

**General Terms and Conditions of "Klook Instant Discount on designated experiences and Car Charter Services" ("Offers"):**

1. The promotion period is from 1 Jan 2025 to 30 Jun 2025 (both dates inclusive) ("Promotion Period"). Promotion Period.
2. The Offers only apply to customers holding Principal Card or Supplementary Card of the Dah Sing VIP Banking Visa Infinite Card and / or Dah Sing Private Banking Visa Infinite Card ("Eligible Card") issued by the Bank ("Eligible Cardholders"). 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. The Eligible Cardholder must settle full payment with Eligible Card to enjoy the Offers. The Offers are not applicable to all transactions via eWallet or third party mobile payment applications / platform, including but not limited to AlipayHK, PayMe, Tap & Go, WeChat Pay HK, Apple Pay, Google Pay, Samsung Pay.
4. Eligible Cardholder is required to redeem the Designated Promo Codes below at [Klook \("Participating Merchant"\)'s designated website](#) or APP during the Promotion Period, and to use the Designated Promo Codes to purchase designated activities at the Participating Merchant's website or APP with Eligible Card within Promotion Period ("Eligible Transaction") to enjoy the corresponding offers:

	<b>Designated activities</b>	<b>Offer</b>	<b>Designated Promo Code</b>	<b>Usage Quota</b>
Offer 1	Helicopter Service (From Hong Kong to Macau)	HKD500 Instant Discount	DS25JAN500	50 quotas
	Vessel Operating Experience			
Offer 2	Water activities / outdoor & sports activities / cultural experiences in Tokyo	Up to 50% off Discount (Maximum HKD500 Instant Discount)	DS25JAN50	200 quotas
Offer 3	Car charter services at Shenzhen (Half day / One day)	Up to 20% off Discount (Maximum HKD130 Instant Discount)	DS25JAN20	500 quotas

5. The quotas of Offer 1 to Offer 3 are limited and based on the usage of Designated Promo Codes, while stock lasts. The usage quota is calculated based on the computer record of Participating Merchant which shall be conclusive. The relevant Designated Promo Codes are released for usage within Promotion Period on a first-come-first-served basis, while quotas last, and will not be available once it reaches total usage limit during the Promotion Period.
6. Only one promo code can be applied to each Eligible Transaction. Each Eligible Cardholder's user account at Participating Merchant can redeem each Designated Promo Code once only during the Promotion Period and use Designated Promo Code once only during the Promotion Period.

7. The use of Designated Promo Codes is subject to the relevant terms and conditions, please refer to Participating Merchant's official website ( [klook.com/en-HK](http://klook.com/en-HK) ) or APP for details.
8. If the Designated Promo Code is not successfully used in the purchasing process, the discount will not be applied after the transaction is completed. No refund or no change will be made after the transaction is successfully made.
9. The Eligible Cardholder must also be a member of Participating Merchant. To register as a member, please refer to the Participating Merchant for details. The personal data of Eligible Cardholders may be collected by Participating Merchant and the use of such personal data shall be subject to the Personal Information Collection Statement issued by Participating Merchant. For details, please refer to the website of the Participating Merchant (if applicable).
10. Unless otherwise specified, the Offers are available at all websites and / or mobile apps of the Participating Merchant (if applicable). In order to be eligible for the Offers, the Eligible Cardholder must enter a Designated Promo Code (if applicable) when making payment via the Participating Merchant's website or mobile app. The Bank and the Participating Merchant shall not be liable if the Eligible Cardholder fails to enter the Designated Promo Code and is unable to enjoy the Offers.
11. 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.
12. The Offers cannot be exchanged for cash, bonus points, other products, services or discounts. The Offers are 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).
13. The Offers shall be terminated immediately in the event that the Participating Merchant ceases business.
14. All photos, product prices and product information that relate to the Offers are provided by the Participating Merchant and are for reference purposes only. The Offers are subject to the relevant Terms and Conditions issued by the Participating Merchant. Activity or product price quoted may change with fluctuations in foreign exchange rate from time to time and the prices listed on Participating Merchant's official website or APP is final. The final price and currency indicated at checkout is the amount to be charged to your Eligible Card by Participating Merchant. For details, please contact the Participating Merchant.
15. The Offers are subject to availability. The Offers' price and terms may be changed from time to time. The Bank and Participating Merchant reserve the right to amend these Terms and Conditions or cancel or amend the Offers at any time without prior notice. For details, please contact the Participating Merchant. Should any disputes arise, the decision of the Bank and the Participating Merchant shall be final.
16. The Offers are provided by Participating Merchant and all information served as final according to Participating Merchant's official website or APP and is being bound by other relevant Terms and

Conditions set out by Participating Merchant. For Terms and Conditions and other enquiries, please contact Participating Merchant (Email: support@klook.com ).

17. The Bank is not the supplier of activities or products and shall not be responsible for any matters in relation to the quality and availability of such activities or products. The Bank makes no representation or guarantee in respect of such products / services.
18. 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.
19. In case of any fraud / abuse / reversal or cancellation of transactions in respect of which the Offers are awarded, the Bank reserves the right to debit the equivalent amount of the Offers from the Eligible Cardholder's account(s) without prior notice.
20. These Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong Special Administrative Region. Any dispute arising under these Terms and Conditions shall be subject to the non-exclusive jurisdiction of the courts of Hong Kong.
21. 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).
22. 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.