

"Lucky Draw Craze" Promotion – How to Redeem and Terms and Conditions of Merchant Prizes:

General Terms and Conditions

1. These Terms and Conditions are only applicable to the prize winners of the following prizes (collectively, "**Prizes**") in the "Lucky Draw Craze" Promotion ("**Winners**"):
 - i. "Klook HKD100 Discount Code"
 - ii. "Klook HKD100 Discount Code for Designated Products"
 - iii. "HealthWorks Herbal Tea Gift Voucher"
 - iv. "HealthWorks HKD8 Instant Discount for Designated Seasonal Products"
 - v. "Fairwood "Ah Wood Milk Tea" (Hot Drink)"
 - vi. "Price Online Shopping HKD50 Discount Code"
 - vii. "HKD40 Merchant e-Coupon"
 - viii. "Flashmob Rewards: Designated Theme Park General Admission Ticket for 2"
 - ix. "Flashmob Rewards: HealthWorks Herbal Tea / Herbal Dessert Coupon (1 set of 10pcs)"
2. These Terms and Conditions shall form part of the applicable agreements governing the use of Eligible Cards and shall be construed accordingly. In case of any conflict between these Terms and Conditions and aforementioned agreements, these Terms and Conditions shall prevail.
3. In case of any fraud / abuse / reversal or cancellation of transactions in respect of which any Prize is awarded, the Bank reserves the right to withdraw or cancel the Prize or debit the equivalent amount of the discount redeemed by the Reward from the relevant Winners's account(s) without prior notice.
4. For the Terms and Conditions of "Lucky Draw Craze" Promotion, please [click here](#) for details.
5. 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.
6. 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).
7. In the event of any discrepancy between the Chinese version and English version of these Terms and Conditions, the English version shall prevail.

Terms and Conditions of Klook HKD100 Discount Code / Klook HKD100 Discount Code for Designated Products / Flashmob Rewards: Designated Theme Park General Admission Ticket for 2" (collectively, "Klook Prizes"):

1. The redemption period and the validity period of the Klook Prizes are from 13 Jan 2026 to 31 Mar 2026 (both dates inclusive) ("**Klook Prizes Redemption Period**").
2. Each Winner is required to book the designated activities with Eligible Card and enter designated promo code (which is shown on the prize result page under "Lucky Draw Craze" Promotion) ("**Klook Promo Code**") at the checkout page on Klook's website or mobile app during the Klook Prizes Redemption Period to enjoy the following Klook Prizes:
 - a. "Klook HKD100 Discount Code"
Spend HKD101 or above on activities and enter the Klook Promo Code at the checkout page to enjoy HKD100 instant discount. This Klook Prize does not apply to Universal Studio Japan,

Japan Rail Pass, and activities as specified by Klook Travel Technology Limited ("**Klook**") from time to time.

b. "Klook HKD100 Discount Code for Designated Products"

Book Car Rental Service(s) / Hotel Room(s) only upon single net spending of HKD1,000 or above and enter the Klook Promo Code at the checkout page to enjoy HKD100 instant discount. This Klook Prize does not apply to products or activities as specified by Klook from time to time.

c. "Flashmob Rewards: Designated Theme Park General Admission Ticket for 2"

Complimentary general admission tickets of designated theme park (please refer to the prize result page) for 2 by entering the Klook Promo Code at the checkout page for redemption (valued up to HKD988).

3. Only one Klook Promo Code can be applied to each transaction and each Klook Promo Code can be used once only. The Winner must settle full payment (applicable to Klook Prizes (a) and (b)) or the balance (applicable to Klook Prize (c)) (if applicable) by using the Eligible Card when using the Klook Promo Code. The Klook Promo Code is not applicable to any transaction conducted via eWallet or third-party mobile payment applications / platforms, including but not limited to AlipayHK, WeChat Pay HK, PayMe, Tap & Go.
4. The Klook Promo Code is not applicable to certain products or activities as specified by Klook from time to time. For details, please visit klook.com/en-MY/no_applicable_activities_list_new/.
5. The use of Klook Promo Code is subject to the relevant terms and conditions. Please refer to the Klook's official website (klook.com) or mobile app for details.
6. If the Klook Promo Code is not successfully used in the purchasing process with Klook, the relevant discount will not be applied after the transaction is completed. No refund or no change will be made after any order is successfully made.
7. Winner must also be a member of Klook. To register as a member, please contact Klook for details. The personal data of the Winners may be collected by Klook and the use of such personal data shall be subject to the Personal Information Collection Statement issued by Klook (if applicable). For details, please refer to the official website of Klook.
8. Unless otherwise specified, the Klook Promo Code is available on the official website (klook.com) and / or mobile app of Klook. In order to redeem the Klook Promo Code, the Winner must enter the Klook Promo Code when making payment via Klook's official website or mobile app. The Bank and Klook shall not be liable if the Winner fails to enter the Klook Promo Code and is unable to redeem any discount.
9. Foreign currency transactions shall be automatically converted into Hong Kong dollars on the date the relevant transaction is processed at a rate determined by the relevant card association (i.e. Visa International, MasterCard Asia / Pacific (Hong Kong) Limited, UnionPay International) (if applicable). For details of service charges relating to foreign currency transactions, please refer to "List of Service Charges for Dah Sing Credit Card / Private Label Card" issued by the Bank.
10. The Klook Promo Code cannot be exchanged for cash, bonus points or other products, services or discounts; it is not refundable and transferable 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).

11. In the event that Klook ceases or suspends its business, the Klook Promo Code and relevant Klook Prizes may be terminated immediately (in the absolute discretion of Klook and/or the Bank).
12. All photos, product prices and product information that relate to the Klook Promo Code / Klook Prizes are provided by Klook and are for reference purposes only. The Klook Promo Code / Klook Prizes are subject to the relevant terms and conditions issued by Klook. Activity or product price quoted may change with fluctuations in foreign exchange rate from time to time and the prices listed on Klook's official website or mobile app shall be final. The final price(s) and currency(ies) indicated at checkout represent the amount(s) to be charged to your Eligible Card by Klook. For details, please contact Klook.
13. The terms of Klook Promo Code / Klook Prizes may be changed from time to time. The Bank and Klook reserve the right to amend these Terms and Conditions or other terms and conditions relating to Klook Promo Code / Klook Prizes, or cancel or amend the Klook Promo Code / Klook Prizes at any time without prior notice. For details, please contact Klook. Should any disputes arise, the decision of the Bank and Klook shall be final.
14. The Klook Promo Code and Klook Prizes are provided by Klook and all information is served as final according to Klook's official website or mobile app, and are being bound by other relevant terms and conditions set out by Klook. For the relevant terms and conditions and other enquiries, please contact Klook by email (Email: support@klook.com).
15. The Bank is not the supplier of products and activities offered by Klook and shall not be responsible for any matters in relation to the quality and availability of such products and activities. The Bank makes no representation or guarantee in respect of such products and activities.

Terms and Conditions of HealthWorks Herbal Tea Gift Voucher / HeathWorks HKD8 Instant Discount for Designated Seasonal Products / Flasmob Rewards: HealthWorks Herbal Tea / Herbal Dessert Coupon (1 set of 10pcs)" (collectively, "HealthWorks Prizes"):

1. The redemption period and the validity period of HealthWorks Prizes are from 13 Jan 2026 to 31 Mar 2026 (both dates inclusive) ("**HealthWorks Prizes Redemption Period**").
2. Each Winner is required to present the QR code (which is shown on the prize result page under "Lucky Draw Craze" Promotion) ("**Healthworks QR code**") at a Healthworks store in Hong Kong (excluding specialty counters and authorized stores) during the HealthWorks Prizes Redemption Period to enjoy the following HealthWorks Prizes:
 - a. "HealthWorks Herbal Tea Gift Voucher"
Winner can only redeem a bottle of Herbal Tea with the value of HKD34 or below by presenting the Healthworks QR Code. For any products worth more than HKD34, customer is required to pay for the price difference between the regular price and the coupon value.
 - b. "HealthWorks HKD8 Instant Discount for Designated Seasonal Products"
Winner can enjoy HKD8 instant discount upon purchasing designated seasonal products by presenting the Healthworks QR Code; please check with the store staff for the applicable designated seasonal products.
 - c. "Flashmob Rewards: Herbal Dessert Coupons (1 set of 10pcs)"
Winner can redeem a set of HealthWorks Herbal Tea / Herbal Dessert Coupons (1 set of 10pcs) by presenting the Healthworks QR Code. Each coupon can only redeem a bottle of Herbal Tea / a bag of Herbal Dessert with the value of HKD34. For any products worth more than HKD34,

customer is required to pay for the price difference between the regular price and the coupon value.

3. The Winner must settle the price difference (if applicable) by using the Eligible Card when using the HealthWorks QR Code. The HealthWorks QR Code is not applicable to any transaction conducted via eWallet or third party mobile payment applications / platforms, including but not limited to AlipayHK, WeChat Pay HK, PayMe, Tap & Go.
4. If the HealthWorks QR Code is altered or photocopied, it will not be accepted.
5. HealthWorks Prizes cannot be used in conjunction with other promotional offers.
6. The HealthWorks QR Code will not be replaced in case of loss or damage.
7. Prices and products are subject to change without prior notice.
8. The HealthWorks QR Code is not for resale, can be used only once, is non-refundable after use, is non-extendable, and is invalid after expiry.
9. Healthworks (Herbal Tea) Company Limited reserves the right to amend these Terms and Conditions and other terms and conditions relating to Healthworks QR Code / HealthWorks Prizes, and to cancel or amend the HealthWorks QR Code / HealthWorks Prizes without prior notice.
10. The Bank and Healthworks (Herbal Tea) Company Limited reserve the right of final decision and interpretation in case of any disputes.

Terms and Conditions of Fairwood "Ah Wood Milk Tea" (Hot Drinks) ("Fairwood Prize")

1. The redemption period and the validity period of Fairwood Prize are from 13 Jan 2026 to 31 Mar 2026 (both dates inclusive) ("**Fairwood Prize Redemption Period**").
2. Winner can redeem a cup of "Ah Wood Milk Tea" with the value of HKD12 by presenting the e-voucher (which is shown on the prize result page under "Lucky Draw Craze" Promotion) ("**Fairwood e-voucher**") at any stores of Fairwood during the Fairwood Prize Redemption Period. It cannot be used in conjunction with other promotional offers.
3. The Winner is required to present Fairwood e-voucher before check-out for the use of Fairwood Prize.
4. This Fairwood e-voucher is applicable to all Fairwood stores located in Hong Kong, and order at cashier only. It is not applicable to self-order and mobile / online order.
5. Each Fairwood e-voucher can be used once and only be used once in each transaction.
6. This Fairwood e-voucher cannot be exchanged for cash, gift voucher or other items.
7. Fairwood reserves the right to change the redemption product.
8. In case of any dispute, Fairwood Fast Food Limited reserves the right to make a final decision.

Standard Terms and Conditions of Merchant e-Coupon (including Maxim's Cakes / Maxim's MX / Arome Bakery / Starbucks) ("Merchant e-Coupon")("On-Us e-Coupon")::

1. The redemption period and the validity period of Merchant e-Coupon are from 13 Jan 2026 to 31 Mar 2026 (both dates inclusive) ("**Merchant e-Coupon Redemption Period**").
2. The standard Terms & Conditions are applicable for Maxim's Cakes / Maxim's MX / Arome Bakery / Starbucks ("Applicable Merchants"). For additional T&C provided by specific Merchants, it will be displayed separately in the e-coupon URL.
3. Customers are entitled to redeem product or discount with this e-coupon at the specified Merchants. The applicable merchant store will be updated from time to time. For details please visit the list of "Available Merchant Store" in the e-coupon redemption page.
4. Customers are required to present this e-coupon when placing the order to redeem the offer.

5. Should the total spend be more than the value of this e-coupon, the Applicable Merchant(s) will specify the balance and this must be paid per merchant's terms and conditions.
6. This e-coupon can only be used once in one of the available Applicable Merchants and need to settle payment with Dah Sing Credit Card.
7. This e-coupon is non-refundable and cannot be exchanged for cash in part or full.
8. No credit or cash will be given on the unused portion of this e-coupon.
9. Defaced, damaged, photocopied or screen captured e-coupons are not accepted.
10. This e-coupon is not replaceable for lost or damaged.
11. In case of any dispute, the Applicable Merchants reserves the right of final decision on all related matters.
12. Please be aware that Applicable merchants may have additional terms applicable to the usage of e-coupons. Customer should read and understand the terms before confirming the check-out process.

Additional Terms and Conditions of Maxim's Cakes e-Coupon:

1. This e-Voucher is available at all Maxim's Cakes outlets (including Freshly Baked; excluding Maxim's Centre at Cheung Sha Wan), Maxim's Cake Lab and Maxim's On Site Bakery.
2. This e-Voucher is not applicable to purchase Maxim's Cakes Gift Voucher, Maxim's Cake Wedding Cakes Voucher, festive products, Octopus add value services and pre-sale coupons.
3. This e-Voucher cannot be used in conjunction with staff discounts.
4. This e-Voucher is valid until voucher redemption period, it shall be invalid after the expiry date.
5. This e-Voucher cannot be exchanged for cash or its equivalent.
6. This e-Voucher can be used ONCE only and please present valid purchased-Voucher to staffs before making any purchase.
7. Customers are required to present valid On-us e-Voucher QR code. Any screen captured / photocopied / edited e-Voucher is unacceptable.
8. This e-Voucher can be accumulated.
9. This e-Voucher is non-refundable, no exchanges and no cancellations.
10. This e-Voucher will not be returned after redemption.
11. This e-Voucher is not allowed for resale by any means and cannot be used for any commercial or promotional purposes without the prior written approval of Maxim's.
12. Maxim's Cakes reserves the right to amend the terms and conditions of this e-Voucher without notice.
13. Maxim's Cakes reserves the right of final decision in case of any dispute.

Additional Terms and Conditions of Maxim's MX e-Coupon:

1. This e-Voucher is applicable to Hong Kong MX outlets (Except Airport MX).
2. This e-Voucher is applicable to Hong Kong Maxim's Food², can.teen & Deli-O outlets.
3. Please present this e-Voucher upon payment; Photocopies and screencaps are not acceptable.
4. Each e-Voucher can be used once only.
5. This e-Voucher cannot be cancelled once the transaction has been settled.
6. No refund or cash exchange is applicable, and it is non-transferable.
7. More than one On-us e-Voucher can be used in each transaction.

8. This e-Voucher is not applicable to kiosk, please purchase at counter.
9. No changes will be given.
10. Expiry date on e-Voucher face shall be final; any expired voucher will be forfeited and will not be re-issued.
11. Maxim's Caterers Limited reserves the right to change the terms and conditions in relation to the use of this e-Voucher without prior notice. In case of any dispute, the decision of Maxim's Caterers Limited shall be final.

Additional Terms and Conditions of Arome Bakery e-Coupon:

1. e-Vouchers are valid at all Arome Hong Kong stores (Except Maxims Center Store).
2. This e-Voucher is not applicable to purchase Arome Gift Voucher and Octopus add value services.
3. This e-Voucher cannot be used in conjunction with staff discounts.
4. This e-Voucher is valid until voucher redemption period end, it shall be invalid after the expiry date.
5. This e-Voucher cannot be exchanged for cash or its equivalent.
6. This e-Voucher can be used ONCE only and please present valid purchased-Voucher to staffs before making any purchase.
7. Customers are required to present valid On-us e-Voucher QR code. Any screen captured / photocopied / edited e-Voucher is unacceptable.
8. This e-Voucher cannot be used for online ordering.
9. This e-Voucher can be accumulated.
10. This e-Voucher is non-refundable, no exchanges and no cancellations.
11. This e-Voucher will not be returned after redemption.
12. This e-Voucher is not allowed for resale by any means and cannot be used for any commercial or promotional purposes without the prior written approval of Arome.
13. Arome reserves the right to amend the terms and conditions of this e-Voucher without notice.
14. Arome reserves the right of final decision in case of any dispute.

Additional Terms and Conditions of Starbucks E-Gift Certificate (eGC):

1. This e-Gift Certificate ("eGC") can be used once only at Starbucks stores in Hong Kong except Hong Kong Disneyland Store.
2. This eGC cannot be used at any "We Proudly Serve Starbucks" counters in Hong Kong.
3. This eGC cannot be redeemed for cash and any unused balance will be forfeited.
4. This eGC cannot be used to activate or reload Starbucks Card, Octopus Card.
5. This eGC cannot be used to purchase any Starbucks Gift Certificate.
6. Only digital eGC will be accepted. The hard copy of eGC is invalid and will not be accepted.
7. This eGC cannot be resold.
8. Coffee Concepts (HK) Ltd. will not be responsible for any loss or damage to this Certificate.
9. Coffee Concepts (HK) Ltd. reserves the right to change the terms and conditions in relation to the use of this eGC.

Terms and Conditions of Price Online Shopping HKD50 Discount Code ("Price Online Shopping Prize"):

1. The redemption period and the validity period of Price Discount Code are from 13 Jan 2026 to 31 Mar 2026 (both dates inclusive) ("**Price Online Shopping Prize Redemption Period**").
2. The Winner can enjoy HKD50 instant discount upon single net spending of HKD500 or above by entering the designated Price Online Shopping Discount Code (which is shown on the prize result page under "Lucky Draw Craze" Promotion) ("**Price Online Shopping Discount Code**") at the check-out at price.com.hk online shop during the Price Online Shopping Prize Redemption Period.
3. The Winner must settle full payment (if applicable) by using the Eligible Card to enjoy the the Price Online Shopping Prize. The Price Online Shopping Discount Code is not applicable to any transaction conducted via eWallet or third-party mobile payment applications / platforms, including but not limited to AlipayHK, WeChat Pay HK, PayMe, Tap & Go, Apple Pay, Google Pay, Samsung Pay.
4. Price Online Shopping Discount Code can be used once and each transaction can be applied with one Price Online Shopping Discount Code only.
5. Winners are required to enter the Price Online Shopping Discount Code before payment in order to enjoy the Price Online Shopping Prize. Post entry of the Price Online Shopping Discount Code will not be accepted for confirmed or paid transactions.
6. Unless otherwise specified, the Price Online Shopping Discount Code cannot be used in conjunction with the other promotions, discounts or coupons of price.com.hk Limited ("**Price.com.hk**") nor be transferred or exchanged for cash or other offers.
7. The Price Online Shopping Discount Code and the Price Online Shopping Prize shall be terminated immediately in the event that price.com.hk ceases or suspends business.
8. All photos that relate to the Price Online Shopping Prize are for reference purposes only. The details and requirements of the Price Online Shopping Discount Code / Price Online Shopping Prize are subject to the update from price.com.hk and the Price Online Shopping Discount Code / Price Online Shopping Prize are subject to the relevant terms and conditions. For details, please contact the Bank and/or price.com.hk
9. The Bank and price.com.hk reserve the right to amend these Terms and Conditions and the terms and conditions relating to the Price Online Shopping Discount Code / Price Online Shopping Prize, or cancel or amend the Price Online Shopping Discount Code / Price Online Shopping Prize at any time without prior notice. For details, please contact the Bank and / or price.com.hk
Should any disputes arise, the decision of the Bank and price.com.hk 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.