

Terms & Conditions of Dah Sing British Airways Platinum Card Limited Time Bonus Welcome Offer ("Offer"):

1. The promotion period is valid from 18 May 2026 to 31 Jul 2026 (both dates inclusive) ("**Promotion Period**").
2. The Offer is only applicable to new principal card applicant (i.e. an applicant who did not hold any principal or supplementary card of any card type issued by Dah Sing Bank, Limited ("**Bank**") in the past 12 months prior to the relevant card issuance date) who fulfills the requirements as set forth in Clause 3 below ("**Eligible Cardholder**"). Each principal card applicant can only apply for one Eligible Card (as defined in Clause 3 below) and is entitled to the Offer once only. If the Eligible Cardholder also applies for other Dah Sing credit card(s), he / she can only enjoy the welcome offer once (according to the first approved Dah Sing credit card) regardless of the number of Dah Sing credit card(s) applied for.
3. Eligible Cardholder can enjoy extra 8,000 Avios ("**Reward**") upon successfully applying for a principal card of Dah Sing British Airways Platinum Card ("**Eligible Card**") **by inputting the promotion code "xsellba" during his / her application** within the Promotion Period. The Eligible Cardholder must conduct a single Eligible Spending (as defined in Clause 4 of these Terms and Conditions) transaction of HKD100 or above by using his / her Eligible Card before 30 Sep 2026.
4. "**Eligible Spending**" includes local and overseas retail transactions only, and excludes (without limitation) 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), 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, cash advance handling fees, etc.), "Payeasy" bill payment amounts, "JET Payment" amounts, casino transactions, and unposted / cancelled / refunded / unauthorized / charge back transactions. Eligible Spending is calculated based on the relevant transaction dates(s) and is subject to the record of the Bank. The Bank reserves the final decision on whether a transaction is an Eligible Spending.
5. The Reward will be credited into the Eligible Cardholder's British Airways Club ("**Club**") membership account (provided he / she fulfills the requirements under Clause 3 above) on or before 30 Nov 2026. Eligible Cardholder should check the records of the relevant Club membership account accordingly.
6. The Reward cannot be exchanged for cash, bonus points, other products and services, gifts or discounts nor can it be transferred to third parties or other accounts.
7. Eligible Cardholder is required to keep records of relevant Eligible Spending. In case of dispute, the Bank reserves the right to require the Eligible Cardholder to submit relevant documents for verification purpose. Submitted documents will not be returned. The decision of the Bank regarding the eligibility of relevant transactions shall be final.
8. Each Eligible Cardholder must maintain his / her account of the Eligible Card as valid and in good credit status when the relevant Reward is granted and credited into his / her Club membership account. The relevant Eligible Spending transaction must be a billed transaction. Otherwise, the Bank has the right to cancel the relevant Eligible Cardholder's entitlement to the Reward without prior notice.
9. The Bank reserves the right to amend these Terms and Conditions or amend, suspend or terminate the Offer at any time without prior notice. In case of disputes, the Bank's decision shall be final and conclusive.

10. In case of fraud, abuse, reversal or cancellation of any transaction in respect of which the Reward is awarded, the Bank reserves the right to debit an amount equivalent to the relevant Reward granted to the relevant cardholder's account maintained with the Bank without prior notice.
11. These Terms and Conditions shall form part of any applicable agreements governing the use of the Eligible Card and shall be construed accordingly. In case of any conflict between these Terms and Conditions and such agreements, these Terms and Conditions shall prevail.
12. 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.
13. 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).
14. In case of any discrepancy 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.