

### **Terms and Conditions of "Winter Amazing Rewards" Promotion ("Promotion"):**

1. Unless otherwise specified, this Promotion only applies to the cardholders ("**Eligible Cardholders**") holding a Principal Card or Supplementary Card of a credit card (including but not limited to UnionPay Dual Currency Credit Card) or Co-brand Card ("**Eligible Card**") issued by Dah Sing Bank, Limited ("**Bank**"). Dah Sing VIP Banking Visa Infinite Card, Dah Sing Private Banking Visa Infinite Credit Card, Dah Sing Visa Infinite Credit Card (collectively "**Dah Sing Visa Infinite Card**"), the Bank's Debit Card, 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.
2. **Unless otherwise specified, Eligible Cardholders cannot simultaneously enjoy this Promotion and the rewards of the other Dah Sing Credit Card Spending Promotion(s) (if applicable), including but not limited to Winter Amazing Rewards – Selected Cardholders Privilege Spending Promotions (if applicable), in conjunction as stated below:**
  - i. If Eligible Cardholder successfully registers this Promotion and Winter Amazing Rewards – Selected Cardholders Privilege Spending Promotions at the same time, the eligible spending made by the Principal Card(s) and Supplementary Card(s) of the Eligible Card(s) under the name of the same Selected Cardholder will not be applicable to this Promotion.
3. The promotion period of this Promotion is from 8 Dec 2025 to 28 Feb 2026 (both dates inclusive) ("**Promotion Period**") and is divided into 3 phases as stated below (each a "**Phase**"). Spending is calculated based on relevant transaction dates as recorded by the Bank:
  - i. "**Phase 1**": 8 Dec 2025 to 31 Dec 2025 (both dates inclusive)
  - ii. "**Phase 2**": 1 Jan 2026 to 31 Jan 2026 (both dates inclusive)
  - iii. "**Phase 3**": 1 Feb 2026 to 28 Feb 2026 (both dates inclusive)
4. The Registration Period of this Promotion is from 8 Dec 2025 to 28 Feb 2026 (both dates inclusive) ("**Registration Period**") and is divided into 3 phases, which is same as the 3 phases of the Promotion Period as stated in clause 3 above.
5. An Eligible Cardholder is **entitled to enjoy this Promotion upon successful registration for this Promotion with his / her Eligible Card via Dah Sing Mobile App or the designated webpage (dahsing.com/card/wsm/en) during the Registration Period of the corresponding Phase ("Successful Registration")**. An Eligible Cardholder who successfully registers in Phase 1 will be entitled to enjoy this Promotion during Phase 1 to Phase 3. If an Eligible Cardholder only successfully registers in Phase 2, the Eligible Cardholder will be entitled to enjoy this Promotion in Phase 2 and Phase 3. If an Eligible Cardholder only successfully registers in Phase 3, the Eligible Cardholder will be entitled to enjoy this Promotion in Phase 3 only. **This Promotion is applicable to the first 8,000 successfully registered Eligible Cardholders.** Registration quota applies and this Promotion is on a first-come-first-served basis. The registration dates and time are based on record of the Bank. Eligible Cardholder should mark down the "Registration Reference Number" as assigned upon his / her Successful Registration for verification purpose. Registration through the designated registration channels will be suspended once the quota is full.
6. If an Eligible Cardholder holds more than one Eligible Card, he / she is only required to register once with the Principal Card of any one of his / her Eligible Cards. **Registration by any Supplementary Card**

of an Eligible Card is not acceptable for this Promotion. The Bank will not issue any notification if an Eligible Cardholder fails to register successfully due to provision of incorrect information (if applicable).

7. **"Eligible Local Dining Transactions" refers to Eligible Retail Spending** (as defined in Clause 11 below) **made at local restaurants in Hong Kong by using the Eligible Card.** Ineligible transactions include (but not limited to) online transactions and / or retail or online transactions made via AlipayHK and / or WeChat Pay HK and / or PayMe, dining transactions made during private functions / parties / private room events / private kitchen / banquets / food and beverage outlets in food courts / supermarkets / department stores, dining transactions in associations / clubhouses.
8. **"Eligible Online Transactions" refers to the online Eligible Retail Spending** (as defined in Clause 11 below) **conducted by using the Eligible Card.** Ineligible transactions include (but are not limited to) retail or online transactions made via AlipayHK and / or WeChat Pay HK and / or PayMe.
9. **"Eligible Travel Transactions" refers to Eligible Retail Spending** (as defined in Clause 11 below) **transactions made via online / retail transactions made at airlines, hotel accommodation and / or local travel agencies in Hong Kong by using the Eligible Card.** Ineligible transactions include (but are not limited to) retail or online transactions made via AlipayHK and / or WeChat Pay HK and / or PayMe, dining, private functions, banquets transactions made at hotels.
10. **"Eligible Overseas / Cross-border Transactions" refers to non-Hong Kong Dollar's Eligible Retail Spending** (as defined in Clause 11 below) **transactions made overseas / cross-border by using the Eligible Card.** Ineligible transactions include (but are not limited to) online transactions settled in Hong Kong Dollars, retail or online transactions made via AlipayHK and / or WeChat Pay HK and / or PayMe.
11. **"Eligible Retail Spending" refers to the spending in local or overseas retail or online transactions conducted by using the Eligible Card.** All Eligible Spending must be completed within the Promotion Period, and posted to the relevant Eligible Card account within 14 days after the Promotion Period. Ineligible transactions include but are not limited to 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, 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. The Bank reserves the right of final decision on the eligibility of any transaction. **Eligible Retail Spending of the Principal Card(s) and Supplementary Card(s) of the Eligible Card(s) under the name of the same Eligible Cardholder will be combined into Eligible Cardholder's Principal Card account.**

12. Successfully registered Eligible Cardholder who (i) makes a single Eligible Retail Spending transaction with the transaction amount of HKD300 or above (or its equivalent) ("**Eligible Single Retail Spending Transaction**") and (ii) fulfils the relevant accumulated spending requirement of Eligible Single Spending Transaction(s) of **HKD6,000 or above** (or its equivalent value) per Phase ("**Eligible Retail Spending Requirement**") by using his / her Eligible Card (including the Principal Card and Supplementary Card(s) (if any) under his / her name per Phase) during the corresponding phase can enjoy the corresponding Cash Rebate for each Eligible Single Spending Transaction under the relevant eligible designated spending category as stated below starting **from the phase of Successful Registration**:

Eligible Designated Spending Category	Cash Rebate	Maximum Cash Rebate per Eligible Cardholder per Phase	Maximum Cash Rebate per Eligible Cardholder during the Promotion Period
Eligible Local Dining Transactions	5%	HKD300	HKD900
Eligible Online / Travel / Overseas / Cross-border Transactions	3%		

Each Eligible Cardholder (including all Principal Card and Supplementary Card(s) (if any) of his/her Eligible Card under his / her name) can enjoy a maximum of HKD300 Cash Rebate per phase, and a maximum of HKD900 Cash Rebate during the entire Promotion Period.

Example 1 (for illustration purpose only)

In the case of an Eligible Cardholder who successfully registered for this Promotion on 8 Dec 2025 (i.e. Phase 1) and made the accumulated spending by using his / her Eligible Card, the details of his/her entitlement under this Promotion are as below:

Phase	Eligible Designated Spending Category	Single Transaction amount	Cash Rebate	Total Cash Rebate entitled in relevant Phase	Total Cash Rebate entitled during the Promotion Period
<b>Phase 1:</b> 8 Dec to 31 Dec 2025	Eligible Local Dining Transaction	HKD3,000	HKD150 (HKD3,000 x 5%)	HKD300 (Reached the maximum Cash Rebate cap per Phase)	<b>HKD900</b>
	Eligible Overseas / Cross-border Transaction	HKD2,000	HKD60 (HKD2,000 x 3%)		
	Eligible Online Dining Transaction	HKD3,000	HKD90 (HKD3,000 x 3%)		
	Other Eligible Retail Spending	HKD1,000	N/A		
	<b>Total Eligible Retail Spending</b>	<b>HKD9,000</b>			
<b>Phase 2:</b> 1 Jan to 31 Jan 2026	Eligible Local Dining Transaction	HKD4,000	HKD200 (HKD4,000 x 5%)	HKD300 (Reached the maximum Cash Rebate cap per Phase)	
	Eligible Travel Transaction	HKD5,000	HKD150 (HKD5,000 x 3%)		
	<b>Total Eligible Retail Spending</b>	<b>HKD9,000</b>			
<b>Phase 3:</b> 1 Feb to 28 Feb 2026	Eligible Overseas / Cross-border Transaction	HKD5,000	HKD150 (HKD5,000 x 3%)	HKD300	
	Eligible Local Dining Transaction	HKD3,000	HKD150 (HKD3,000 x 5%)		
	<b>Total Eligible Retail Spending</b>	<b>HKD8,000</b>			

Example 2 (for illustration purpose only)

In the case of an Eligible Cardholder who successfully registered for this Promotion on 10 Feb 2026 (i.e. Phase 3) and made the accumulated Eligible Retail Spending by using his / her Eligible Card, the details of his / her entitlement under this Promotion are as below:

Phase	Eligible Designated Spending Category	Single Transaction amount	Cash Rebate	Total Cash Rebate entitled in relevant Phase	Total Cash Rebate entitled during the Promotion Period
Phase 1: 8 Dec to 31 Dec 2025	Eligible Travel Transaction	HKD6,000	N/A	N/A (The Eligible Cardholder successfully registered on 10 Feb 2026 (i.e. during Phase 3, therefore he can only enjoy this Promotion in Phase 3))	N/A
	Total Eligible Retail Spending	HKD6,000			
Phase 3: 1 Feb to 28 Feb 2026	Eligible Overseas Transaction	HKD400	N/A	N/A (The Eligible Retail Spending Requirement is not fulfilled)	
	Other Eligible Retail Spending	HKD4,200	N/A		
	Total Eligible Retail Spending	HKD4,600			

13. The Cash Rebate will be credited to the Principal Eligible Card account with the latest Eligible Retail Spending record during the Promotion Period of the Eligible Cardholder who has registered for the Promotion and fulfilled the Eligible Retail Spending Requirement in the form of Dah Sing Credit Card free spending credit on or before 30 Jun 2026. The Cash Rebate will be used for settlement of new transaction(s) and will be shown on the account statement of the following month for the relevant Eligible Card. Any decimal place of the Cash Rebate amount will be rounded up to the nearest integer.
14. The Bank will determine the eligibility of the Eligible Retail Spending and Eligible Retail Spending Requirement based on the merchant code, transaction category and/or type of currency as defined from time to time by the Bank and / or card associations (i.e. Visa International, Mastercard Asia / Pacific (Hong Kong) Limited and / or UnionPay International). All clauses of this Terms and Conditions 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 it has been made by the Eligible Cardholders. Unless otherwise specified, if any transaction is identified as an Eligible Local Dining Transaction and / or Eligible Online Transaction and / or Eligible Travel Transaction and / or Eligible Overseas / Cross-border

Transaction, such transaction will be entitled the Cash Rebate (counted as lower cash rebate ratio) once only.

15. Foreign currency transactions shall be automatically converted into Hong Kong Dollar on the date that the relevant transactions are processed at the rates determined by the relevant card associations for calculating Eligible Retail Spending (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.
16. Any Eligible Retail 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 Retail Spending amount and combined with the Hong Kong Dollar account.
17. The offer(s) under this Promotion cannot be exchanged for cash, bonus points or other products, services or discounts. The offer(s) under these Terms and Conditions are not refundable and transferable to third parties or other accounts, and cannot be exchanged for any other gift.
18. The Bank will use the Bank's transaction record to determine the relevant Cash Rebate eligibility of Eligible Cardholder. The relevant Eligible Card should be maintained as valid and in good credit standing during the entire Promotion Period and when the Cash Rebate is to be credited. The relevant Eligible Retail Spending transaction(s) must be posted. Otherwise, the Bank reserves the right to forfeit the related offer(s) without prior notice.
19. Each Eligible Cardholder is required to keep the relevant original sales slip(s)/receipt(s) of Eligible Retail Spending transaction(s). In case of any dispute, the Bank reserves the right to require the relevant Eligible Cardholder to submit the original sales slip(s)/receipt(s) or other relevant document(s) for verification purpose. Submitted transaction records and documents (whether original or copy) will not be returned.
20. In case of any fraud, abuse, reversal, cancellation of transactions or refund in respect of which the relevant Cash Rebate under the Promotion is awarded, the Bank reserves the right to debit the equivalent value from the relevant Eligible Cardholder's account without prior notice.
21. The Bank reserves the right to amend these Terms and Conditions or cancel, suspend or amend the Promotion at any time without prior notice. Should any dispute arise, the decision of the Bank shall be final and conclusive.
22. 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 aforementioned agreements, these Terms and Conditions shall prevail.
23. 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.
24. 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).
25. In the event of any discrepancy between the Chinese version and English version 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.**