2026	31 Jul 2026
1 Jul 2026 to 30 Sep 2026	31 Oct 2026
1 Oct 2026 to 31 Dec 2026	31 Jan 2027

3. "Primary Account Holder" refers to the "Applicant" mentioned in the VIP Banking application form, Hello Kitty VIP Banking application form or new account(s) / service(s) application form of the Bank signed by the customer.
4. Extra HKD300 cash rebate will be credited to the relevant VIP i-Account or Hello Kitty VIP i-Account of the Eligible New VIP Banking Customer (as the case may be) on or before the dates listed in **Table 3** below upon fulfilment of the requirements as specified in Clause 2 above and will be posted on the relevant statement. The relevant Eligible Card and VIP i-Account or Hello Kitty VIP i-Account must be valid and in good standing status at the time of the issuance of the cash rebate.

Table 3:

VIP Banking or Hello Kitty VIP Banking Join Date (all dates inclusive)	Date of Cash Rebate (whole day inclusive)
1 Jan 2026 to 31 Mar 2026	On or before 31 May 2026
1 Apr 2026 to 30 Jun 2026	On or before 31 Aug 2026
1 Jul 2026 to 30 Sep 2026	On or before 30 Nov 2026
1 Oct 2026 to 31 Dec 2026	On or before 28 Feb 2027

5. **The Total Relationship Value requirement of VIP i-Account and Hello Kitty VIP i-Account opened in the Bank is HKD1,000,000 or above (or equivalent). If the Total Relationship Value falls below HKD1,000,000 (or equivalent) in any month, a monthly maintenance fee of HKD200 (or equivalent) will be charged.** The Total Relationship Value includes deposit balance of deposit accounts, latest market value of investment accounts and reference premium of life insurance accounts maintained with the Bank. Reference premium refers to the calculation based on the latest available information of in-forced life insurance policies provided by the third-party insurer as designated by the Bank, if any. The premium calculated may not be equal to accumulated actual premium paid and shall exclude pre-paid premium, premium discount, and policy loan etc. The reference premium of non HKD policy will be converted into HKD equivalent using the presumed exchange rate when calculating the Total Relationship Value. For details of the monthly maintenance fee, please refer to the latest booklet of "Bank Service Charges" of the Bank or contact our staff at any branch.
6. Each Eligible New VIP Banking Customer, irrespective of the number of VIP i-Account(s) / Hello Kitty VIP i-Account(s) he / she has opened in single or joint name with the Bank during the Extra HKD300 Cash Rebate Offer Promotion Period, can enjoy the Extra HKD300 Cash Rebate Offer ONCE only. The Bank will determine customers' entitlement to any offer based on the records held by the Bank.
7. For the details and terms and conditions of VIP Banking and Welcome Offers, please visit www.dahsing.com/vip/en.
8. For the details and terms and conditions of Hello Kitty VIP Banking and Welcome Offers, please visit www.dahsing.com/vip/hellokitty/en

9. For the details and relevant terms and conditions of Cash Rebate Offer Eligible Cards, please visit the below webpages:

Dah Sing Distinction Platinum Card	www.dahsing.com/card/distinction/en
DSOBA Centennial World Mastercard	www.dahsing.com/card/dsoba/en
Dah Sing Maryknoll Convent School Platinum VISA Card	www.dahsing.com/card/maryknoll/en
LSCOBA VISA Platinum Card	www.dahsing.com/card/lscoba/en

10. The Bank reserves the rights to amend these terms and conditions and / or amend or terminate this offer at any time without prior notice. All matters and disputes will be subject to the final decision of the Bank.
11. In case of any discrepancy between the Chinese and English 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.

Don't be tempted by quick money. Don't lend your bank account to anyone to launder money.