

Terms and Conditions for Dah Sing Business Multi-Currency Mastercard Debit Card Welcome Offer

A. General Terms & Conditions

- i. "328 Customer(s)" refers to any company customer who holds a valid 328 Business Account (including a Multi-Currency Current Account ("328 Current Account") and a Multi-Currency Savings Account ("328 Savings Account")) at Dah Sing Bank, Limited ("Bank"), but does not include any Corporate Banking Customer, Vehicle Finance Customer and Personal Customer.
- ii. The Bank reserves the right to suspend, revise, terminate or withdraw any of the offers and interest rates mentioned herein at any time and amend the relevant terms and conditions and these Terms and Conditions at any time, without prior notice. In case of disputes, the decision of the Bank shall be final and conclusive.
- iii. In case of any fraud, abuse, reversal or cancellation of transaction(s) in respect of which any offer under this Promotion is/are awarded, the Bank reserves the right to disqualify the relevant customer from being entitled to the relevant offer(s) or debit the equivalent amount from his/her/its account without prior notice.
- iv. 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.
- v. 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).
- vi. In case of discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

B. Dah Sing Business Multi-Currency Mastercard Debit Card Welcome Offer ("Promotion")

1. The promotion period is from 26 Jan 2026 to 31 Mar 2026 (both dates inclusive) ("Promotion Period").
2. The Promotion is applicable to 328 Customers who submit a new application for the Multi-Currency Mastercard Debit Card ("Business Debit Card").
3. "Eligible Cardholders" refers to 328 Customer appointed Cardholders during Business Debit Card application.
4. "Eligible Spending" refers to any (i) Foreign Currencies and/or (ii) Local and/or Overseas Foreign Currencies Online Retail Transactions successfully made by an Eligible Customer using the Business Debit Card, which have been recorded in accordance with the Bank's records.
5. The Eligible Spending Period for Eligible Cardholders are as follows:

Period of Issuance of Eligible Business Debit Card (both dates inclusive)	Eligible Spending Period (both dates inclusive)
26 Jan 2026 to 31 Jan 2026	1 Feb 2026 to 30 Apr 2026
1 Feb 2026 to 28 Feb 2026	1 Mar 2026 to 31 May 2026
1 Mar 2026 to 31 Mar 2026	1 Apr 2026 to 30 Jun 2026

6. Eligible Cardholders with successfully completed Eligible Spending can enjoy the following Cash Rebate:

Basic Cash Rebate	Extra Cash Rebate	Total Cash Rebate
0.6%	9.4%	10%

Remark: Basic Cash Rebate + Extra Cash Rebate = Total Cash Rebate

7. In the promotion period the Basic Cash Rebate applies to any Business Debit Cardholder and the Extra Cash Rebate only applies to the Eligible Cardholders.

8. Each Eligible Cardholder can enjoy the following Cash Rebate offer:
 - a. Extra Cash Rebate for each Eligible Spending transaction capped at HKD100; and
 - b. Additional monthly Extra Cash Rebate capped at HKD1,000.
9. The total Extra Cash Rebate for each Eligible Cardholder during the Eligible Spending Period is capped at HKD3,000. There is no limit to the amount of Basic Cash Rebate an Eligible Cardholder can redeem during the Promotion Period.
10. The Cash Rebate (including Basic Cash Rebate and Extra Cash Rebate) amount will be rounded off to the nearest cent.
11. The Basic Cash Rebate and/or Extra Cash Rebate will be credited to the Eligible Cardholder's company 328 Savings Account within 3 calendar months of the Eligible Spending Month.
12. The Eligible Cardholders Business Debit Card and 328 Business Account must remain valid when the Cash Rebate is to be credited. Otherwise, the Eligible Cardholder will not be entitled to the Cash Rebate.
13. If the Bank decides to pay the Cash Rebate in a currency that is different from the relevant transaction currency, the Bank will calculate the Cash Rebate amount at the exchange rate determined by the Bank with reference to the exchange rate set by the relevant card association (if applicable).
14. We will not provide the Cash Rebate for ineligible transactions, including but not limited to the following transactions:
 - a. ATM-related transactions;
 - b. purchase transactions effected outside of the Mastercard network;
 - c. bank handling fees (including but not limited to annual fees, financial chargers, late fees and cash advance handling fees, etc.);
 - d. quasi-cash transactions, including:
 - i. casino, betting and gambling transactions;
 - ii. transactions at non-financial institutions (including (but not limited to) purchase of foreign currency, money orders and traveler's cheque);
 - iii. transactions at financial institutions (including purchases of products services and merchandise from banks and/ or securities/ investment trading platforms);
 - iv. wire transfer;
 - v. rental payment;
 - vi. property purchases;
 - vii. purchases of cryptocurrencies; and
 - viii. installment payment.
 - e. unposted / cancelled / refunded / unauthorized / chargeback transactions; and
 - f. mobile transfers and value-added transactions (including but not limited to PayMe, TNG, etc.);
 - g. excluded merchant codes (MCC) stated in Appendix 1
15. The Cash Rebate cannot be exchanged for cash, bonus points, or other products, gifts, services or discounts. The Cash Rebate is not refundable and transferable to third parties or other accounts.
16. Eligible Cardholders are required to keep record of the relevant transactions of the Eligible Spending. In case of any disputes, the Bank reserves the right to require the relevant Eligible Cardholder to submit the relevant Eligible Spending records or other documents or proof for verification purposes. Submitted Eligible Spending records and documents (whether original or copy) will not be returned. The Bank reserves the right to make the final decision as to whether any transaction qualifies as Eligible Spending.

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

These service(s) / product(s) mentioned herein is / are not targeted at customers in the EU.

Appendix 1 - Excluded Transactions

Below transactions with the following Merchant Category Codes (MCC) are not eligible for Cash Rebate.

MCC	MCC Description	MCC	MCC Description
4829	Money Transfer	7802	Government-Licensed Horse / Dog Racing
4900	Utilities – Electric, Gas, Heating Oil, Sanitary, Water	7995	Gambling Transactions
5047	Dental / Laboratory / Medical / Ophthalmic Hospital Equipment and Supplies	8062	Hospitals
5122	Drugs, Drug Proprietors and Druggist Sundries	8211	Schools, Elementary and Secondary
5960	Direct Marketing - Insurance Services	8220	Colleges, Universities, Professional Schools and Junior College
5993	Cigar Stores and Stands	8241	School, Correspondence
6010	Manual Cash Disbursements - Customer Financial Institution	8244	Schools, Business and Secretarial
6011	Automated Cash Disbursements - Customer Financial Institution	8249	Schools, Trade and Vocational
6012	Merchandise and Services - Customer Financial Institution	8299	Schools, and Educational Services - no elsewhere classified
6050	Quasi Cash - Customer Financial Institution	8398	Organisations, Charitable and Social Service
6051	Quasi Cash - Merchant	8641	Associations, Civic, Social and Fraternal
6300	Insurance Sales, Underwriting and Premiums	8661	Organisations, Religious
6513	Real Estate Agents and Managers	8675	Automobile Associations
6532	Payment Transactions & MoneySend - Customer Financial Institution	8699	Organizations, Membership, not elsewhere classified
6533	Payment Transactions & MoneySend - Merchant	9211	Court Cost including Alimony and Child Support
6536	Payment Transactions & MoneySend - Intracountry	9222	Fines
6537	Payment Transactions & MoneySend - Intercountry	9223	Bail and Bond Payments
6538	Payment Transactions & MoneySend - Funding	9311	Tax Payments
6540	Payment Transactions & MoneySend - POI Funding transaction	9399	Government Services - not elsewhere classified
6555	Mastercard Initiated Rebate / Reward	9402	Postal Service - Government Only
7800	Government owned lottery	9405	Intra-Government Purchase - Government Only
7801	Government-Licensed Casinos (Online or Internet Gambling)	9406	Government owned Lottery