

<Revised version with effect from 30 Jul 2024>

Terms and Conditions of "Visa Card Exclusive – Chill Delights" Promotion ("Promotion"):

1. The promotion period of the Promotion is from 17 Jun 2024 to 31 Aug 2024 (both dates inclusive) ("Promotion Period") and is divided into 3 phases. Spending is calculated based on relevant transaction dates as record by Dah Sing Bank, Limited (the "Bank"):
 - i. "Phase 1": 17 Jun 2024 to 30 Jun 2024 (both dates inclusive)
 - ii. "Phase 2": 1 Jul 2024 to 31 Jul 2024 (both dates inclusive)
 - iii. "Phase 3": 1 Aug 2024 to 31 Aug 2024 (both dates inclusive)
2. The Promotion only applies to customers holding Principal Card or Supplementary Card of the Visa card or Co-brand card issued by Dah Sing Bank, Limited ("Eligible Card") ("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 Eligible Card via Dah Sing Mobile App or the designated webpage (dahsing.com/card/chill/en) during the **promotion period of the corresponding phase** ("Successful Registration"). The Promotion is applicable to the first 8,000 Eligible Cardholders who have made the Successful Registration. Registration quota applies and is available on a first-come-first-served basis. An Eligible Cardholder who successfully registers in Phase 1 will be entitled to enjoy this Promotion during Phase 1, Phase 2 and Phase 3. If an Eligible Cardholder only successfully registers in Phase 2, the Eligible Cardholder will be entitled to enjoy this Promotion in Phase 2 and Phase 3 only. If an Eligible Cardholder only successfully registers in Phase 3, the Eligible Cardholder will be entitled to enjoy this Promotion in Phase 3 only. The registration dates and time are based on 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 information (if applicable).
4. "Eligible Spending" refers to **local or overseas retail or online transactions** made with the Eligible Card. Eligible Spending excludes transactions including but not limited to transactions made at **Klook**, mobile transfers and add-value transactions (including but not limited to PayMe, TNG and Tap & Go), WeChat Pay HK, AlipayHK, 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, 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 transactions. Eligible Spending made by Eligible Card

(including Principal Card(s) and Supplementary Card(s)) held by the same Eligible Cardholder will be combined.

5. **Starting from Successful Registration phase**, Eligible Cardholder is required to fulfil the relevant spending requirement of (i) **making single Eligible Spending of HKD300 or above (or equivalent value)**; and (ii) every accumulated Eligible Spending of HKD1,000 or above (or equivalent value) with that single Eligible Spending per phase by using his / her Eligible Card (including Principal Card(s) and Supplementary Card(s)) during the relevant phase in order to enjoy HKD50 Starbucks e-Gift Certificate (2 pcs of HKD25 Starbucks e-Gift Certificate) ("e-Gift Certificate"). **Each Eligible Cardholder is entitled to a maximum of HKD100 e-Gift Certificate (4 pcs of HKD25 e-Gift Certificate) in each phase and a maximum of HKD300 e-Gift Certificate (12 pcs of HKD25 e-Gift Certificate) during the entire Promotion Period.**
6. The relevant e-Gift Certificate will be granted to Eligible Cardholder who fulfills the above requirements in the following manner:
 - i. The Bank will send corresponding quantity of **e-Gift Certificate** in the **form of SMS / email** to the successfully registered Eligible Cardholder's Hong Kong mobile phone number / email address (according to the Bank's record) **in or before December 2024**. Eligible Cardholder is required to bring along the **e-Gift Certificate and designated Principal Eligible Card** to redeem the e-Gift Certificate at the designated redemption outlets within the validity period. After redemption, the merchant's retail outlet staff will cancel the relevant e-Gift Certificate. Thereafter, the Eligible Cardholder will be unable to redeem the same e-Gift Certificate. Eligible Cardholder who fails to redeem the e-Gift Certificate with the redemption period shall be regarded as having waived his / her entitlement to the e-Gift Certificate.
 - ii. The use of the e-Gift Certificate will be bound by the terms and conditions prescribed by the participating merchant.
 - iii. **If the e-Gift Certificate is out of stock, the Bank reserves the right to substitute it with the equivalent amount of cash rebate ("Cash Rebate") and announce in the webpage of this Promotion.** The Cash Rebate will be credited to the Principal Eligible Card account with the latest Eligible Spending record during the Promotion Period of the Eligible Cardholder in the form of Dah Sing Credit Card free spending credit **in or before December 2024**. The Cash Rebate can be used for settlement of new credit card transaction(s) only and will be shown in the relevant credit card statement of the following month.
 - iv. Further details for the e-Gift Certificate redemption will be set out in the relevant SMS / email.
7. 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 Visa International as well as the record of the Bank. 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 transactions before they are made by the Eligible Cardholders.

8. Foreign currency transactions shall be automatically converted into Hong Kong Dollars on the date that the relevant transactions are processed at the rates determined by the relevant card associations (if applicable). 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.
9. The offer mentioned herein shall be terminated immediately in the event that the participating merchant ceases its business.
10. All photos and information that relate to the e-Gift Certificate are provided by the participating merchant and are for reference only. The Bank is not the supplier of the e-Gift Certificate or the relevant products / services offered to the Eligible Cardholders by the participating merchant and shall not be responsible for any matters in relation to the e-Gift Certificate and the relevant products / services. The Bank makes no representation or guarantee in respect of the e-Gift Certificate and relevant products / services. Any enquiries, comments or complaints about the e-Gift Certificate and relevant products / services should be directed to the participating merchant.
11. The e-Gift Certificate cannot be exchanged for cash, bonus points, or other products, services or discounts. It is not refundable and transferable to third parties or other accounts. The Bank will not be responsible for e-Gift Certificate redemption SMS(s) / email becoming inaccessible to the Eligible Cardholder due to the loss.
12. The Bank will use the Bank's transaction record to determine the 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 e-Gift Certificate is to be offered. The relevant Eligible Spending must be posted.
13. The Bank will not be liable in the event that Eligible Cardholders cannot be notified of or redeem the reward due to erroneous / out-of-date information provided by him / her. The Bank is not liable to any delay, loss, recognition failures, accidents, or similar reasons.
14. Eligible Cardholder is required to keep record of relevant transactions. In case of any disputes, the Bank reserves the right to require the Eligible Cardholder to submit relevant Eligible Spending record for verification purpose. Submitted Eligible Spending record and document will not be returned.
15. In case of any fraud / abuse / reversal / cancellation of transactions in respect of which the relevant e-Gift Certificate under the Promotion is awarded, the Bank reserves the right to debit the equivalent value of the e-Gift Certificate from relevant Eligible Cardholders' account(s) without prior notice.
16. 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 disputes arise, the decision of the Bank shall be final.
17. 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.

18. 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.
19. 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).
20. In the event of any discrepancy between the Chinese version and English version of these Terms and Conditions, the Chinese 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.