

General Terms and Conditions:

1. The Promotion only applies to customers holding Principal Card or Supplementary Card (each "Eligible Cardholder") of Credit Card or Co-brand card issued by Dah Sing Bank, Limited (The "Bank") ("Eligible Card") except the Bank's UnionPay Dual Currency Credit Card, Cash Card, Corporate Card, Purchasing Card, Spending Card, Business Card, Gift Card, Private Label Card and Balance Transfer Account ("Non-eligible Cardholder")
2. Eligible Cardholders must settle the full payment with Eligible Card to enjoy the relevant offers.
3. All insurance products are underwritten by Dah Sing Insurance Company (1976) Limited ("Dah Sing Insurance") who is solely responsible for all coverage and compensation, and reserves the right of final approval. For full terms, conditions and exclusions of the policy, please refer to the relevant policy document.
4. Personal data of cardholders may be collected by Dah Sing Insurance and the use of such personal data shall be subject to the Personal Information Collection statement of Dah Sing Insurance. For details, please [click here](#).
5. All insurance products are subject to Dah Sing Insurance's terms and conditions. The Bank makes no representation or guarantee as to the quality in respect of products/services supplied under this program. For any enquiry or complaint about the products/services, please contact Dah Sing Insurance hotline at 28085000.
6. These offers cannot be exchanged for cash, other products, services or discounts.
7. Offers shall be terminated immediately upon cessation of the Partners' business.
8. All photos, products price and products information are for reference only. For details, please contact Dah Sing Insurance.
9. The use of cash coupon/gift coupon is subject to the relevant terms and conditions printed on the coupon. The Bank is not the supplier of any cash coupon/gift coupon/other gifts/products/food/services offered to cardholders and shall not be responsible for any matters in relation to the quality and availability of the cash coupon/gift coupon/other gifts/products/food/services offered. The Bank makes no representation or guarantee as to the quality in respect of such cash coupon/gift coupon/other gifts/products/food/services supplied under this program. Any enquiry, comment or complaint about such cash coupon/gift coupon/other gifts/products/food/services should be directed to Dah Sing Insurance.
10. The Bank and Dah Sing Insurance reserve the right to amend the terms and conditions or cancel or amend the offers at any time without prior notice. Should any disputes arise, the decision of the Bank and Dah Sing Insurance shall be final.
11. These offers cannot be used in conjunction with any other promotion programs subject to the same product.
12. These offers cannot be used in conjunction with the "Dah Sing Group Staff Offer".
13. The terms and conditions contained herein shall form part of the Agreement governing the use of the cards and shall be construed accordingly. In case of any conflict between the terms and conditions and the Agreement, terms and conditions shall prevail.
14. In the event of any discrepancy between the Chinese version and English version of terms and conditions, the Chinese version shall prevail.

Terms and Conditions of "Exclusive 5% Premium Discount on Private Motor Car Insurance Switch Plan Offer":

1. The promotion period of "Private Motor Car Insurance Switch Plan Offer" is valid from 1 January 2018 to 31 December 2018, both dates inclusive ("Promotion Period").
2. This offer is only applicable to Private Motor Car Insurance order via telephone channel (Dah Sing Insurance Tel: 2808 5000).

3. During the Promotion Period, Eligible Cardholder must provide the existing valid private motor plan renewal notice offered by the other insurer ("RN") to Dah Sing Insurance as supporting document in order to enjoy this offer.
4. The RN must not be underwritten by Dah Sing Insurance.
5. Eligible Cardholder is entitled to enjoy a 5% off based on the premium offered in the RN.
6. Eligibility for enjoying the offer:
 - The applicant must be the Eligible Cardholder
 - The applicant and driver(s) must be aged over 25
 - The applicant and driver(s) must have more than 2 years driving experience
 - The applicant and driver(s) must have no claim record in the past 3 years
 - The applicant and driver(s) must not incur more than 5 accumulative driving offence points in the past 3 years
 - The applicant must not have any history of mid-term cancellation or declined renewal by other insurance companies in the past 3 years
 - The insured private car with value below HK\$1,000,000
 - Occupation of the applicant and named driver(s) is/are not artist, garage workers, models, students or media photographers