

<Effective from 20 Nov 2023>

Terms and Conditions of Sanrio Credit Card Hello Kitty 50th Anniversary Promotion (the "Promotion"):

1. The promotion period of the Promotion is from 20 Nov 2023 to 19 Dec 2023 (both dates inclusive) ("**Promotion Period**").
2. The Promotion is only applicable to the principal cardholders of Dah Sing Hello Kitty Credit Card and Dah Sing MINNA NO TABO Credit Card (each, the "**Eligible Card**") issued by Dah Sing Bank, Limited (the "**Bank**") (the "**Eligible Cardholders**").
3. An Eligible Cardholder is required to successfully register for the Promotion once during the Promotion Period via Dah Sing Bank WhatsApp Business Official Account 2808 5533 by using the valid mobile number of the principal cardholder recorded at the Bank through WhatsApp registration link / QR code shown on i) promotional webpage (dahsing.com/card/kt50/sms/en) or ii) the related promotional materials. Registration record cannot be changed, cancelled or returned once confirmed by the Bank. Please keep the "Registration Reference Number" as assigned for verification purpose. The Promotion applies to the all Eligible Card(s) held by the Eligible Cardholder (inclusive of principal card and supplementary card) automatically upon successful registration. Registration by supplementary Eligible Card is not accepted. The Bank will not issue any notification if an Eligible Cardholder fails to register successfully due to provision of incorrect and/or incomplete information.
4. After successful registration, Eligible Cardholder is entitled to the 1 lucky draw entry automatically upon conducting **Eligible Spending** (as defined in Clause 5 below) of HKD500 or above in each single transaction by using the respective Eligible Card under his/her name during the Promotion Period. Each Eligible Cardholder is entitled to unlimited lucky draw entries in total, while each Eligible Cardholder is entitled to win the prize in the Promotion once only.
5. "**Eligible Spending**" includes retail transaction and online transaction only, excluding transactions including but not limited to spending of settling bills online, recurring payment amounts (e.g. Octopus Automatic Add Value Services amounts, Autotoll Automatic Top-up Services amounts), top-up amounts to mobile wallets (including but not limited to top-up amounts to Octopus) and purchase of Octopus via any mobile payment, mobile transfer and top-up transactions (including but not limited to PayMe, TNG, Tag & Go etc.), WeChat Pay HK, AlipayHK, cash advances, autopay, "Happy Installment" payments, "Cash-in Plan" payments, branch cash-in payments, "Smart Choice" Balance Transfer Program payments, Cash Conversion Plan payments, Stocks Investment Savings Plans, "PayEasy" Bill Payment amounts, "JET Payment" payment amounts, tax payments, interest-free monthly installments, gift redemption fees (if applicable), cheque payments (if applicable), bank handling fees (including but not limited to annual fees, financial charges, late fees and cash advance handling fees, etc.), casino transactions, unposted / cancelled / refunded / unauthorized / chargeback transactions. The Bank reserves the final decision on whether a transaction is eligible to be an Eligible Spending. The lucky draw entries earned from Eligible Spending of the supplementary Eligible Card(s), if applicable, will be combined into the corresponding principal Eligible Card account. Spending is calculated based on the relevant transaction date(s) and subject to the record of the Bank. Any decimal place for Eligible Spending amount will be rounded down to the nearest integer. If Eligible

Cardholder holds more than one Eligible Card, he / she can be entitled to multiple lucky draw entries earned from Eligible Spending of different Eligible Card, while each Eligible Cardholder is entitled to win the prize in the Promotion once only.

6. The Bank will conduct the lucky draw on or before 10 Jan 2024 and the lucky draw will be randomly drawn by computer. There will be 60 prize winners. Each winner will be invited to participate in the "Hello Kitty 50th Anniversary Meet-and-Greet session" on 28 Jan 2024 ("**Event**") accompanied by maximum one guest at Tuen Mun Light Rail Depot. The participation session time shall be notified by phone call from the event agent Sanrio Wave Hong Kong Co., Ltd. ("**Event Agent**") between 12 Jan and 22 Jan 2024. Eligible Cardholders must maintain a valid mobile number at the Bank. The lucky draw results will be announced on the Bank's website (dahsing.com/card/kt50/en) on or before 12 Jan 2024. The Bank will also notify the winners about the Event details by SMS. The Bank will provide the name and mobile number of the winners to the Event Agent for the purpose of notifying the winners about the lucky draw result and all such winner information will be destroyed by within 6 months after the Event.
7. The Bank has the right to change the venue / date / time of the Event and will not be liable to make compensation in the event that an Eligible Cardholder is unable to participate in the Event because of adverse weather or other reason (including the change of venue / date / time of the Event).
8. The Bank will determine the cardholder's eligibility for receiving the prize based on the computer record of the Bank. The respective Eligible Card should remain valid and in good credit standing during the entire Promotion Period and until the date of the Event. The relevant transactions must be posted. Otherwise, the Bank will forfeit the prize without prior notice.
9. In the event that there is any fraud, abuse or reversal / cancellation of any Eligible Spending transaction on or before the date of lucky draw, the Bank reserves the right to debit an administrative fee of HKD 500 from the respective Eligible Card account of such Eligible Cardholder without prior notice.
10. The prize cannot be transferred to any third party, exchanged for cash or any other gifts or discount. If the winner is absent from the Event, the prize will be forfeited and no compensation will be given by the Bank.
11. In case of disputes on the eligibility of the winners, Event details and / or other matters regarding the Promotion, the Bank's decision shall be final and conclusive.
12. Eligible Cardholder is required to keep the relevant original sales slip(s) of the Eligible Spending. In case of disputes, the Bank reserves the right to require the Eligible Cardholder to submit the original sales slip(s) or other relevant documents for verification purpose. Submitted documents will not be returned.
13. The Bank reserves the right to amend these Terms and Conditions, or terminate, suspend or amend the Promotion at any time without prior notice. In case of disputes, the Bank's decision shall be final and conclusive.
14. 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.

15. 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).
16. 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.
17. In the event of discrepancies 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.