

Terms and Conditions of Dah Sing Credit Card "Happy Installment" Plan Online Application Offer

1. The promotion period for the Dah Sing Credit Card "Happy Installment" Plan Online Application Offer ("**Offer**") is from **1 Jan 2024 to 31 Mar 2024** (both dates inclusive) ("**Promotion Period**").
2. Any customers who successfully applies for the Dah Sing Credit Card "Happy Installment" Plan ("**Installment Plan**") of Dah Sing Bank, Limited ("**Bank**") with minimum approved loan amount of HKD20,000 and repayment period of 24 months or above by submitting the [Dah Sing Credit Card "Happy Installment" Plan Application Form](#) online, via Dah Sing e-Banking Service or via Dah Sing Mobile Banking Service during the Promotion Period ("**Eligible Customers**") will be entitled to up to HKD388 Cash Reward ("**Cash Reward**"). Eligible Customers will be entitled to the Cash Reward according to their approved Installment Plan amounts according to the detailed below:

Approved Installment Plan Amount (HKD)	Cash Reward (HKD)
20,000 – 29,999	100
30,000 – 49,999	200
50,000 or above	388

3. The Cash Reward will be issued in the form of credit card free spending credit, and will be credited to each Eligible Customer's credit card account used to apply for the Installment Plan ("**Designated Credit Card Account**") on or before **31 Jul 2024**. Credit card free spending credit will be used for settlement of new transaction items of the Designated Credit Card Account; it is not transferable, refundable or cannot be exchanged for cash or other offer, discount, product or service. To receive the Cash Reward, the Eligible Customer's Designated Credit Card Account must be valid and with good repayment records when the Bank credits the Cash Reward. If any Eligible Customer makes early settlement of the Installment Plan during the relevant repayment period, the Bank will charge back the amount equivalent to the Cash Reward credited to the relevant Designated Credit Card Account without prior notice.
4. Should there be any fraud and / or abuse conducted by an Eligible Customer (as determined by the Bank at its sole discretion), the Bank reserves the right to deduct the equivalent value of the Cash Reward credited to the Designated Credit Card Account of such Eligible Customer inappropriately pursuant to any fraud and / or abuse directly from his / her bank account(s) with the Bank without prior notice and / or to take legal action in such instances to recover any outstanding amount.
5. The Bank reserves the right to terminate, suspend and modify the Offer and modify these Terms and Conditions at any time without prior notice. In case of any dispute, the Bank reserves the right of final decision.
6. The Installment Plan is subject to relevant Terms and Conditions. Please [click here](#) for details.
7. These Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong. Each party hereto submits to the non-exclusive jurisdiction of the courts of Hong Kong.
8. 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).

9. In case of any discrepancy between the Chinese and the English versions of these Terms and Conditions, the English version shall prevail.

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.