

**Terms and Conditions of "Wellness Reward & Earn Up to 5% Cash Rebate" Promotion ("this Promotion"):**

1. Unless otherwise specified, this Promotion only applies to the cardholders ("**Eligible Cardholders**") 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 Dah Sing Bank, Limited ("**Bank**"). 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.
2. **Unless otherwise specified, Eligible Cardholders cannot simultaneously enjoy this Promotion and the rewards of the other Dah Sing Credit Card Spending Promotion(s) (if applicable).**
3. The promotion period of this Promotion is from 10 Jul 2024 to 31 Aug 2024 (both dates inclusive) ("**Promotion Period**") and is divided into 2 phases. Spending is calculated based on relevant transaction dates as recorded by the Bank:
  - i. "**Phase 1**": 10 Jul 2024 to 31 Jul 2024 (both dates inclusive)
  - ii. "**Phase 2**": 1 Aug 2024 to 31 Aug 2024 (both dates inclusive)
4. The Registration Period of this Promotion is from 10 Jul 2024 to 31 Aug 2024 (both dates inclusive) ("**Registration Period**") and is divided into 2 phases, which is same as Promotion Period.
5. An Eligible Cardholder is **entitled to enjoy this Promotion upon successful registration for this Promotion via Dah Sing Mobile App or the designated webpage of this Promotion during the Registration Period of the corresponding Phase ("Successful Registration")**. An Eligible Cardholder who successfully registers in Phase 1 will be entitled to enjoy this Promotion during Phase 1 and Phase 2. If an Eligible Cardholder only successfully registers in Phase 2, the Eligible Cardholder will be entitled to enjoy this Promotion in Phase 2 only. **This Promotion is applicable to the first 10,000 successfully registered Eligible Cardholders.** Registration quota applies and this Promotion is on a first-come-first-served basis. The registration dates and time are based on record of the Bank. Please mark down the "Registration Reference Number" as assigned upon your Successful Registration.
6. **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).
7. **"Eligible Medical / Healthcare Services Transactions" refers to transactions made at the physical stores, websites and / or mobile applications (if applicable) of the merchants which are classified as "Medical Services" according to the merchant codes issued by Visa International, Mastercard Asia / Pacific (Hong Kong) Limited and / or UnionPay International.** Ineligible transactions include retail or online transactions made via AlipayHK and / or WeChat Pay HK and / or PayMe, or Medical / Healthcare Services transactions made at consignment counters of department stores or other spending category merchants. If any transaction is identified as an "Eligible Medical / Healthcare

Services Transaction" and / or "Eligible Online Transaction" and / or "Eligible Overseas Transactions", such transaction will be eligible for 5% Cash Rebate once only.

8. **"Eligible Fitness Clubs Transactions" refers to transactions made at the physical stores, websites and / or mobile applications (if applicable) of the merchants which are classified as "Fitness Clubs" according to the merchant codes issued by Visa International, Mastercard Asia / Pacific (Hong Kong) Limited and / or UnionPay International.** Ineligible transactions include retail or online transactions made via AlipayHK and / or WeChat Pay HK and / or PayMe. If any transaction is identified as an "Eligible Fitness Clubs Transaction" and / or "Eligible Online Transaction" and / or "Eligible Overseas Transactions", such transaction will be eligible for 5% Cash Rebate once only.
9. **"Eligible Clothing and Footwear / Sportswear Transactions" refers to transactions made at the physical stores, websites and / or mobile applications (if applicable) of the merchants which are classified as "Clothing and Footwear / Sportswear" according to the merchant codes issued by Visa International, Mastercard Asia / Pacific (Hong Kong) Limited and / or UnionPay International.** Ineligible transactions include retail or online transactions made via AlipayHK and / or WeChat Pay HK and / or PayMe, or Clothing and Footwear / Sportswear transactions made at consignment counters of department stores or other spending category merchants. If any transaction is identified as an "Eligible Clothing and Footwear / Sportswear Transaction" and / or "Eligible Online Transaction" and / or "Eligible Overseas Transactions", such transaction will be eligible for 5% Cash Rebate once only.
10. **"Eligible Online Transactions" refers to the retail transactions made via online.** Ineligible transactions include retail or online transactions made via AlipayHK and / or WeChat Pay HK and / or PayMe.
11. **"Eligible Travel Transactions" refers to online / retail transactions made at airlines, hotel accommodation and / or local travel agencies in Hong Kong.** Ineligible transactions include (but are not limited to) retail or online transactions made via AlipayHK and / or WeChat Pay HK and / or PayMe, dining, private functions, banquets transactions made at hotels.
12. **"Eligible Overseas Transactions" refers to non-Hong Kong Dollar's retail transactions made overseas / cross-border.** Ineligible transactions include online transactions settled in non-Hong Kong Dollars, retail or online transactions made via AlipayHK and / or WeChat Pay HK and / or PayMe.
13. **"Eligible Retail Spending" refers to the spending in local or overseas retail or online transactions made by using an Eligible Card.** Ineligible transactions include but are not limited to 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. Eligible Transactions of the

Principal Card(s) and Supplementary Card(s) of the Eligible Card(s) under the name of the same Eligible Cardholder will be combined into Eligible Cardholder's Principal Card account.

14. Successfully registered Eligible Cardholder is required to (i) make each eligible single transaction with the transaction amount of HKD500 or above (or equivalent value) and (ii) fulfil the relevant accumulated spending requirement of Eligible Retail Spending of HKD6,000 or above with that eligible single spending per phase ("**Eligible Retail Spending Requirements**") by using his/her Eligible Card (including the Principal Card and Supplementary Card(s) (if any) under his / her name per Phase) during the relevant phase in order to enjoy the relevant rewards for single net spending of HKD500 or above for below eligible designated spending category transactions starting from the successfully registered phase:

Eligible Designated Spending Category Transactions	Cash Rebate	Maximum Cash Rebate per Eligible Cardholder per phase	Maximum Cash Rebate per Eligible Cardholder during the Promotion Period
Medical / Healthcare Services, Fitness Clubs, Clothing and Footwear / Sportswear	5%	HKD300	HKD600
Online / Travel / Overseas	3%		

15. Each Eligible Cardholder (including all Principal Card and Supplementary Card(s) (if any) of his / her Eligible Card under his / her name) can enjoy a maximum of HKD300 Cash Rebate per phase, and a maximum of HKD600 Cash Rebate during the entire Promotion Period.

Example 1 (for illustration purpose only):

In case of an Eligible Cardholder who successfully registers for this Promotion on 10 Jul 2024 (i.e. Phase 1) and makes the accumulated eligible transactions by using his / her Eligible Card, the details of his/her entitlement under this Promotion are as below:

Phase	Eligible Transaction	Single Transaction amount	Cash Rebate	Total Cash Rebate entitled in relevant Phase	Total Cash Rebate entitled during the Promotion Period
<b>Phase 1:</b> 10 Jul to 31 Jul 2024	Eligible Medical Services Transaction	HKD2,000	HKD100 (HKD2,000 x 5%)	HKD290	HKD590
	Eligible Clothing and Footwear Transaction	HKD2,000	HKD100 (HKD2,000 x 5%)		
	Eligible Travel Transaction	HKD2,000	HKD60 (HKD2,000 x 3%)		
	Eligible Overseas Transaction	HKD1,000	HKD30 (HKD1,000 x 3%)		
	Other Eligible Retail Spending	HKD1,000	N/A		
	<b>Total Eligible Retail Spending</b>	<b>HKD8,000</b>			
<b>Phase 2:</b> 1 Aug to 31 Aug 2024	Online Fitness Clubs Transaction	HKD4,000	HKD200 (HKD4,000 x 5%)	HKD300 (Reached the maximum Cash Rebate per phase)	
	Eligible Online Transaction	HKD5,000	HKD150 (HKD5,000 x 3%)		
	<b>Total Eligible Retail Spending</b>	<b>HKD9,000</b>			

Example 2 (for illustration purpose only):

In case of an Eligible Cardholder who successfully registers for this Promotion on 10 Aug 2024 (i.e. Phase 2) and makes the accumulated eligible transactions by using his / her Eligible Card, the details of his/her entitlement under this Promotion are as below:

Phase	Eligible Transaction	Single Transaction amount	Cash Rebate	Total Cash Rebate entitled in relevant Phase	Total Cash Rebate entitled during the Promotion Period
<b>Phase 1:</b> 10 Jul to 31 Jul 2024	Eligible Travel Transaction	HKD6,000	N/A	N/A (This Eligible Cardholder's successful registration is on 10 Aug 2024 (i.e. during Phase 2); He / she can only enjoy this Promotion in Phase 2)	N/A
	<b>Total Eligible Retail Spending</b>	<b>HKD6,000</b>			
<b>Phase 2:</b> 1 Aug to 31 Aug 2024	Eligible Sportswear Transaction	HKD500	N/A	N/A (The Eligible Retail Spending Requirement is not fulfilled)	
	Other Eligible Retail Spending	HKD5,200	N/A		
	<b>Total Eligible Retail Spending</b>	<b>HKD5,700</b>			

16. 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 who has registered the Promotion and fulfilled the spending requirements in the form of Dah Sing Credit Card free spending credit in or before December 2024. The Cash Rebate will be used for settlement of new transaction(s) and will be shown on the account statement of the following month for the relevant Eligible Card. Any decimal place of the Cash Rebate amount will be rounded up to the nearest integer.
17. The Bank will determine the eligibility of the Eligible Transactions based on the merchant code, transaction category and/or type of currency as defined from time to time by the Bank and / or card associations (i.e. Visa International, Mastercard Asia / Pacific (Hong Kong) Limited and / or UnionPay International). Eligible Transactions shall be determined at the sole and absolute discretion of the Bank.

The Bank shall not be liable to determine the eligibility of any transaction before it has been made by the Eligible Cardholders. Unless otherwise specified, if any transaction is identified as an Eligible Medical / Healthcare Services Transaction and / or Eligible Fitness Clubs Transaction and / or Eligible Clothing and Footwear / Sportswear Transaction and / or Eligible Online Transaction and / or Eligible Travel Transaction and / or Eligible Overseas Transaction, such transaction will be eligible for the Cash Rebate once only.

18. 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 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.
19. Any Eligible Transaction 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 Transaction amount and combined with the Hong Kong Dollar account.
20. The offers under this Promotion cannot be exchanged for cash, bonus points or other products, services or discounts. The offers under these Terms and Conditions are not refundable and transferable to third parties or other accounts, and cannot be exchanged for any other gift.
21. The Bank will use the Bank's transaction records to determine the eligibility of an Eligible Cardholder. The relevant Eligible Card should be maintained as valid and in good credit standing during the entire Promotion Period and when any offer under this Promotion is offered. The relevant eligible spending transaction must be posted. Otherwise, the Bank reserves the right to forfeit the related offer(s) without prior notice.
22. Each Eligible Cardholder is required to keep the relevant original sales slip(s)/receipt(s) for retail transaction(s). In case of any dispute, the Bank reserves the right to require the relevant Eligible Cardholder to submit the original sales slip(s)/receipt(s) or other relevant document(s) for verification purpose. Submitted documents will not be returned.
23. In case of any fraud / abuse / reversal / cancellation of transactions in respect of which any offer under this Promotion is awarded, the Bank reserves the right to debit the equivalent value from the relevant Eligible Cardholder's account(s) without prior notice and / or to take legal action in such instances to recover any outstanding amount.
24. The Bank reserves and the right to amend these Terms and Conditions, or cancel, suspend or amend this Promotion at any time without prior notice. Should any disputes arise, the decision of the Bank shall be final.
25. 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 such agreements, these Terms and Conditions shall prevail.
26. 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.

27. A person who is not a party to these Terms and Conditions may not enforce any of their provisions by virtue of the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong).
28. In the event of any discrepancy between the Chinese and English versions 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.**