

General Terms and Conditions:

1. The promotion only applies to customers holding Principal Card or Supplementary Card ("Eligible Cardholder") of Dah Sing Mastercard Card or Co-brand card issued by Dah Sing Bank, Limited (the "Bank") ("Eligible Card") except customers of Dah Sing Visa Card, UnionPay Dual Currency Credit Card, Internet Credit Card, Debit Card, Cash Card, Corporate Card, Purchasing Card, Spending Card, Business Card, Gift Card, Private Label Card, "Happy Family" Octopus AAVS account and Balance Transfer Account ("Non-eligible Cardholder").
2. Unless otherwise specified, Eligible Transaction refers to contactless or in-App retail transactions made via Android Pay by Eligible Card ("Eligible Transaction"), but excluding the following transactions, including but not limited to unposted/cancelled/refunded and any unauthorized transactions. Eligible Transaction is based on transaction date and the transaction records held with the Bank.
3. Eligible Cardholder should hold the Eligible Card, and maintain it as valid and in good credit standing during the entire Promotion Period and when the relevant rebate is credited. The relevant transactions must be posted. Otherwise, the Bank reserves the right to forfeit the relevant rebate without prior notice.
4. Eligible Cardholder is required to keep the relevant transaction confirmation record. The Bank reserves the right to request the cardholder to submit the other relevant documents for verification purpose. In case of disputes, the Bank's decision shall be final and conclusive.
5. In the event that any Eligible Transaction is cancelled or reversed after cardholders have received the relevant rebate for the Promotion, the Bank reserves the rights to debit the value of the relevant rebate against Cardholders' credit card accounts without prior notice.
6. All photos are for reference only.
7. Unless otherwise specified, all offers are not transferable, cannot be exchanged for cash, other products, services or discounts and cannot be used in conjunction with other promotional offers, discounts, discount cards, VIP cards, cash vouchers and gift vouchers.
8. Offers shall be terminated immediately upon cessation of the relevant mobile payment service provider's business.
9. The Bank is not the supplier of the above-mentioned products and services. Any enquiry, comment or complaint about the quality of relevant products or services should be directed to the relevant mobile payment service provider. The Bank shall not be responsible for any matter in relation to relevant products or services. Android Pay ("Android Pay") is provided by Google Inc. (including its subsidiaries and affiliates, "Google"). For enquiry, please visit <https://support.google.com/androidpay>.
10. The registration, activation or use of the Eligible Card for the Android Pay with terms and conditions, Privacy Policy by Google are applied. For Terms and Conditions, Privacy Policy or enquiry, please refer to www.dahsing.com/androidpay/en.
11. The registration, activation or use of the Eligible Card for the Android Pay with terms and conditions by the Bank is applied. For Terms and Conditions, please refer to www.dahsing.com/card/MobilePaymentService.tnc.
12. The Bank and mobile payment service provider reserve the right to cancel or amend the offers or to amend the terms and conditions at any time without prior notice.
13. The terms and conditions contained herein shall form part of the Agreement governing the use of Dah Sing Credit Card and shall be construed accordingly. In case of any conflict between these Terms and Conditions and the Agreement, these Terms and Conditions shall prevail.
14. In case of disputes, the decision from the Bank and mobile payment service provider shall be final and conclusive.
15. In the event of discrepancies between the Chinese version and English version of these terms and conditions, the Chinese version shall prevail.

Terms and Conditions of "Up to 2% Cash Rebate without upper limit Promotion":

1. The promotion period is valid from 20 October 2016 to 31 March 2017 (both dates inclusive) ("Promotion Period 1").
2. Unless otherwise specified, Eligible Cardholders who made cumulative monthly spending of HK\$1,500 or above (or equivalent value) Eligible Transaction via Android Pay by Eligible Card during Promotion Period 1 will be entitled to Extra 1% Cash Rebate without upper limit of the Eligible Transaction ("Rebate 1").
3. The first month's cumulative spending period of the Promotion will be counted from 20 October to 30 November, 2016.
4. Monthly cumulative spending of Eligible Transaction amount via Android Pay will be counted by each Eligible Cardholder (including all the principal and supplementary card(s) under his/her name).
5. Rebate 1 is calculated based on 1% of the total Android Pay Eligible Transactions. If the rebate amount is with decimal place, the total rebate amount will be rounded up to the nearest dollar.
6. Rebate 1 will be credited to the Eligible Cardholder's Principal Card account in form of credit card free spending credit and will be shown on statement of next month. Rebate 1 will be used for settlement of new transaction items and cannot be exchanged or transferred to other account or exchanged to cash or any other gifts. If Cardholders spend with different credit cards during Promotion Period 1, Rebate 1 will be credited to the Principal Card account with the latest Android Pay Eligible Transaction according to the Bank's record. Rebate 1 will be credited as following period:

Transaction Period	Rebate Month
20 October 2016 to 30 November 2016	By February, 2017
1 December 2016 to 31 December 2016	By March, 2017
1 January 2017 to 31 January 2017	By April, 2017
1 February 2017 to 28 February 2017	By May, 2017
1 March 2017 to 31 March 2017	By June, 2017

Terms and Conditions of "First transaction HK\$20 Sign-up Rebate Promotion":

1. The promotion period is valid from 20 October 2016 to 31 December 2016 (both dates inclusive) ("Promotion Period 2").
2. During the Promotion Period 2, Eligible Cardholder will be entitled to a HK\$20 Sign-up Rebate ("Rebate 2") upon successful registration of Eligible Card in Android Pay and completion of the first Android Pay single Eligible Transaction of HK\$20 or above (or equivalent value) .
3. Rebate 2 is applicable to the first 50,000 Eligible Cardholders with designated Android Pay Eligible Transaction with Eligible Card. Quota applies and on a first-come-first-served basis.
4. Each Eligible Cardholder (including all the principal and supplementary card(s) under his/her name) can enjoy Rebate 2 once during Promotion Period 2.
5. This promotion is not eligible to the designated new Principal Cardholders (i.e. did not hold/cancel any Principal or Supplementary Credit Card issued by the Bank in the past 12 months):

Designated New Principal Cardholder	Submission date of application form
Dah Sing ONE+ Credit Card	On or after 24 October, 2016
Dah Sing MileagePlus MasterCard	On or after 1 November, 2016

6. Rebate 2 will be credited to the Eligible Cardholder's Principal Card account in form of credit card free spending credit by February, 2017 and will be shown on statement of next month. Rebate 2 will be used for settlement of new transaction items and cannot be exchanged or transferred to other account or exchanged to cash or any other gifts. If Cardholders spend with different credit cards during Promotion Period 2, Rebate 2 will be credited to the Principal Card account with the latest Android Pay Eligible Transaction according to the Bank's record.