

## Terms and Conditions of "Lucky Draw Craze" Promotion:

### General Terms and Conditions

1. Unless otherwise specified, the promotion period of "Lucky Draw Craze" Promotion ("**Promotion**") is from 13 Jan 2026 to 28 Feb 2026 (both dates inclusive) ("**Promotion Period**") and divided into the following 2 phases:
  - i. Phase 1: 13 Jan 2026 to 31 Jan 2026 (both dates inclusive)
  - ii. Phase 2: 1 Feb 2026 to 28 Feb 2026 (both dates inclusive)Spending is calculated based on relevant transaction dates as recorded by Dah Sing Bank, Limited ("**Bank**"). The availability period for the website of the game ("**Game**") under this Promotion ("**Game Site**") is from 13 Jan 2026 to 14 Mar 2026 (both dates inclusive) (unless otherwise specified by the Bank).
2. **This Promotion only applies to the customers holding a principal card of a credit card (including but not limited to UnionPay Dual Currency Credit Card) or co-brand card ("Eligible Card") issued by the Bank ("Eligible Cardholder(s)").** The supplementary card of the Eligible Card and the Bank's Cash Card, Corporate Card, Purchasing Card, Business Card, Gift Card, Private Label Card, "Smart Choice" Balance Transfer Program Account and Cash Conversion Plan Account are not eligible for this Promotion.
3. **Eligible Cardholder is required to activate and maintain a valid Dah Sing Mobile Banking ("Mobile Banking") / Dah Sing e-Banking ("e-Banking") account to participate in the Game.**
4. To participate in the lucky draw of this Promotion (further details as provided in the "**Game Prizes and Redemption Arrangement**" section below) ("**Lucky Draw**"), Eligible Cardholder is required to:
  - (a) earn "Lucky Draw Craze" eToken(s) ("**eToken(s)**") for participating in the Game by:
    - (i) fulfilling the designated spending requirements (further details as provided in the "**Earn eTokens – Spending Requirements**" section below) within the Promotion Period; and / or
    - (ii) redeeming the eToken with bonus point (further details as provided in the "**Redeem eToken with Bonus Point**" section below) within the Bonus Point eToken Redemption Period (as defined in Clause 39 below); and
  - (b) successfully complete the Game.
5. When Eligible Cardholder has earned an eToken, he / she will receive a notification from the Bank via message to the Mobile Banking / e-Banking inbox and / or via email to the valid email address of Eligible Cardholder ("**eToken Notification**") according to the Bank's record (if applicable).
6. Eligible Cardholder must log in to Mobile Banking and select "Rewards" or click the gift icon at the top right corner on homepage to enter "My Rewards" and click "eToken Details" of this Promotion ("**My Rewards – Lucky Draw Craze**" Page), and then click "Go" to enter and participate in the Game, or click "Prize" to check the rewarded prize of the Lucky Draw ("**Prize**") (if applicable).
7. Each eToken will be valid for 14 days from the issuance date of the relevant eToken Notification ("**eToken Validity Period**"). The eToken Validity Period is stated in the relevant eToken Notification and "My Rewards – Lucky Draw Craze" Page in Mobile Banking, and the validity of eToken will be based on the expiry date stated therein. The eToken will be forfeited if it is not used within the eToken Validity Period.

8. The quota of the Prizes (further details as provided in the section "**Game Prizes and Redemption Arrangement**" below) is 50,000 pcs per phase and a total of 100,000 pcs during the entire Promotion Period on a first-come-first-served basis, while the quota lasts. Once the said quota is full, no further eToken and / or Prize will be distributed by the Bank and all the unused eToken(s) will become invalid.
9. Eligible Cardholder is entitled to participate in the Game by using an eToken each time and win a maximum of two Prizes for each eToken upon successfully completing the Game on the Game Site within the validity period of eToken(s). If Eligible Cardholder leaves the Game Site after starting the Game, the relevant eToken will be deducted regardless of whether the Game is completed or not. If Eligible Cardholder fails to play the Game due to any reason (including but not limited to network instability and technical issues), the Bank will not take any responsibility for such failure and will not re-send the relevant eToken(s) deducted.
10. Eligible Cardholder is recommended to read the "How to Play" on the Game Site before starting the Game.
11. Eligible Cardholder is required to (i) hold valid Eligible Card(s) and Mobile Banking / e-Banking account at the Bank, and (ii) maintain the said Eligible Card(s) and account in good credit standing when the relevant eToken(s) and / or Prize(s) is / are to be offered by the Bank. Otherwise, no eToken and / or Prize will be granted. If Eligible Cardholder cancels the Eligible Card(s) and / or Mobile Banking / e-Banking account, all the granted eToken(s) and / or Prize(s) will be forfeited. The Bank reserves the right to cancel the Eligible Cardholders' entitlement to the relevant eToken(s) and / or Prize(s) without prior notice.
12. For the special maintenance schedule for Mobile Banking / e-Banking and / or the Game Site, please refer to the Bank's promotion webpage. Eligible Spending (as defined in Clause 31 below) made by Eligible Cardholders during any system maintenance period will not be eligible for any eToken and / or Prize and / or any entry to the Game Site.
13. The Bank will base on its record to determine the eligibility of Eligible Cardholder for fulfilling the eToken and / or Prize related requirements. If the Eligible Cardholders' record is different from the Bank's record, the record and decision of the Bank regarding the eligibility of the relevant Eligible Cardholder(s) shall be final and conclusive.
14. The eTokens and the Prizes cannot be exchanged for cash, bonus points, or other products, services or discounts, not refundable and transferable to other accounts and cannot be exchanged for other products (except for the Prizes), and cannot be used in conjunction with other promotional offers, discounts, discount cards, VIP cards, cash vouchers and gift vouchers (unless otherwise specified) (if applicable).
15. The Prizes shall be terminated and the granted Prizes will be invalid immediately in the event that the relevant participating merchant ceases business.
16. The Game Site will be overwhelming if the number of players entering the game room exceeds a specific number at the same time. Eligible Cardholder will be required to try entering into the Game Site later.
17. By participating in this Promotion, customer will be directed to a third party website which is not operated, owned or controlled by the Bank ("**Third Party Website**"). The Bank is not responsible for the content of any Third Party Website. The Bank does not review, approve, monitor, warrant or make

any representation in respect of any content of any Third Party Website. Access to any Third Party Website is at customer's own risk. The Bank shall not in any way be liable for any loss or damage incurred as a result of customer's access to or use of or reliance on any content of any third-party Website.

18. The Game Site is designed, developed, hosted and managed by a Third Party service provider. The content of the Game Site, including but not limited to the materials and information provided therein, is solely responsible by the service provider.
19. Eligible Cardholder will not be required to input any personal information, username or password into the Game Site when participating in the Game.
20. Eligible Cardholder is required to use mobile phone to log in Mobile Banking to participate in the Game and is suggested to connect to non-public Wi-Fi to enjoy the best game experience.
21. Eligible Cardholder is required to use a mobile device with the latest version of Mobile Banking (Version 4.17 or above) and one of the following browsers to participate in the Game: Edge 88 or above, Firefox 89 or above, Chrome 88 or above, Safari 15.4 or above, Safari on iOS 15.4 or above and Android Chrome 88 or above.
22. All photos and information that are related to the Prizes are provided by the participating merchants and are for reference only.
23. In case of any fraud / abuse / reversal / cancellation of transactions in respect of which the relevant eToken(s) and / or Prize(s) under this Promotion is / are awarded, the Bank reserves the right to forfeit the relevant eToken(s) and / or debit the equivalent value of the Prize(s) from the Eligible Cardholder's credit card account(s) without prior notice.
24. The Bank reserves the right to amend these Terms and Conditions or vary, terminate or suspend this Promotion at any time without prior notice. In the case of disputes, the Bank's decision shall be final and conclusive.
25. These Terms and Conditions shall form part of any applicable agreements governing the use of the 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.
26. 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.
27. A person who is not a party to these Terms and Conditions may not enforce any of their provisions by virtue of the Contracts (Rights of Third Parties) Ordinance (Cap.623 of the Laws of Hong Kong).
28. In the event of any discrepancy between the Chinese version and English version of these Terms and Conditions, the English version shall prevail.

**Earn eTokens – Spending Requirements:**

29. Eligible Cardholder will receive 1 eToken to participate in the Game by conducting a single net transaction of HKD300 or above (or equivalent) on local or overseas retail or online transaction (including AlipayHK and WeChat Pay HK) with the use of his / her Eligible Card ("**Eligible Spending**") during the Promotion Period ("**Spending Offer**"). Eligible Spending does not include the mobile transfers and e-Wallet add-value amount (including but not limited to TNG, AlipayHK (P2P transaction), WeChat Pay HK (P2P transaction), PayMe, Tap & Go, Octopus add value service), Smart Octopus, Paypal, mail / fax / telephone orders, cash advances, Autopay, recurring billing transactions (e.g. Octopus Automatic Add Value Service, Autotoll Automatic Top-up Service, HKeToll Automatic Top-up Service, etc.), "Happy Installment" plan amount, Cash-In Plan, Branch Cash-In Plan, Stocks Investment Savings Plan, Balance Transfer Amount, "PayEasy" Service amount, tax payments amount, "JET payment" amount, monthly repayments of Interest-free Installment Plan, gift redemption fee, cheque payments, transactions at financial / non-financial institutions or security brokers / dealers (including but not limited to purchases of products or services such as foreign currency, money orders, travellers' cheques, securities, stocks, bonds, commodities or mutual fund, money deposits and money transfers), bank handling fees (including but not limited to annual fees, financial charges, late fees and cash advance handling fees), casino transactions, unposted / cancelled / refunded and any unauthorised transactions. Eligible Spending is calculated based on the relevant transaction dates as recorded by the Bank. The Bank reserves the right to make final decision for determining the eligibility of transactions.
30. The total number of eTokens that an Eligible Cardholder (with all Eligible Card(s) under the same name) can earn is up to a **maximum of 10 eTokens per phase, and up to a maximum of 20 eTokens during the entire Promotion Period**.
31. Individual e-Wallet may impose handling charges for credit card transactions by the relevant service provider, and will be at the Eligible Cardholder's own cost.
32. Eligible Cardholder will receive the eToken Notification within **1 hour** after an Eligible Spending is successfully made and such e-Token will be shown in the eToken Notification and "My Rewards – Lucky Draw Craze" Page in Mobile Banking. Each eToken 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 eToken Notification, whether or not caused by technical issue, network instability or any other event / reason.
33. Eligible Cardholder is required to keep the relevant original sales slip(s) (if applicable) for Eligible Spending. In case of any disputes, the Bank reserves the right to require any Eligible Cardholder to submit the original sales slip(s) or other relevant document(s) for verification purpose. Submitted documents (whether original or copy) will not be returned. The decision of the Bank regarding the eligibility of the relevant transactions shall be final and conclusive.
34. Any Eligible Spending associated with the Bank's UnionPay Dual Currency Credit Card RMB account will be converted to Hong Kong Dollar based on the conversion rate of 1:1.2 of the relevant total Eligible Spending amount and combined with the Hong Kong Dollar account.
35. Foreign currency transactions shall be automatically converted into Hong Kong Dollar on the date that the relevant transactions were processed at the rates determined by the relevant card associations (if

applicable). For details of service charges related to foreign currency transactions, please refer to the "List of Service Charges for Dah Sing Credit Card / Private Label Card" issued by the Bank.

36. The Bank will determine the eligibility of Eligible Spending based on the merchant code or transaction category or type of currency as defined from time to time by the Bank or card associations (i.e. Visa International, MasterCard Asia / Pacific (Hong Kong) Limited, UnionPay International). Eligible Spending shall be determined at the sole and absolute discretion of the Bank. The Bank shall not be liable to determine the eligibility of any transaction before the same is made by an Eligible Cardholder.
37. **Spending made by supplementary cards are not eligible for this Promotion.**

### **Redeem eToken(s) with Bonus Points**

38. The "eToken(s) Redemption with Bonus Points" is only applicable to principal cardholders holding an Eligible Card with Bonus Point Programme of the Bank (i.e. Dah Sing Credit Card Bonus Point Program or the Exclusive Bonus Point Program) (each a "**Bonus Point Program**" and collectively "**Bonus Point Programs**") ("**Eligible Bonus Point Cardholders**") and is not applicable to the cardholders of Dah Sing Credit Cards with Cash Rebate Scheme, principal cardholders and supplementary cardholders of Dah Sing United MileagePlus World Mastercard, Dah Sing ANA World Mastercard and Dah Sing British Airways Platinum Card.
39. Eligible Bonus Point Cardholder can redeem eToken with bonus points as designated in the table below from his / her account via the relevant redemption platform of the Bonus Point Program from 18 Jan 2026 to 31 Jan 2026 (both dates inclusive) ("**Bonus Point eToken Redemption Period**").

Gift	Bonus Point Required	
	Via the Dah Sing Credit Card Bonus Point Program (applicable to Dah Sing Credit Card*)	Via the Exclusive Bonus Point Program (applicable to Dah Sing Private Banking Visa Infinite Credit Card and Dah Sing VIP Banking Visa Infinite Card)
1 eToken	500 (maximum 10 eTokens)	400 (maximum 10 eTokens)

\*Excluding Dah Sing Private Banking Visa Infinite Credit Card and Dah Sing VIP Banking Visa Infinite Card

40. Each Eligible Bonus Point Cardholder is entitled to redeem **a maximum of 10 eTokens** on the relevant redemption platform during the entire Bonus Point eToken Redemption Period **and such application cannot be combined with other gift redemption application. If the cumulative number of redemption application for eToken exceeds 10 (for redemption via each Bonus Point Program) or 20 in total (for redemption via both Bonus Point Programs) or the redemption of eToken(s) and other gift(s) are included in the same application, the relevant application(s) will be cancelled.**
41. Eligible Bonus Point Cardholder who wishes to redeem the eToken with bonus points is required to successfully submit the application within the Bonus Point eToken Redemption Period, where late submission will not be accepted (based on the date of receipt of the application by the Bank). All

redemption requests shall not be amended, cancelled or returned once submitted. For redemption details, please [click here](#).

42. Eligible Bonus Point Cardholder will receive the eToken Notification in one batch of all redeemed eToken(s) which applied for redemption within Bonus Point eToken Redemption Period in or before February 2026 and will be shown in "My Rewards – Lucky Draw Craze" Page in Mobile Banking. For the validity period, usage and terms and conditions regarding the eTokens, please refer to the "General Terms and Conditions" section above and the "Game Prizes and Redemption Arrangement" section below. Each eToken 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 eToken Notification, whether or not caused by technical issue, network instability or any other event / reason.
43. Once the Prize quota is full, the eToken redemption will be suspended immediately and all unused eToken will become invalid automatically, and the bonus points for the redemption will not be returned.
44. The Bank reserves the right to amend the eTokens (including the required bonus points) and the related terms and conditions at any time without prior notice. Should any dispute arise, the decision of the Bank shall be final and conclusive.
45. The Bonus Point is subject to the General Terms and Conditions of Bonus Point Program. For details, please visit [dahsing.com/card/bonuspoint/en](https://dahsing.com/card/bonuspoint/en).

#### **Game Prizes and Redemption Arrangement**

46. Eligible Cardholder who successfully completes the requirements stated in (a) below ("**Winner**") will be entitled to participate in the Lucky Draw, and Prize(s) will be revealed immediately upon completion of the Game. Winner can win any of the Prizes as shown in the table under (b) below and may win extra Prize as Double Rewards (i.e. winning 2 Prizes in the same Game). The Winner is required to redeem the Prize according to the relevant redemption arrangement during the relevant redemption period, and the Prize will become invalid if expired and will not be re-issued. Details are as follows:

- a. Start the Game on the Game Site, keep tilting the mobile left and right until successfully collect all the STARS.

b. Prize

Prize	Redemption Period	Redemption Arrangement (To enquire about the rewarded Prize, please <a href="#">click here</a> )
Klook HKD100 Discount Code	On or before 31 Mar 2026	Please <a href="#">click here</a> for details and relevant Terms and Conditions

Klook HKD100 Discount Code for Designated Products	On or before 31 Mar 2026	Please <a href="#">click here</a> for details and relevant Terms and Conditions
Price Online Shopping HKD50 Discount Code (Redeem at price.com.hk)		
HKD40 Merchant e-Coupon (Redeem at one of following participating merchants: Maxim's Cakes / Maxim's MX / Arome Bakery / Starbucks)		
Fairwood "Ah Wood Milk Tea" (Hot Drink)		
HealthWorks Herbal Tea Gift Voucher		
HeathWorks HKD8 Gift Voucher for Designated Seasonal Products		Please <a href="#">click here</a> for details and relevant Terms and Conditions
35% off discount for Annual Travel Coverage / Household Coverage / Domestic Helper Coverage (underwritten by Dah Sing Insurance Company Limited)		
Up to HKD200 Extra Shopping Coupons for YOU Banking		
Up to HKD100 Shopping Coupons for 360° Easy Payroll Services		
HKD100 / HKD50 Cash Rebate for Spending Installment	Each eToken will be valid for 14 days from the issuance date of the eToken Notification and will be based on the expiry date stated in the related eToken Notification.	Please <a href="#">click here</a> for details and relevant Terms and Conditions
Complimentary eToken (1pc)		No redemption is required. Complimentary eToken will be sent to the Eligible Card account within 1 month from the date of reward



HKD5 Cash Rebate	Not applicable	No redemption is required. The Cash Rebate will be credited to the Winner's Eligible Card account in the form of Dah Sing Credit Card free spending credit within 1 month from the date of reward
Extra 10 Lucky Draw chances of "Grand Cash Rebate Reward"	Not applicable	Please refer to Terms and Conditions of "Grand Cash Rebate Reward" below
Designated Theme Park General Admission Tickets for 2 <Flashmob Rewards>^	On or before 31 Mar 2026	Please <a href="#">click here</a> for details and relevant Terms and Conditions
HealthWorks Herbal Tea / Herbal Dessert Coupon (1 set of 10pcs) <Flashmob Rewards>^	On or before 31 Mar 2026	Please <a href="#">click here</a> for details and relevant Terms and Conditions
HKD500 Cash Rebate <Flashmob Rewards>^	Not applicable	No redemption is required. The Cash Rebate will be credited to the Winner's Eligible Card account in the form of Dah Sing Credit Card free spending credit within 1 month from the date of reward.

*^Flashmob Rewards will be added in the Game within limited time. Please refer to the Facebook Page of Dah Sing Credit Card for the announcement.*

47. The Winner can check the rewarded Prize by **logging into Mobile Banking on or before 31 Mar 2026 (both dates inclusive) in the "My Rewards – Lucky Draw Craze" Page, the relevant content will become unavailable once expired.**
48. The Cash Rebate set out in the table above will be credited to the Winner's Eligible Card account which is used to earn eToken(s) (applicable to the Spending Offer / the "Complimentary eToken" Prize) or the Eligible Card account which is used for the bonus points redemption (applicable to "eToken(s) Redemption with Bonus Points") in the form of Dah Sing Credit Card free spending credit within 1



month from the date of winning such Cash Rebate. The credit card free spending credit can be used for settlement of new transactions of respective credit card and will be displayed on the coming statement.

49. **For the Prizes which require redemption, Winner is required to present the QR code / redemption code / promo code of the Prize (as the case may be) (collectively, "Prize Code") shown on the Prize page within the relevant validity period in order to redeem and use the Prize at the designated shop or website of the participating merchants / the Bank. For Prize redemption details and relevant terms and conditions, please refer to the above Clause 46(b). Each Prize Code can be used once only and a maximum of 1 Prize Code can be used in each transaction.**
50. Please keep safe of the Prize Code and winning result for your own record. If any Winner cannot present the Prize Code and / or winning result for Prize redemption due to whatever reason (including but not limited to the Winner not saving the winning result on the Game result page) or if any winning result is lost, damaged or stolen, the Bank shall not bear any responsibility and will not resend the relevant Prize Code and / or Prize details.
51. The Prize is available while stock lasts. The Bank reserves the right to offer alternative Prize and announce in the webpage of this Promotion if the relevant Prize is out of stock. The value / types (if applicable) of the replacement Prize may not be the same as the Prizes provided in this Promotion.
52. Part of the Prizes are provided by participating merchants to customers. The Bank is not the supplier of such Prizes and shall not be responsible for any matters in relation to the Prizes and relevant service / products offered. The Bank makes no representation or guarantee as to the quality in respect of the Prizes. Any enquiry or complaint in relation to the Prize shall be directed to the relevant participating merchant(s). The Prize is subject to the terms and conditions of the relevant participating merchant. For details, please refer to relevant terms and conditions of the Prize.

#### **Grand Cash Rebate Reward:**

53. The promotion period for this Grand Cash Rebate Reward is from 13 Jan 2026 to 14 Mar 2026 (both dates inclusive) ("**Grand Cash Rebate Reward Promotion Period**").
54. Eligible Cardholder who successfully earns eToken(s) under the Promotion (including eTokens earned under the Spending Offer, eToken Redemption with Bonus Point and the "Complimentary eToken" Prize) and completes the Game by using eToken(s) during the Grand Cash Rebate Reward Promotion Period ("**Eligible Cardholder for Grand Cash Rebate Reward**") will be enrolled for one entry in the lucky draw under this Grand Cash Rebate Reward ("**Grand Cash Rebate Reward Lucky Draw**") automatically. Eligible Cardholder can be enrolled in the Grand Cash Rebate Reward Lucky Draw with unlimited chances. For details, please refer to the following:

<b>Grand Cash Rebate Reward Promotion Period</b>	<b>The month of holding Grand Cash Rebate Reward Lucky Draw</b>	<b>Grand Reward</b>
<b>13 Jan 2026 to 14 Mar 2026 (both dates inclusive)</b>	<b>In or before March 2026</b>	<b>HKD3,888 Cash Rebate (5 Quotas)</b>

55. Each Eligible Cardholder for Grand Cash Rebate Reward can enjoy the Grand Reward up to a maximum of HKD3,888 during the entire Grand Lucky Draw Promotion Period.
56. The winner list of the Grand Reward will be announced in the latest news section of the Bank's website (dahsing.com) and a notification SMS will be sent to the Hong Kong mobile number (according to the Bank's record) of the winner ("**Grand Reward Winner**") in or before April 2026, and the Grand Reward will be granted in the form of Dah Sing Credit Card free spending credit to the Grand Reward Winner's Eligible Card account which is used to earn the relevant eToken(s) (applicable to the Spending Offer and the "Complimentary eToken" Prize) or the Eligible Card account which is used for the bonus point redemption (applicable to "eToken(s) Redemption with Bonus Points") in the form of Dah Sing Credit Card free spending credit within 1 month from the date of winning such Cash Rebate in or before April 2026. It will be shown on the monthly statement of the respective following months and will be used for settlement of new transaction(s) without prior notice.
57. The Grand Cash Rebate Reward is not applicable to the staff of the Dah Sing Financial Group.
58. The Grand Cash Rebate Reward will be drawn randomly determined by computer. In case of dispute over the Grand Cash Rebate Reward Lucky Draw method, Grand Reward Winners' qualification, Grand Reward and all other matters related to the Grand Cash Rebate Reward herein, the Bank's decision shall be final and conclusive.

**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.**