

Terms and Conditions of Dah Sing Sanrio Credit Card Bonus Point Redemption Program ("Promotion"):

1. The promotion period of the Promotion is from 10 Mar 2025 to 31 May 2025 (both dates inclusive) ("**Promotion Period**").
2. The Promotion is only applicable to customers holding Principal Card or Supplementary Card of Dah Sing Hello Kitty Credit Card or Dah Sing MINNA NO TABO Credit Card ("**Eligible Card**") issued by Dah Sing Bank, Limited ("**Bank**") ("**Eligible Cardholder**").
3. Eligible Cardholder who applies to redeem the specific gifts ("**Gifts**") with Credit Card Bonus Points ("**Bonus Points**") is required to upload the completed "Dah Sing Sanrio Credit Card Bonus Point Redemption Program" Redemption Form ("**Form**") to designated webpage (dahsing.com/pws/doc-submission) during the Promotion Period. Late submission will not be accepted (based on the date and time of receipt by the Bank). All redemption requests shall not be amended, cancelled or returned once submitted. **The Bank will not issue any notification if any Eligible Cardholder fails to redeem the Gift due to provision of incomplete or incorrect information.**
4. If the Eligible Cardholder's Eligible Card account does not have sufficient Bonus Points for the redemption request, the Bank may debit Bonus Points accumulated in other credit card accounts (if applicable) for processing the redemption application according to the principle of "all Bonus Points can be combined under the same Eligible Cardholder's name". The total required Bonus Points will be calculated based on the Form. The Bonus Points with the earlier expiry date will first be debited and Eligible Cardholder cannot decide which credit card account to be debited, as well as the order or combination of the credit card account(s) for debiting the Bonus Points.
5. The redemption application takes 4 to 8 weeks to process. If there is any update on the correspondence address of the Eligible Cardholder, Eligible Cardholder is required to visit any branch of the Bank to update the correspondence address before submitting the Form in order to receive the relevant redemption letter. Once a redemption request is accepted by the Bank, the required Bonus Points shall be debited from the relevant Eligible Card account stated in the Form submitted by the Eligible Cardholder. The relevant record will be shown in the most recent monthly statement after the debit. Upon successful Gift redemption, the Bank will mail a gift redemption letter to the Eligible Cardholder's correspondence address and the Eligible Cardholder needs to redeem the Gift within the designated period at the designated redemption centre(s) by presenting the redemption letter and relevant Eligible Card. For details, please refer to the redemption letter.
6. The Gift is available on a first come first served basis while stocks last. **Each Eligible Cardholder can redeem for each Gift once only.** Any changes to the Gift will be subject to the Gift availability at the time of redemption. The Bank will notify the Eligible Cardholders for the Gift redemption result via written notice. If any of the Gift(s) is out of stock, the Bank will credit the relevant Bonus Points which have been redeemed back to the Eligible Card account of the Eligible Cardholder.
7. The Eligible Card held by the Eligible Cardholder shall remain as valid and in good credit standing at the time when the redemption application is submitted. If the relevant Eligible Card account is

- cancelled or does not have sufficient Bonus Points for the redemption request, the Eligible Cardholder's redemption application shall not be accepted.
8. All photos and information that relate to the Gifts are provided by the participating merchants and are for reference purposes only. The Bank is not the supplier of any Gift and shall not be responsible for any matters in relation to the Gifts. Any enquiry, comment or complaint about the Gift / related services should be directed to the participating merchant(s). The use of the Gifts is subject to relevant terms and conditions as specified by the participating merchant(s).
 9. No request for exchange of any Gift to cash, any products or other gifts will be accepted.
 10. The Bank reserves the right to amend the Gift (including the Gift items or the number of Bonus Points required for redemption) and the related terms and conditions at any time without prior notice. Should any disputes arise, the decision of the Bank shall be final.
 11. In case of any fraud / abuse / reversal / cancellation of transactions in respect of which any Gift is awarded, the Bank reserves the right to debit the equivalent amount of the Gift from the relevant Eligible Cardholder's account(s) without prior notice.
 12. 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.
 13. 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).
 14. These Terms and Conditions shall form part of the agreement governing the use of the Dah Sing Credit Card and shall be construed accordingly. In case of any conflict between these Terms and Conditions and the agreement, these Terms and Conditions shall prevail.
 15. In the event of any discrepancy between the Chinese version and English version of these Terms and Conditions, the English version shall prevail.
 16. Unless otherwise specified, the Promotion is subject to the General Terms and Conditions of Bonus Point Program. Please visit dahsing.com/card/bonuspoint/en for more details.

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.