

Terms and Conditions of "Online Transaction Lucky Draw":

1. The promotion period of "Online Transaction Lucky Draw" ("Lucky Draw") starts from **1 November 2016 to 31 December 2016** (both dates inclusive) ("Promotion Period").
2. Eligible Account ("Eligible Account") includes deposit account, fixed deposit account, credit card, debit card, cash card or private label card account with valid status at Dah Sing Bank Limited ("the Bank"). Supplementary credit card account of the Bank or the Phone Banking account registered by the supplementary card numbers as Phone Banking User ID are excluded.
3. Eligible Customer refers to any customer who is a Hong Kong resident aged 18 or above and possesses the above mentioned Eligible Accounts ("Eligible Customer").
4. Eligible Customer who successfully fills out and submit the online Sign-Up Form of this Promotion, and perform the designated transaction via Dah Sing e-Banking Service ("e-Banking") or Dah Sing Mobile Banking Service ("Mobile Banking") (as defined in clause 6 of this Terms and Conditions) during the Promotion Period will be entitled to Lucky Draw. Eligible Customer who successfully conducted the designated transaction via e-Banking will be entitled to 1 Lucky Draw chance per each designated transaction. Eligible Customer who successfully conducted designated transaction via Mobile Banking will be entitled to 2 Lucky Draw chances per each designated transaction. Each Eligible Customer can be entitled to a maximum of 10 Lucky Draw chances in each round of Lucky Draw. Each Eligible Customer can win maximum 1 Lucky Draw Prize in each round of the Lucky Draw.
5. Designated Transactions are specified as below:

Category of designated transactions	Requirement(s) for each designated transaction	Lucky Draw chance per designated transaction	
		e-Banking	Mobile Banking
a. Fund Transfer	<ul style="list-style-type: none"> • Transfer successfully from the Bank's deposit account to the following accounts: the Bank's deposit/credit card/debit card/cash card or private label card account(s) or other bank's deposit account(s). • Fund transfer to same receiving account will only be counted as 1 lucky draw (if it is performed via e-Banking) and 2 lucky draw chances (if it is performed via Mobile Banking) respectively. • The transaction amount per transaction must be HK\$100 or above. 	1	2
b. Bill Payment (PayEasy Bill Payment)	<ul style="list-style-type: none"> • Settle any bill successfully. • The transaction amount per transaction must be HK\$100 or above. 	1	2

Remarks: Each Eligible Customer can be entitled to a maximum of 10 Lucky Draw chances in each round of Lucky Draw.

6. The transaction record of the designated transactions categories (a) & (b) as mentioned above will be based on the date of transaction. Any non-posted, canceled or refunded transactions will not be counted. In case of any disputes, the Bank reserves the right of final decision.

7. This promotion is not applicable to the staff of Dah Sing Financial Group and its subsidiary companies.

8. Lucky Draw Prizes ("Prizes") are as follows.

Prize	Quota	
	Round 1 1 Nov to 30 Nov, 2016	Round 2 1 Dec to 31 Dec, 2016
Pacific Coffee Short Size e-Coffee Voucher	200 winners	200 winners
Bruno Compact Hot Plate	5 winners	5 winners
Dyson AM09 Hot + Cool Bladeless Fan Heater	2 winners	2 winners
German Pool 2-in-1 Steam & Grill	–	1 winner

9. 2 rounds of the Lucky Draw will be drawn by computer random selection and they will be held on 11 January 2017. Winners of the Lucky Draw will be notified individually by 26 January 2017. The notification letter will be sent to the corresponding valid email address provided to the Bank which is also served for receiving the latest information and offers relating to the products, services and/or subjects set out in paragraph G of the Bank's Notice to Customers relating to Customers' Data made available by the Bank to customers from time to time. The Bank shall not be liable for any failure of delivery in any circumstances (including, but not limited to, customer failed to provide a valid email address, invalid or inaccurate email address provided by the customer) and will not issue the notification letter.
10. Eligible Customer is required to maintain a valid Eligible Account, e-Banking account and/or Mobile Banking account, and valid email address during the Lucky Draw Promotion Period and by the end of January 2017. Otherwise, customer would not be entitled to participate in the Lucky Draw.
11. All Prizes/vouchers are 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 prizes/vouchers as replacement if the relevant Prizes or vouchers are not available or there is any issue arisen without prior notice. Quoted prices and types of those products may not be the same as the prize(s) or voucher(s) provided in this promotion.
13. The usage of the vouchers shall be bound by the terms and conditions of the corresponding vouchers.
14. The Bank is not the supplier of the Prizes. Any inquiry, comment or complaint about the quality of relevant products or services 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 Prizes should be resolved between the customers and the relevant suppliers.
15. The reference retail prices in relation to the Prizes are for reference only. The Bank will not accept any liability for the differences between the reference retail prices and their actual market prices.

16. In case of dispute in relation to the Lucky Draw method, eligibility requirements, Prize details and any matters arising from this Lucky Draw, the decision of the Bank shall be final and conclusive.
17. Any fraud and/or abuse of the Lucky Draw 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 Lucky Draw and/or cancellation of all or part of the customer's account(s) with the Bank. The Bank reserves the right to deduct the equivalent value of the Prizes awarded to a customer inappropriately 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 in such instances to recover any outstanding amounts.
18. For detail terms and conditions in relations to Dah Sing e-Banking and Mobile Banking, please refer to the "Master Terms and Conditions" of the Bank or contact Customer Service.
19. The Bank reserves the right to amend the terms and conditions or cancel the offer at any time without prior notice. In case of any disputes, the decision of the Bank shall be final.
20. In case of any discrepancies between the English and Chinese versions of the terms and conditions, the Chinese version shall prevail.