

Terms and Conditions of Mileage Promotion for VIP Banking or Hello Kitty VIP Banking for Dah Sing ANA World Mastercard Cardholders ("ANA World Mastercard Mileage Offer"):

1. The promotion period of ANA World Mastercard Mileage Offer is from **11 Aug 2025 to 30 Sep 2025** (both dates inclusive) ("**Mileage Offer Promotion Period**").
2. The ANA World Mastercard Mileage Offer is only applicable to the principal cardholders of Dah Sing ANA World Mastercard ("**Eligible Card**") issued by Dah Sing Bank, Limited ("**Bank**") ("**Eligible Cardholder(s)**").
3. Unless otherwise specified, Eligible Cardholders who fulfill all of the following requirements during the Mileage Offer Promotion Period will be entitled to **24,000 Miles** ("**Mileage Reward**"):
 - a) Accumulate "Eligible Spending" (as defined in Clause 4 of these Terms and Conditions below) of HKD20,000 with the Eligible Card;
 - b) Successfully join VIP Banking or Hello Kitty VIP Banking ("**Eligible Banking Services**") of the Bank either in sole name or joint name as a Primary Account Holder (as defined in Clause 5 of these Terms and Conditions);
 - c) **Did not maintain or cancel any of the Eligible Banking Services (either in sole name or joint name) from 1 Jul 2024 to 30 Jun 2025 (both dates inclusive);**
 - d) Successfully register once by using the valid mobile number of the principal cardholder recorded at the Bank through the registration link of the Mileage Reward directed to Dah Sing Bank WhatsApp Business Official Account 2808 5533 (www.dahsing.com/card/anavip/reg). Registration record cannot be changed, cancelled or returned once confirmed by the Bank. If an Eligible Cardholder has more than one registration record, the Bank will treat the latest submission among all of his / her registration records as final. Please keep the "Registration Reference Number" as assigned for verification purpose. Mileage Reward and Account Balance Reward (see definition below) are mutually exclusive. If an Eligible Cardholder simultaneously fulfills all of the requirements of both Mileage Reward and Account Balance Reward and successfully register for the Mileage Reward, he / she will receive Mileage Reward only. Please refer to Clause 2 under Section D of "Terms and Conditions of Dah Sing VIP Banking and Dah Sing Hello Kitty Banking Promotion" (dahsing.com/pdf/wm/vip_promotion_tnc_en.pdf) for the definition of "Account Balance Reward" and the said Section D for further details of Account Balance Reward, and
 - e) Maintain a total balance (namely deposit balance of deposit accounts and the latest market value of investment accounts, but EXCLUDING the latest market value of Margin Securities Account with Account Margin Ratio >0%) ("**Total Balance**") of HKD1,000,000 or above at the VIP i-Account or Hello Kitty VIP i-Account (collectively, "**Eligible i-Account**") every day for the period from the date on which an Eligible Cardholder successfully joins or upgrades to Eligible Banking Service of the Bank (the "**Eligible Banking Services Join Date**") until the corresponding designated date as respectively shown in Table 1 below.

Table 1

Eligible Banking Services Join Date (both dates inclusive)	Designated Date (inclusive)
11 to 31 Aug 2025	31 Oct 2025
1 to 30 Sep 2025	30 Nov 2025

4. **"Eligible Spending"** includes retail purchase amounts, but excluding (but not limited to) the following transactions: cash advances, autopay, Octopus Automatic Add Value Service amounts, 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, "Happy Installment" payments, "Cash-in Plan" payments, branch cash-in payments, "Smart Choice" Balance Transfer Program payments, Cash Conversion Plan payments, Stocks Investment Savings Plans, "PayEasy" Bill Payment amounts, "JET Payment" amounts, tax payments, interest-free monthly installments, cheque payments (if applicable), bank handling fees (including but not limited to annual fees, financial charges, late fees and cash advance handling fees, etc.), casino transactions, unposted / cancelled / refunded / unauthorized / chargeback transactions. The Bank reserves the right to determine whether a transaction is an Eligible Spending. Eligible Spending of the supplementary Eligible Card(s), if applicable, will be combined with the accumulated Eligible Spending of the relevant principal Eligible Card for the purpose of calculating the amount of the Eligible Spending for the eligibility of the Mileage Reward. Eligible Spending is calculated based on the relevant transaction date(s) and subject to the record of the Bank. Any decimal place for Eligible Spending amount will be rounded down to the nearest integer.
5. **"Primary Account Holder"** refers to the "Applicant" mentioned in the Eligible Banking Services application form or New Account(s) / Service(s) Application Form of the Bank.
6. If an Eligible Cardholder does not successfully register for the Mileage Reward under these Terms and Conditions according to the requirements as stated in Clause 3(d) above (including but not limited to nil registration record, late registration, or holding an Invalid Registration (as defined below)), the Bank will offer the Account Balance Reward to him / her if he / she also fulfills the requirements of Account Balance Reward. An **"Invalid Registration"** refers to a registration record of which an Eligible Cardholder has altered the pre-set message automatically generated in the chat box with Dah Sing Bank WhatsApp Business Official Account directed by the registration link for the submission of the registration.
7. The registration record of the Eligible Cardholders is subject to the records held by the Bank.
8. If the mobile number of the Eligible Cardholders at the time of registration does not match with the mobile number held at the Bank's record, The Bank will cancel the entitlement of Mileage Reward of such Eligible Cardholders without prior notice.
9. The Mileage Reward will be credited to the ANA Mileage Club account of the Eligible Cardholders **on or before 28 Feb 2026** upon fulfillment of all of the requirements as specified in Clause 3 above. At the time the Mileage Reward is credited, the Eligible Cardholders must continue to maintain the valid Eligible i-Account and the Eligible Card account and also to maintain in good credit standing. Each Eligible Cardholder, irrespective of number of times the Eligible Cardholder joined or upgraded to the Eligible Banking Services in single or joint name with the Bank during the Mileage Offer Promotion Period, can enjoy the Mileage Reward once only.

10. Unless otherwise specified, if the amounts of the deposit(s) / investment service(s) or Eligible Spending are in a currency other than HK Dollar, the amount will be exchanged into HK Dollar based on the corresponding foreign exchange rate determined by the Bank at the time of calculating the Total Balance and Eligible Spending.
11. The Bank will determine Eligible Cardholders' entitlement to the ANA World Mastercard Mileage Offer and the relevant calculation based on the records held by the Bank, including but not limited to, the Eligible Banking Services Join Date and the Total Balance. The Bank is not obliged to provide any reason of rejection related to the entitlement to the Mileage Offer to any Eligible Cardholder.
12. Mileage Reward is not for sale / resale, and it is non-transferable and non-exchangeable for cash, other products, services or discounts offers. Unless otherwise specified, Eligible Cardholders can simultaneously enjoy Mileage Reward under these Terms and Conditions, but the Mileage Reward cannot be used in conjunction with other mileage offers of relevant services provided by the Bank. If Eligible Cardholders who are entitled to receive the Mileage Reward concurrently receive the ANA World Mastercard Mileage Offer herein in conjunction with other promotional reward(s) / offer(s), which are mutually exclusive to one another, the Bank reserves the right to grant the Eligible Cardholders one of or part of the entitled rewards / offers only.
13. If Eligible Cardholder who had received the Mileage Reward terminates the Eligible Card and / or terminates his / her Eligible Banking Services, or cancels his / her Eligible i-Account within 13 months of the end of the Mileage Offer Promotion Period, the Bank will charge a handling fee of HKD1,000 from the relevant Eligible Card account without prior notice.
14. The Mileage Reward herein is not applicable to Private Banking customers and the staff of Dah Sing Financial Group and its affiliates.
15. The details of Eligible Banking Services and their promotion(s) are bound by relevant terms and conditions. For the details and relevant terms and conditions of VIP Banking, please visit dahsing.com/pdf/wm/vip_promotion_tnc_en_general.pdf. For the details and relevant terms and conditions of Hello Kitty VIP Banking, please visit dahsing.com/pdf/wm/vip_hellokitty_tnc_en_general.pdf.
16. The Bank reserves the right to amend these Terms and Conditions and / or amend, suspend or terminate the ANA World Mastercard Mileage Offer at any time without prior notice. All matters and disputes will be subject to the final decision of the Bank.
17. In case of any fraud / abuse / reversal or cancellation of transactions in respect of which the Mileage Reward is awarded, the Bank reserves the right to debit an amount equivalent to the value of the Mileage Reward from the account of the relevant Eligible Cardholders maintained with the Bank without prior notice.
18. These Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong Special Administrative Region ("Hong Kong"). Any dispute arising under these Terms and Conditions shall be subject to the non-exclusive jurisdiction of the courts of Hong Kong.
19. 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).
20. In case of any discrepancy between the Chinese and English versions of these Terms and Conditions, the English version shall prevail.

RISK DISCLOSURE:**Investment Service**

Investment involves risks. Past performance is not indicative of future performance. Before making an investment decision, customers should refer to the relevant investment product offering documents for detailed information including the risk factors. If customers are in doubt, independent professional advice should be sought.

Securities Service

Investment involves risks. The price of securities fluctuates, sometimes dramatically. The price of securities may move up or down and may become valueless. Losses may be incurred rather than profits made as a result of buying and selling securities. Customers should carefully consider whether the investment products or services mentioned herein are appropriate for them in view of their investment experience, objectives and risk tolerance level, and read the terms and conditions of relevant Securities Services before making any investment decision.

Risk of Margin Trading

The risk of loss in financing a transaction by deposit of collateral is significant. The Customer may sustain losses in excess of his cash and any other assets deposited as collateral with Dah Sing Bank, Limited. Market conditions may make it impossible to execute contingent orders, such as "stop-loss" or "stop-limit" orders. The Customer may be called upon at short notice to make additional margin deposits or interest payments. If the required margin deposits or interest payments are not made within the prescribed time, his collateral may be liquidated without his consent. Moreover, the Customer will remain liable for any resulting deficit in his account and interest charged on his account. The Customer should therefore carefully consider whether such a financing arrangement is suitable in light of his own financial position and investment objectives.

Risk of Providing an Authority to Repledge Securities Collateral etc.

There is risk if the Customer provides Dah Sing Bank, Limited (the "**Bank**") with an authority that allows it to apply his securities or securities collateral pursuant to a securities borrowing and lending agreement, repledge his securities collateral for financial accommodation or deposit his securities collateral as collateral for the discharge and satisfaction of its settlement obligations and liabilities.

If the Customer's securities or securities collateral are received or held by the Bank in Hong Kong, the above arrangement is allowed only if the Customer consents in writing. Moreover, unless the Customer is a professional investor, his authority must specify the period for which it is current and be limited to not more than 12 months. If the Customer is a professional investor, these restrictions do not apply.

Additionally, the Customer's authority may be deemed to be renewed (i.e. without his written consent) if the Bank issues him a reminder at least 14 days prior to the expiry of the authority, and he does not object to such deemed renewal before the expiry date of his then existing authority.

The Customer is not required by any law to sign these authorities. But an authority may be required by the Bank, for example, to facilitate margin lending to him or to allow his securities or securities collateral to be lent to or deposited as collateral with third parties. The Bank should explain to the Customer the purposes for which one of these authorities is to be used.

If the Customer signs one of these authorities and his securities or securities collateral are lent to or deposited with third parties, those third parties will have a lien or charge on his securities or securities collateral. Although the Bank is responsible to the Customer for securities or securities collateral lent or deposited under his authority, a default by it could result in the loss of his securities or securities collateral.

A cash account not involving securities borrowing and lending is available from the Bank. If the Customer does not require margin facilities or does not wish his securities or securities collateral to be lent or pledged, do not sign the above authorities and ask to open this type of cash account.

Unless the context requires otherwise, this document does not constitute any offer, invitation or recommendation to any person to enter into any investment or securities transaction nor does it constitute any prediction of likely future movements in prices of any investment products or securities.

This document has not been reviewed by the Securities and Futures Commission or any regulatory authority in Hong Kong.

The service(s) / product(s) mentioned herein is / are not targeted at customers in the European Union.

To borrow or not to borrow? Borrow only if you can repay!

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