

General Terms and Conditions of "YOHO Spending Offers" ("Offers"):

1. The Offers are available from 1 Jun to 30 Jun 2025 (both dates inclusive) ("Promotion Period").
2. The Offers only applies to customers holding Principal Card or Supplementary Card of the credit card or Co-brand card ("Eligible Card") issued by Dah Sing Bank, Limited ("Bank") ("Eligible Cardholder"). The Bank's UnionPay Dual Currency Credit 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.
3. The Offers are only applicable to the eligible spending made by an Eligible Cardholder using his/her Eligible Card during the Promotion Period with valid sales slip or online transaction record at YOHO online shop (www.yohohongkong.com) or outlets ("Participating Merchant") ("Eligible Spending"). The Offers are not applicable to payments via eWallet or third party mobile payment applications / platform, including but not limited to AlipayHK, PayMe, WeChat Pay HK, Apple Pay, Google Pay, Samsung Pay, etc.
4. Eligible Cardholder must also be a member of the Participating Merchant. To register as a member, please refer to the Participating Merchant for details. The personal data of Eligible Cardholders may be collected by Participating Merchant and the use of such personal data shall be subject to the Personal Information Collection Statement issued by Participating Merchant. For details, please refer to the website of the Participating Merchant (if applicable).
5. The Offers cannot be exchanged for cash, bonus points, other products, services or discounts. The Offers are not refundable and transferable and cannot be used in conjunction with other promotional offers, discounts, discount cards, VIP cards, cash vouchers and gift vouchers (unless otherwise specified) (if applicable).
6. The Offers shall be terminated immediately in the event that the Participating Merchant ceases business.
7. All photos, product prices and product information that relate to the Offers are provided by the Participating Merchant and are for reference purposes only. The Bank makes no representations or guarantees as to the quality of the products or services provided by the Participating Merchant. The Offer is subject to the relevant terms and conditions issued by the Participating Merchant. For details, please contact the Participating Merchant.
8. The Offers are subject to availability. The price and Offers terms may be changed from time to time. The Bank and Participating Merchant reserve the right to amend these Terms and Conditions or cancel or amend the Offers at any time without prior notice. For details, please contact the Bank and the Participating Merchant. Should any disputes arise, the decision of the Bank and the Participating Merchant shall be final.
9. These Terms and Conditions shall form part of the applicable agreements governing the use of Eligible Cards and shall be construed accordingly. In case of any conflict between these Terms and Conditions and such agreements, these Terms and Conditions shall prevail.

10. In case of any fraud / abuse / reversal or cancellation of transactions in respect of which the Offers are awarded, the Bank reserves the right to debit the equivalent amount of the Offers from the Eligible Cardholder's account(s) without prior notice.
11. 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.
12. 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).
13. In the event of any discrepancy between the Chinese version and English version of these Terms and Conditions, the English version shall prevail.

Terms and Conditions for "YOHO – HKD120 Instant Discount" ("Offer 1"):

1. During the Promotion Period, Eligible Cardholder will be eligible to enjoy HKD120 instant discount ("Offer 1") upon single net Eligible Spending of HKD1,500 (excluding shipping fee) at online shop or outlets of Participating Merchant by using Eligible Card.
2. Eligible Cardholder must enter the designated Promo Code "DS2025" ("Promo Code 1") during checkout at online shop of the Participating Merchant to enjoy Offer 1. Limited to a quota of 1,000. If the Promo Code 1 is not used when placing the order, the discount will not be reissued.
3. The Eligible Cardholder must settle full payment with Eligible Card to enjoy Offer 1.
4. Quota is available on a first-come-first-served basis while quota last, and is subject to the Participating Merchant's record.
5. Offer 1 cannot be used in conjunction with offer 2 and other offers and discounts of YOHO, and cannot be exchanged for cash, other products, services or discounts, and cannot be transferred.

Terms and Conditions for "YOHO – 10% off Selected Brands Products" ("Offer 2"):

1. During the Promotion Period, Eligible Cardholder will be eligible to enjoy 10% off selected brands products (including Morus, IRIS OHYAMA, Naipo, Foreo and Plus Minus Zero) ("Offer 2") with Eligible Card at online shop or outlets of the Participating Merchant during the Promotion Period. For details, please refer to Participating Merchant. (email: info@yohohongkong.com)
2. Eligible Cardholder must enter the designated Promo Code "DSB10" ("Promo Code 2") during checkout at online shop of the Participating Merchant to enjoy Offer 2. If the Promo Code 2 is not used when placing the order, the discount will not be reissued.
3. Offer 2 is not applicable to shipping fees and accessories.
4. Offer 2 cannot be used in conjunction with Offer 1 and other promotions. The offer is not applicable to the purchase of YOHOPoints, gift vouchers, or products from marketplace merchants.
5. Products are available while stock lasts.

6. Offer 2 is subject to terms and conditions, for details, please contact YOHO customer service.

Terms and Conditions for " YOHO – Up to 67% off Selected Products" ("Offer 3"):

1. During the Promotion Period, Eligible Cardholder will be eligible to enjoy up to 67% off selected products ("Offer 3") with Eligible Card at online shop or outlets of the Participating Merchant during the Promotion Period. For details, please refer to Participating Merchant.
(email: info@yohohongkong.com)
2. Selected products are determined by Participating Merchant and the products are available while stock lasts.

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.