

**Terms and Conditions of "JETCO Pay Double Reward with Download and Money Transfer!":**

1. The promotion period of "JETCO Pay Double Reward with Download and Money Transfer!" ("Promotion") starts from **27 October 2016 and ends on 31 January 2017** (both dates inclusive) ("Promotion Period").
2. Eligible Account ("Eligible Account") includes Integrated HKD Current Account, Integrated HKD Savings Account (HKD), HKD Current Account and HKD Savings Account of Dah Sing Bank Limited ("the Bank"). Joint-name accounts are excluded.
3. Eligible Customer ("Eligible Customer") refers to any customer who is a Hong Kong resident aged 18 or above and possesses the above mentioned Eligible Account.
4. Eligible Customer who successfully downloaded and registered Dah Sing JETCO Pay within the Promotion Period will be entitled to participate in the lucky draw to win a latest 4.7-inch Display Mobile Phone 128GB(Jet Black) ("Lucky Draw"). Besides, the first 2,000 Eligible Customers who successfully sent money for the first time with amount at least HK\$100 via Dah Sing JETCO Pay Mobile App and successfully collected by receivers during the Promotion Period ("Eligible First Time Transfer Customer") will receive HK\$50 cash rebate.
5. The dates of transfer and collection will be subject to the records of the Bank. Any non-posted, canceled or refunded transactions will not be eligible for cash rebate reward. In case of any disputes, the Bank reserves the right of final decision.
6. Staff of Dah Sing Financial Group and its subsidiary companies are not eligible for the Lucky Draw.
7. Prizes ("Prizes") are as follows.

Prize	Quota
HK\$50 Cash Rebate	2,000 winners
Latest 4.7-inch Display Mobile Phone 128GB(Jet Black)	1 winner

8. The Lucky Draw will be drawn by computer randomly which will be held on 10 February 2017. Winner of the Lucky Draw will be notified individually on or before 22 February 2017. The notification letter will be sent to the customer's latest valid email address registered with the Bank. The Bank shall not be liable for any failure of delivery of the notification letter in any circumstances (including, but not limited to, customer failed to register a valid email address, invalid or inaccurate email address registered) and will not re-issue the notification letter.
9. HK\$50 cash rebate will be deposited to Eligible First Time Transfer Customer's Eligible Account registered on Dah Sing JETCO Pay on or before 31 March 2017.
10. The Lucky Draw winner is required to maintain the Dah Sing JETCO Pay service, Eligible Account and valid email address at the Bank during the period from 10 February 2017 to 31 March 2017 (both dates inclusive). Otherwise, customer would not be entitled to the prize and will not be awarded with the prize.
11. The prize is non-transferable and cannot be exchanged / redeemed for cash or other products or any other discounts.

12. The Bank reserves the right to offer any alternative prize / gift vouchers as replacement if the relevant prize is not available or there is any issue arisen without prior notice. The value and type of those replacements may not be the same as the prize provided in this Promotion.
13. The Bank is not the supplier of the prize. Any inquiry, comment or complaint about the quality of relevant products should be directed to the relevant suppliers. The Bank will not be responsible for any matter in relation to relevant products or services. Any disputes arising from the prize should be resolved between the customers and the relevant suppliers.
14. The reference retail price in relation to the prize is for reference only. The Bank will not accept any liabilities for the difference between the reference retail price and its actual market price.
15. In case of dispute in relation to the Lucky Draw method, eligibility requirements, prize details and any matters arising from this Promotion, the decision of the Bank shall be final and conclusive.
16. Any fraud and/or abuse of the Promotion by a customer (as determined by the Bank at its sole discretion) will result in forfeiture of the customer's eligibility to participate in the Promotion and/or cancellation of all or any of the customer's account(s) with the Bank. The Bank reserves the right to deduct the equivalent value of the prize awarded to a customer pursuant to any fraud and/or abuse directly from the customer's bank account(s) with the Bank without prior notice and/or take legal action to recover any outstanding amounts.
17. For details of the terms and conditions in relations to Dah Sing JETCO Pay, please refer to the "Terms and Conditions of JETCO Pay" of the Bank or contact Customer Service.
18. The Bank reserves the right to amend the terms and conditions or cancel the Promotion at any time without prior notice. In case of any disputes, the decision of the Bank shall be final.
19. In case of any discrepancies between the English and Chinese versions of this terms and conditions, the Chinese version shall prevail.