

大新 Sanrio 信用卡積分換領獎賞推廣 (「本推廣」) 之條款及細則：

1. 本推廣之推廣期由 2024 年 6 月 24 日至 7 月 31 日 (包括首尾兩日) (「推廣期」)。
2. 本推廣只適用於持有由大新銀行有限公司 (「本行」) 所發出之大新 Hello Kitty 信用卡或大新 MINNA NO TABO 信用卡 (「合資格信用卡」) 之主卡或其名下附屬卡之客戶 (「合資格客戶」)。
3. 合資格客戶如欲申請以信用卡積分換領本推廣之指定禮品，須於推廣期內將填妥之「大新 Sanrio 信用卡積分換領獎賞」換領表格 (「表格」) 上載至指定網頁 (dahsing.com/pws/doc-submission)，逾期恕不接受 (以本行收妥表格日期為準)。一經遞交之換領申請，合資格客戶不可作出任何更改、取消或退回。**如合資格客戶於表格上填上錯誤資料而未能成功換領有關禮品，本行並不會另行通知。**
4. 若合資格客戶之合資格信用卡賬戶並未有足夠積分換領所選之禮品數量，本行將根據「有分共享」機制，從合資格客戶之其他大新信用卡賬戶扣減相應積分 (如有) 以配合換領申請，而所扣減之積分則以換領平台上之禮品項目積分為準 (即較高者)。同時，本行將先扣減最先到期之積分，客戶不可指定積分扣減之信用卡或信用卡組合或扣減之先後次序。
5. 禮品換領之申請需約 4 至 8 星期處理。如合資格客戶之通訊地址有任何更改，須在遞交表格前到本行之任何分行更新通訊地址以收取有關禮品換領信。當合資格客戶之禮品換領申請獲成功處理，本行將郵寄有關該禮品之換領信至合資格客戶之信用卡通訊地址，合資格客戶須憑換領信於指定期間到指定換領中心領取禮品，詳情請參閱禮品換領信。
6. 禮品換領須視乎供應情況而定，數量有限，先到先得，換完即止。禮品如有任何更改，將以換領時的禮品供應情況為準。本行會以書面形式通知客戶禮品換領結果。若禮品已經換罄，本行會將換領有關該禮品項目之所需積分退回至合資格客戶之合資格信用卡戶口。
7. 合資格客戶之合資格信用卡必須於提交禮品換領申請當日起仍為有效及信用狀況良好。如相關信用卡戶口被取消或沒有足夠換領禮品所需之積分，合資格客戶之換領申請及其參與本推廣資格將不會被接納。
8. 禮品圖片及資料由禮品之供應商提供及只供參考。本行並非禮品之供應商，恕不負責有關禮品之任何責任。如合資格客戶對禮品 / 相關服務質素有任何查詢、意見或投訴，請直接與有關禮品之供應商聯絡。有關禮品的使用須受有關禮品之供應商訂立的相關條款及細則約束。
9. 所有禮品均不可兌換現金、不能退回或轉換其他產品。
10. 本行保留隨時修改本推廣之禮品 (包括禮品項目或換領所需積分) 及本條款及細則而無須事先通知。如有任何爭議，本行將保留最終決定權。
11. 本文所載之條款及細則將成為規限使用本行信用卡的合約之一部份，並須按該合約詮釋。如本條款及細則與該合約有任何抵觸，將以本條款及細則為準。
12. 如有任何欺詐 / 濫用 / 撤銷 / 取消交易，而該交易與任何禮品有關，本行保留權利從合資格客戶的賬戶扣除相關禮品的等值，恕不另行通知。
13. 本條款及細則受香港法律管轄並應根據香港法律詮釋。任何因本條款及細則而引起的爭議均受香港法院的非專有司法管轄權管轄。
14. 任何人士若非本條款及細則的一方，不可根據《合約 (第三者權利) 條例》(香港法例第 623 章) 強制執行本條款及細則的任何條文。

15. 本文所載之條款及細則將成為規限使用大新信用卡的合約之一部份，並須按該合約詮釋。如本條款及細則與該合約有任何抵觸，將以本條款及細則為準。
16. 本條款及細則之中英文版本如有歧異，一概以英文版本為準。
17. 除特別註明外，禮品換領須受「積分獎賞集」之條款及細則約束，詳情請瀏覽 dahsing.com/card/bonuspoint。

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本文提及的服務 / 產品並不是以歐盟的人士為目標。

Terms and Conditions of Dah Sing Sanrio Credit Card Bonus Point Redemption Program" ("Promotion"):

1. The promotion period of the Promotion is from 24 Jun 2024 to 31 Jul 2024 (both dates inclusive) ("**Promotion Period**").
2. The Promotion is only applicable to customers holding Principal Card or Supplementary Card of Dah Sing Hello Kitty Credit Card or Dah Sing MINNA NO TABO Credit Card ("**Eligible Card**") issued by Dah Sing Bank, Limited ("**Bank**") ("**Eligible Cardholder**").
3. Eligible Cardholder who applies to redeem the specific gifts ("**Gifts**") with Credit Card Bonus Points ("**Bonus Points**") is required to upload the completed "Dah Sing Sanrio Credit Card Bonus Point Redemption Program" Redemption Form ("**Form**") to designated webpage (dahsing.com/pws/doc-submission) for redemption application processing 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 if any Eligible Cardholder fails to redeem the Gift due to provision of incorrect information.**
4. If the Eligible Cardholder's Eligible Card account does not have sufficient bonus points for the redemption request, the Bank may debit bonus points accumulated in other credit card accounts (if applicable) for processing the redemption application according to the principle of all bonus points can be combined under the same Eligible Cardholder's name. The total required bonus points will be calculated basis on the Redemption Platform, which means more bonus points are required, under such circumstance. In addition, the bonus points with the earlier expiry date will be debited first and Cardholder cannot decide the Credit Card, priority or combination of debiting designated bonus points.
5. Processing of redemption application requires 4 to 8 weeks. If there is any update on the correspondence address of the Eligible Cardholder, Eligible Cardholder is required to visit any branch of the Bank to update the correspondence address before submitting the Form in order to receive the relevant redemption letter. Once a redemption request is accepted by the Bank, the required Bonus Points shall be debited from the relevant credit card account stated in the Bonus Point Program Redemption Form as submitted by the Eligible Cardholder. The relevant record will be shown in the most recent monthly statement after the debit. Upon successful Gift redemption, the Bank will mail a gift redemption letter to the Eligible Cardholder's correspondence address and the Eligible Cardholder needs to redeem the Gift within the designated period at the designated redemption centre(s) by presenting the redemption letter and relevant Eligible Card. For details, please refer to the redemption letter.
6. The Gift is available on a first come first served basis while stocks last. Any changes to the Gift will be subject to the Gift availability at the time of redemption. The Bank will notify the cardholders for the gift redemption result via written notice. If any of the Gift(s) is out of stock, the Bank will credit the relevant Bonus Points which have been redeemed back to the Eligible Card account of the Eligible Cardholder.

7. The Eligible Card held by the Eligible Cardholder shall remain as valid and in good credit standing at the time when the redemption application is submitted. If the relevant Eligible Card account is cancelled or does not have sufficient Bonus Points for the redemption request, the Eligible Cardholder's redemption application shall not be accepted.
8. All photos and information that relate to the Gifts are provided by the participating merchants and are for reference purposes only. The Bank is not the supplier of any Gift and shall not be responsible for any matters in relation to the Gifts. Any enquiry, comment or complaint about the Gift / related services should be directed to the participating merchant(s). The use of the Gifts is subject to relevant terms and conditions as specified by the participating merchant(s).
9. No request for exchange of any Gift to cash, any products or other gifts will be accepted.
10. The Bank reserves the right to amend the Gift (including the Gift items or the number of Bonus Points required for redemption) and the related terms and conditions at any time without prior notice. Should any disputes arise, the decision of the Bank shall be final.
11. 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.
12. In case of any fraud / abuse / reversal / cancellation of transactions in respect of which any Gift is awarded, the Bank reserves the right to debit the equivalent amount of the Gift from the relevant Eligible Cardholder's account(s) without prior notice.
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. These Terms and Conditions shall form part of the agreement governing the use of the Dah Sing Credit Card and shall be construed accordingly. In case of any conflict between these Terms and Conditions and the agreement, these Terms and Conditions shall prevail.
16. In the event of any discrepancy between the Chinese version and English version of these Terms and Conditions, the English version shall prevail.
17. Unless otherwise specified, the Promotion is subject to the General Terms and Conditions of Bonus Point Program. Please visit dahsing.com/card/bonuspoint/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.