

<Revised version with effect from 31 Dec 2025>

Terms and Conditions of "Bonus Point Program – Exclusive for Online Bonus Point Reward Platform" Promotion ("Promotion"):

1. The promotion period of this Promotion is from 7 Sep 2025 to 31 Mar 2026 (both dates inclusive) ("Promotion Period") and is divided into 2 phases as stated below (each a "Phase"):
 - i. **"Phase 1"**: 7 Sep 2025 to 31 Dec 2025 (both dates inclusive)
 - ii. **"Phase 2"**: 1 Jan 2026 to 31 Mar 2026 (both dates inclusive)
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. The Gift (please refer to Terms and Conditions of **"Offer 1: Exclusive for Online Bonus Point Reward Platform Gift"** embedded in clause 1) is available on 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.
4. The redemption of the relevant Gift:
 - i. The Bank will send a **redemption email or SMS notification with e-coupon** ("Redemption e-Notification") 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-coupon. Eligible Cardholder who fails to collect the Gift within the Redemption Period 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-coupon will be bound by the terms and conditions prescribed by the Participating Merchant.
 - ii. For e-coupon validity and redemption details, please refer to the related Redemption e-Notification and e-coupon terms and conditions.
5. 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.
6. 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. The relevant entitlement to the Gift and Bonus Points for the redemption will not be returned.

7. All photos, prices 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 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 merchants.
8. No request for exchange to cash / other products or return for any Gift will be accepted.
9. The relevant Gifts shall be terminated immediately upon cessation of the business of the relevant participating merchants.
10. 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.
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. 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.
13. 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).
14. In the event of any discrepancy between the Chinese version and English version of these terms and conditions, the English version shall prevail.
15. The Promotion is subject to General Terms and Conditions of Bonus Point Program, please visit dashing.com/card/bp/en for more details.

Offer 1: Exclusive for Online Bonus Point Reward Platform Gift

1. Eligible Cardholder is required to redeem the following e-coupon ("Gift") with bonus points by submitting redemption application via Online Bonus Point Reward 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 or incomplete information (if applicable).** The Gift and relevant bonus points required are as below:

| Gift | Bonus Points Required | |
|--|--|-----------------------------|
| | Dah Sing Private Banking Visa Infinite Credit Card and Dah Sing VIP Banking Visa Infinite Card | Other Dah Sing Credit Card* |
| Hung Fook Tong HKD20 e-voucher | 3,000 | 4,000 |
| Hung Fook Tong HKD50 e-voucher | 8,000 | 10,000 |
| HKD20 Maxim's Cakes / Maxim's MX / Arome Bakery / Starbucks e-coupon | 5,000 | 6,000 |
| HKD50 Maxim's Cakes / Maxim's MX / Arome Bakery / Starbucks e-coupon | 10,000 | 12,500 |

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

2. Once the application is accepted, the Bank will send the Redemption e-Notification in the form of email / SMS to the email address / Hong Kong mobile number (according to the Bank's record) of Eligible Cardholders who have successfully redeemed the Gift within 8 weeks after successful redemption.

Offer 2: First-time Online Redemption Extra Reward

1. **Offer is applicable to Eligible Cardholder who has never applied Online Bonus Point Redemption via Dah Sing e-Banking or Mobile Banking on or before 6 Sep 2025 ("New Customer of Online Bonus Point Redemption").** New Customer of Online Bonus Point Redemption can receive 1pc of HKD20 e-voucher ("Extra Reward") upon successfully redeemed any Gift via Bonus Point Reward Platform in **Dah Sing Mobile Banking** for the **first time** during the Promotion Period (including but not limited to the exclusive gifts stated on Offer 1). **Each New Customer of Online Bonus Point Redemption is entitled to a maximum of Extra Reward once during the entire Promotion Period.**
2. **Offer is applicable to first 2,000 New Customers of Online Bonus Point Redemption** based on relevant date and time of the successful redemption via Bonus Point Reward Platform in Dah Sing Mobile Banking during the Promotion Period as record by the Bank. It is on a first-come-first-served basis, while the said quota lasts. Quota full message will be shown on the Bank's promotion page.

3. If New Customers of Online Bonus Point Redemption have fulfilled the relevant requirements, the Bank will send the Redemption e-notification in the form of email / SMS to the Eligible Cardholder's email address / Hong Kong mobile number (according to the Bank's record) during the below periods.

| Period of First Successful Redemption via Bonus Point Reward Platform in Dah Sing Mobile Banking | E-coupon Distribution Period | E-coupon Expiry Date |
|---|-------------------------------------|-----------------------------|
| 7 Sep 2025 to 31 Dec 2025 | On or before 31 Jan 2026 | 31 Mar 2026 |
| 1 Jan 2026 to 31 Mar 2026 | On or before 31 May 2026 | 31 Jul 2026 |

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.