

### Terms and Conditions of "e-Wallet Reward" Promotion ("Promotion"):

1. The promotion period of this Promotion is from 4 Nov 2024 to 31 Dec 2024 (both dates inclusive) ("Promotion Period"). Spending is calculated based on the relevant transaction dates as recorded by Dah Sing Bank, Limited ("Bank").
2. This Promotion only applies to the cardholders who are 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 and **have not make any transaction by using their Eligible Cards under their names in the "Designated e-Wallet" (WeChat Pay HK / AlipayHK / PayMe) during 1 Aug 2024 and 31 Oct 2024 (both dates inclusive) (regardless of whether their Eligible Card account has ever been added into the relevant e-Wallets)** ("Eligible Cardholders"). **If the Eligible Cardholder has made any transactions with Eligible Card in any one or two Designated e-Wallet(s) during this period, Eligible Cardholder is still eligible for the reward from other Designated e-Wallet(s).** 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.
3. **Unless specified, Eligible Cardholders cannot enjoy this Promotion and other spending promotions (if applicable) in conjunction.**
4. Each Eligible Cardholder is entitled to participate in this Promotion upon successful registration with his / her Eligible Card via Dah Sing Mobile App or the designated webpage (dahsing.com/card/pwa/en) during the Promotion Period ("Successful Registration"). This Promotion is applicable to the first 5,000 Eligible Cardholders who have made the Successful Registration. Registration quota applies and is available on a first-come-first-served basis. The registration dates and time are based on the record of the Bank. Eligible Cardholder should mark down the "Registration Reference Number" as assigned upon his / her Successful Registration for verification purpose. Registration through the designated registration channels will be suspended once the quota is full. The Bank will not issue any notification if an Eligible Cardholder fails to register successfully due to provision of incorrect or incomplete information (if applicable).
5. If an Eligible Cardholder holds more than one Eligible Card, he / she is only required to register once with the Principal Card of any one of his / her Eligible Cards. **Registration by any Supplementary Card of an Eligible Card is not acceptable for this Promotion.** The Bank will not issue any notification if an Eligible Cardholder fails to register successfully due to provision of incorrect information (if applicable).
6. "Eligible WeChat Pay HK Retail / Online Spending" refers to **local or overseas retail or online transactions** made by Eligible Card via WeChat Pay HK during the Promotion Period, excluding mobile transfers, add-value transactions and the Ineligible Spending stated in Clause 10 of these Terms and Conditions.
7. "Eligible AlipayHK Retail / Online Spending" refers to **local or overseas retail or online transactions** made by Eligible Card (not applicable to Dah Sing UnionPay Dual Currency Credit Card) via AlipayHK during the Promotion Period, excluding mobile transfers, add-value transactions and the Ineligible Spending stated in Clause 10 of these Terms and Conditions.

8. "Eligible PayMe Top-up Transaction" refers to **add-value transactions** made by Eligible Card (not applicable to Dah Sing UnionPay Dual Currency Credit Card) via PayMe during the Promotion Period.
9. Eligible Spending / Transaction made by Eligible Card (including Principal Card(s) and Supplementary Card(s)) held by the same Eligible Cardholder via individual Designated e-Wallet will be combined. Spending / Transactions made using separate e-Wallets cannot be combined.
10. "Ineligible Spending" **includes but not limited to transactions made at Hong Kong Apple Online Stores and Hong Kong Apple Retail Stores**, mobile transfers and add-value transactions (including but not limited to TNG and Tap & Go), online bill payment, cash advances, Autopay, recurring billing transactions (e.g. Octopus Automatic Add Value Service, Autotoll 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. The Bank reserves the right of final decision on the eligibility of any transaction.
11. Eligible Cardholder must (i) successfully registers this Promotion and (ii) links an Eligible Card to WeChat Pay HK / AlipayHK / PayMe and fulfills designated requirement by using the Eligible Card under his / her name on the respective Designated e-Wallet(s) which he / she did not make any transactions by using such Eligible Card during 1 Aug 2024 and 31 Oct 2024 (both dates inclusive), in order to be entitled to HKD40 Cash Rebate ("Cash Rebate") in respect of each Designated e-Wallet even if Eligible Cardholder has added more than one Eligible Card account into the same e-Wallet, he / she is entitled to HKD40 Cash Rebate once only for any one of the Designated e-Wallets. The maximum amount of the Cash Rebate to which an Eligible Cardholder can be entitled during the entire Promotion Period is HKD120. Details are as follows:

<b>Designated e-Wallet Transaction</b>	<b>Accumulated Eligible Transaction Amount</b>	<b>Cash Rebate to be entitled</b>	<b>Maximum Cash Rebate of each Eligible Cardholder to be entitled during the entire Promotion Period</b>
WeChat Pay HK Retail / Online Spending	HKD2,000 or above	HKD40	HKD120
AlipayHK Retail / Online Spending	HKD2,000 or above	HKD40	
PayMe Top-up Transaction	HKD2,000 or above	HKD40	

Example 1 (for illustration purpose only):

Miss Wong successfully registered for this Promotion and made Eligible Spending by using her Eligible Card on the Designated e-Wallets. The details of her entitlement under this Promotion are as follows:

Spending Period	Accumulated Eligible WeChat Pay HK Retail / Online Spending	Accumulated Eligible AlipayHK Retail / Online Spending	Accumulated Eligible PayMe Top-up Transaction
1 – 31 Aug 2024	-	-	-
1 – 30 Sep 2024	-	-	-
1 – 31 Oct 2024	-	-	-
Transactions made during the Promotion Period			
4 – 30 Nov 2024	HKD2,000	HKD2,000	-
1 – 31 Dec 2024	HKD500	-	HKD3,000
Total Eligible Spending Amount	HKD2,500	HKD2,000	HKD3,000
Entitled Cash Rebate	HKD40	HKD40	HKD40
	Total HKD120 Cash Rebate		

Example 2 (for illustration purpose only):

Mr. Lee successfully registered for this Promotion and made Eligible Spending by using his Eligible Card on the Designated e-Wallets. The details of his entitlement under this Promotion are as follows:

Spending Period	Accumulated Eligible WeChat Pay HK Retail / Online Spending	Accumulated Eligible AlipayHK Retail / Online Spending	Accumulated Eligible Payme Top-up Transaction
1 – 31 Aug 2024	-	-	-
1 – 30 Sep 2024	-	-	HKD200
1 – 31 Oct 2024	-	-	-
Transactions made during the Promotion Period			
4 – 30 Nov 2024	-	HKD1,500	HKD2,000
1 – 31 Dec 2024	HKD1,500	HKD1,000	-
Total Eligible Spending Amount	HKD1,500	HKD2,500	HKD2,000
Entitled Cash Rebate	HKD0 <sup>#</sup>	HKD40	HKD0 <sup>^</sup>
	Total HKD40 Cash Rebate		

# Mr. Lee did not fulfill the Designated Spending Requirement of WeChat Pay HK during 4 Nov – 31 Dec 2024, therefore he is not eligible to the Cash Rebate under the WeChat Pay HK offer.

<sup>^</sup> Mr. Lee had PayMe top-up transactions during 1 Aug – 31 Oct 2024, therefore he is not eligible to the Cash Rebate under the PayMe offer.

12. 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.
13. The Cash Rebate will be credited in the form of Dah Sing Credit Card free spending credit in or before April 2025 to the Principal Eligible Card account with the latest Eligible Spending record during the Promotion Period of the registered Eligible Cardholder who has fulfilled the Designated Spending Requirements. The Cash Rebate will be used for settlement of new transaction(s) and will be shown on the account statement of the following month for the relevant Eligible Card.
14. The Cash Rebate cannot be exchanged for cash, bonus points, or other products, services or discounts. The Cash Rebate is not refundable and transferable to third parties or other accounts, and cannot be exchanged for any other gifts.
15. 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 it is made by an Eligible Cardholder.
16. 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 Eligible Spending amount. 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.
17. 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.
18. The Bank will use the Bank's transaction records to determine the eligibility of Eligible Cardholders. Eligible Cardholder should hold the Eligible Card, which is still binding with Designated e-Wallets, and maintained as valid and in good credit standing during the entire Promotion Period and when the Cash Rebate is offered. The relevant Eligible Spending must be posted for the Eligible Cardholders to receive the relevant Cash Rebate. Otherwise, the Bank reserves the right to cancel the Cash Rebate without prior notice.
19. Each Eligible Cardholder is required to keep record of relevant transactions. In case of any dispute, the Bank reserves the right to require the relevant Eligible Cardholder to submit relevant Eligible Spending record for verification purpose. Submitted Eligible Spending records and documents (whether original or copy) will not be returned.
20. In case of any fraud / abuse / reversal / cancellation of transactions in respect of which the relevant Cash Rebate under this Promotion is awarded, the Bank reserves the right to debit the equivalent value from the relevant Eligible Cardholders' credit card account without prior notice.

21. The Bank reserves the right to amend these Terms and Conditions or cancel, suspend or amend this Promotion at any time without prior notice. Should any dispute arise, the decision of the Bank shall be final and conclusive.
22. 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 aforementioned agreements, these Terms and Conditions shall prevail.
23. 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.
24. 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).
25. In the event of any discrepancy between the Chinese version and English version of these Terms and Conditions, the English version shall prevail.

**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.**