

**Terms and Conditions of 2% Spending Rebate Reward for Dah Sing Private Banking Visa Infinite Credit Card ("Offer"):**

1. Promotion period of the Offer is from 1 Oct 2024 to 31 Dec 2024 (both dates inclusive) ("**Promotion Period**").
2. Customers who hold both a valid Private Banking Account of Dah Sing Bank, Limited (**the "Bank"**) and a valid Dah Sing Private Banking Visa Infinite Credit Card ("**Eligible Card**") ("**Eligible Cardholders**"), can enjoy 2% cash rebate ("**Cash Rebate**") on Eligible Spending (as defined in clause 3 below) with his / her Eligible Card within the Promotion Period.
3. "**Eligible Spending**" includes local and overseas retail transactions, but excluding not limited to cash advances, autopay, Stocks Investment Savings Plans, interest-free monthly installments, gift redemption fee (if applicable), cheque payments (if applicable), top-up amounts to mobile wallets (including but not limited to top-up amounts to Octopus) via any mobile payment, payment amounts in relation to adding a new Octopus on any mobile payment, recurring payment amounts (e.g. Octopus Automatic Add Value Service, Autotoll Automatic Top-up Service), mobile transfer and top-up transactions (including but not limited to PayMe, TNG etc.), WeChat PayHK, AlipayHK, "Happy Installment" payments, Cash-in Plan payments, branch cash-in payments, "Smart Choice" Balance Transfer Program payments, Cash Conversion Plan 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 annual fees, financial charges, late fees and cash advance handling fees, etc), "Payeasy" bill payment amounts, "JET Payment" amounts, casino transactions, unposted / cancelled / refunded / unauthorized / charge back transactions.
4. **Eligible Cardholder cannot simultaneously enjoy other cash rebate spending offers of the Eligible Card.**
5. **Each Eligible Cardholder can enjoy a maximum of HKD1,000 Cash Rebate per calendar month within the Promotion Period, subject to a maximum of HKD3,000 Cash Rebate during the entire Promotion Period.**
6. The Eligible Spending on the supplementary Eligible Card will be combined with the corresponding principal Eligible Card account in the calculation of the entitlement for the Cash Rebate. Eligible Spending is calculated based on the relevant transaction dates(s) and subject to the record of the Bank. The Bank reserves the final decision on whether a transaction is eligible to be an Eligible Spending.
7. **Cash Rebate will be credited to the Eligible Cardholder's Eligible Card account on or before 31 Mar 2025 in the form of credit card free spending credit, and will be posted on the following relevant statement.**
8. Eligible Cardholder must maintain his / her account of the Eligible Card as valid and in good credit status and maintain a valid Dah Sing Private Banking Account during the entire Promotion Period and when the Cash Rebate is to be credited by the Bank. The relevant Eligible Spending transactions must be posted. Otherwise, the Bank reserves the right to cancel Eligible Cardholder's entitlement to the Cash Rebate without prior notice.
9. The Cash Rebate is only applicable for settling new purchases of Eligible Card; it is not transferable, cannot be redeemed for cash, withdrawn as cash advance or exchanged for any gift or any discount.

10. The Bank reserves the right to amend these Terms and Conditions and suspend, vary or terminate the Offer at any time without prior notice. In case of disputes, the Bank's decision shall be final and conclusive.
11. These Terms and Conditions shall form part of any applicable agreements governing the use of Eligible Card 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 fraud or abuse, the Bank reserves the right to debit an amount equivalent to the relevant Cash Rebate granted to the cardholder's account maintained with the Bank 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. In case of any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

The service(s) / product(s) mentioned herein is / are not targeted at customers in the EU.

**To borrow or not to borrow? Borrow only if you can repay!**

**Don't be tempted by quick money. Don't lend your bank account to anyone to launder money.**