

Terms and Conditions of "Earn HKD5 Rebate for Daily Rides" Promotion ("Promotion"):

1. The promotion period of the Promotion is from 1 May 2025 to 30 Jun 2025 (both dates inclusive) ("Promotion Period") and is divided into 2 phases (each a "Phase"). Spending is calculated based on relevant transaction dates as recorded by Dah Sing Bank, Limited ("Bank"):
 - i. "Phase 1": 1 May 2025 to 31 May 2025 (both dates inclusive)
 - ii. "Phase 2": 1 Jun 2025 to 30 Jun 2025 (both dates inclusive)
2. This Promotion only applies to the cardholders who are holding a Principal Card or Supplementary 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 Cardholders"). 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. Each Eligible Cardholder is entitled to participate in the Promotion upon successful registration with his / her Eligible Card via Dah Sing Mobile App or the designated webpage (dahsing.com/card/tsp/en) ("Successful Registration") during the Promotion Period. The Promotion is applicable to the first 5,000 Eligible Cardholders who make the Successful Registration during the Promotion Period. 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).
4. 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).
5. "Eligible Retail / Online Spending" refers to local or overseas retail or online transactions made by using the Eligible Card. Ineligible transaction includes but is not limited mobile transfers and add-value transactions (including but not limited to PayMe, TNG and Tap & Go), WeChat Pay HK, AlipayHK, 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.

6. **"Single Local Transport Fare" refers to the single net spending of HKD5 or above for a local transport fare transaction made by using the Eligible Card at the "Designated Local Transport" in Hong Kong (as listed in the table in Clause 8 below).** MTR fare transaction applies to transaction made at the MTR gates or gantries that accept Eligible Card. Ineligible transportation fare transactions include but are not limited to the transactions made via digital wallet (including but not limited to Octopus, AlipayHK, WeChat Pay HK, PayMe, TNG, Tap & Go and PayPal), fare transaction made at Airport Express / Light Rail / MTR Bus, transactions made at the kiosks / customer service centres / mobile app / webpage / other channels of Designated Local Transport merchant, unposted / cancelled / refunded and any unauthorised transactions. Daily Eligible Single Local Transport Fare amount is based on the daily posting amount of Designated Local Transport merchant's fare payment system and the Bank's record shall prevail. Eligible Cardholders can view the record of the daily fare amount through the Bank's credit card statements but the Bank has no responsibility to the accuracy of the relevant information.
7. **Eligible Retail / Online Spending and Single Local Transport Fare made by using the Eligible Card (both Principal Card(s) and Supplementary Card(s)) held by the same Eligible Cardholder, cash rebate cap per day and cash rebate cap per Phase will be combined.** Each Eligible Cardholder is entitled to a maximum of HKD5 Cash Rebate ("Cash Rebate") per day, HKD50 Cash Rebate per phase and a maximum of HKD100 Cash Rebate during the Promotion Period.
8. Upon Successful Registration with Promotion Period and accumulated Eligible Retail / Online Spending of HKD1,000 or above by using his / her Eligible Card (both Principal Card(s) and Supplementary Card(s)) in each Phase, an Eligible Cardholder can enjoy the cash rebate (calculated on a daily basis) corresponding to the **Single Local Transport Fare** transaction made in the relevant Phase. Details are as follows:

Designated Local Transport		Single Local Transport Fare	Maximum Cash Rebate to be entitled by the Eligible Cardholder per day
<ul style="list-style-type: none"> • MTR • Citybus • Cityflyer 	<ul style="list-style-type: none"> • KMB • LWB • The "Star" Ferry 	HKD5 or above	HKD5

Example (for illustration purpose only)

An Eligible Cardholder successfully registered for this Promotion and accumulated Eligible Retail / Online Spending of HKD1,000 or above in Phase 1 only. The Cash Rebate for Designated Local Transport Fare as follows:

Accumulated Eligible Retail / Online Spending Amount in Phase 1: HKD1,000		
Date	Single Local Transport Fare	Cash Rebate to be entitled by this Eligible Cardholder
1 May 2025	• KMB: HKD7.4	HKD5 ⁺
6 May 2025	• The "Star" Ferry: HKD5 • MTR: HKD7.4	HKD5 ⁺
18 May 2025	• Citybus: HKD3.1	HKD0 [^]
Accumulated Eligible Retail / Online Spending Amount in Phase 2: HKD800		
Date	Single Local Transport Fare	Cash Rebate to be entitled by this Eligible Cardholder
3 Jun 2025	• KMB: HKD10	HKD0 [#]

⁺ Maximum of HKD5 Cash Rebate can be earned per day.

[^] No Cash Rebate is granted as the Single Local Transport Fare is less than HKD5.

[#] No Cash Rebate is granted as the Eligible Cardholder has not accumulated Eligible Retail / Online Spending of HKD1,000 or above in Phase 2.

9. The Cash Rebate will be credited in the form of Dah Sing Credit Card free spending credit in or before October 2025 to the Principal Eligible Card account of the registered Eligible Cardholder who has fulfilled the relevant transaction requirements with the latest Eligible Retail / Online Spending record during the Promotion Period. The Cash Rebate can only be used for settlement of new transaction(s) and will be shown on the statement of the following month.
10. 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 gift.
11. The Bank will determine the eligibility of Eligible Retail / Online Spending and Single Local Transport Fare based on the merchant code, the transaction category, the merchant name and/or the type of currency as defined and subject to change from time to time by the Bank and / or card associations (i.e. Visa International, MasterCard Asia / Pacific (Hong Kong) Limited, UnionPay International). Eligible Retail / Online 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 transactions before they are made by the Eligible Cardholders.
12. 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 calculating the Eligible Retail / Online Spending. 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.

13. Any Eligible Retail / Online 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 Retail / Online Spending amount and combined with the Hong Kong Dollar account.
14. The Bank will use the Bank's transaction record to determine the relevant Cash Rebate eligibility of Eligible Cardholder. The relevant Eligible Card should be maintained as valid and in good credit standing during the entire Promotion Period and when the Cash Rebate is offered. The relevant Eligible Retail / Online Spending and Single Designated Transportation Fare must be posted to receive the relevant reward.
15. Each Eligible Cardholder is required to keep record of all relevant Eligible Retail / Online Spending and Designated Local Transport fare transactions. In case of any dispute, the Bank reserves the right to require the Eligible Cardholder to submit the relevant transaction record for verification purpose. Submitted transaction records and documents (whether original or copy) will not be returned.
16. In case of any fraud, abuse, reversal, cancellation of transactions or refund in respect of which the relevant Cash Rebate under the Promotion is awarded, the Bank reserves the right to debit the equivalent value from the relevant Eligible Cardholder's account without prior notice.
17. The Bank reserves the right to amend these Terms and Conditions or cancel, suspend or amend the Promotion at any time without prior notice. Should any dispute arises, the decision of the Bank shall be final and conclusive.
18. 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 aforementioned agreements, these Terms and Conditions shall prevail.
19. 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.
20. 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).
21. 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.