

Terms and Conditions of "Bonus Point Program – Hung Fook Tong Chinese New Year Pudding E-voucher Bonus Point Redemption" Promotion ("Promotion"):

1. The Promotion Period is from 11 Jan to 1 Feb 2026 (both dates inclusive) ("Promotion Period").
2. The Promotion only applies to customers holding Principal Card ("Eligible Cardholder") of the Credit Card or Co-brand card with Bonus Point Scheme issued by Dah Sing Bank, Limited ("Bank") ("Eligible Card"). The Bank's Credit Card under "Cash Rebate" Scheme, Supplementary Card, Dah Sing United MileagePlus World Mastercard, Dah Sing ANA World Mastercard and Dah Sing British Airways Platinum Card are not eligible.
3. Eligible Cardholder is required to redeem the following Hung Fook Tong Chinese New Year Pudding ("Gift") with bonus points by submitting redemption application via Online Bonus Point Program Redemption Platform during the Promotion Period. Late submission will not be accepted (based on the date of receipt by the Bank). All redemption requests shall not be amended, cancelled or returned once submitted. **The Bank will not issue any notification for any unsuccessful redemption application due to provision of incorrect information (if applicable).** The Gift and relevant bonus points required are as below:

Gift	Bonus Points Required
Hung Fook Tong Turnip Pudding with Chinese Ham and Dried Scallop e-voucher	25,000
Hung Fook Tong Taro Pudding with Sea Salt and Dried Scallop e-voucher	25,000
Hung Fook Tong Red Dates Pudding e-voucher	25,000
Hung Fook Tong Glutinous Rice Pudding with Coconut Sugar e-voucher	23,000
Hung Fook Tong Water Chestnut Pudding with Sugar Cane Juice and Sweet Osmanthus e-voucher	23,000

4. The Gift is available on first come first served basis while stocks last.
5. The relevant Gift will be granted to Eligible Principal Cardholders who have successfully redeemed the Gift with bonus points in the following manner:
 - i. The Bank will send a **redemption email or SMS notification with e-voucher** ("Redemption e-Notification") **on or before 9 February 2026** to the email address / Hong Kong mobile number (according to the Bank's record) of Eligible Principal Cardholders who have successfully redeemed the Gift. Eligible Principal Cardholder is required to bring along the Redemption e-Notification and principal Eligible Card to collect the Gift at designated location. The Redemption e-Notification will become invalid after the Gift is collected. Thereafter, the Eligible Cardholder will be unable to claim any Gift using such Redemption e-Notification and / or e-voucher. **Eligible Cardholder who fails to collect the Gift within**

the Redemption Period (as defined in Clause 5(ii) below) shall be regarded as having waived his / her entitlement to the Gift and bonus points for the redemption will not be returned. Use of the e-voucher will be bound by the terms and conditions prescribed by the participating merchant.

- ii. The redemption of Hung Fook Tong Chinese New Year Pudding e-voucher is valid from 6 Feb to 15 Feb 2026 ("Redemption Period") and can be used at designated redemption outlets. Please refer to the terms and conditions of e-voucher for details (<https://bit.ly/3Q6vrsQ>).
- iii. If Gift is out of stock, the Bank reserves the right to substitute it with HKD100 (Hung Fook Tong Turnip Pudding with Chinese Ham and Dried Scallop e-voucher / Hung Fook Tong Taro Pudding with Sea Salt and Dried Scallop e-voucher / Hung Fook Tong Red Dates Pudding e-voucher) or HKD92 (Hung Fook Tong Glutinous Rice Pudding with Coconut Sugar e-voucher / Hung Fook Tong Water Chestnut Pudding with Sugar Cane Juice and Sweet Osmanthus e-voucher) cash rebate and announce in the webpage of this Promotion. If Eligible Cardholder is granted with cash rebate, the relevant cash rebate will be credited to his / her Principal Card account in the form of Dah Sing Credit Card free spending credit **on or before 28 Feb 2026**. The Cash Rebate can be used for settlement of new credit card transaction(s) only and will be shown in the relevant credit card statement of the following month.
- iv. Further details and terms and conditions for collecting the Gift will be set out in the Redemption e-Notification.

6. Eligible Cardholder is reminded to update the email address / Hong Kong mobile number via login e-Banking / Mobile Banking or visit branch before submitting the redemption in order to receive the relevant Redemption e-Notification.
7. Each Redemption e-Notification will be sent once only, and the Bank will not re-issue the same. In addition to the aforesaid, the Bank shall not be liable for any delay in delivering any Redemption e-Notification, whether or not caused by technical issue, network instability or any other event / reason.
8. All photos, prices and information that relate to the Gifts are provided by the participating merchant and are for reference purposes only. The Bank is not the supplier of any Gift offered to Eligible Cardholders and shall not be responsible for any matters in relation to the quality and availability of the Gifts offered. Any enquiry, comment or complaint about such Gifts / related services should be directed to participating merchant.
9. No request for exchange to cash / other products or return for any Gift will be accepted.
10. The relevant Gifts shall be terminated immediately upon cessation of the business of the relevant participating merchant.
11. The Bank reserves the right to amend, suspend or terminate the Promotion (including the Gift items or the required bonus points) and amend these Terms and Conditions at any time without prior notice. Should any disputes arise, the decision of the Bank shall be final.

12. These Terms and Conditions shall form part of any applicable agreements governing the use of Eligible Cards and shall be construed accordingly. In case of any conflict between these terms and conditions and such agreements, these Terms and Conditions shall prevail.
13. These Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong. Any dispute arising under these Terms and Conditions shall be subject to the non-exclusive jurisdiction of the courts of Hong Kong.
14. 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).
15. In the event of any discrepancy between the Chinese version and English version of these terms and conditions, the English version shall prevail.
16. The Promotion is subject to General Terms and Conditions of Bonus Point Program, please visit dashing.com/card/bp/en for more details.

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.