

**Terms and Conditions of "Winter Spending Craze" Promotion ("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**"). Dah Sing VIP Banking Visa Infinite Card, Dah Sing Private Banking Visa Infinite Credit Card and Dah Sing Visa Infinite Card (collectively "Dah Sing Visa Infinite Card"), 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 4 Nov 2024 to 31 Dec 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**": 4 Nov 2024 to 30 Nov 2024 (both dates inclusive)
  - ii. "**Phase 2**": 1 Dec 2024 to 31 Dec 2024 (both dates inclusive)
4. The Registration Period of this Promotion is from 4 Nov 2024 to 31 Dec 2024 (both dates inclusive) ("**Registration Period**") and is divided into 2 phases, which is same as the 2 phases of the Promotion Period as stated in clause 3 above.
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 or incomplete information (if applicable).
7. "Eligible Travel Transactions" refers to Eligible Retail Spending transactions made online / retail at airlines, hotel accommodation and / or local travel agencies in Hong Kong. Ineligible transactions include (but are not limited to) transactions made at Agoda, retail or online transactions made via Hong Kong Apple Online Stores and Hong Kong Apple Retail Stores and / or AlipayHK and / or WeChat Pay HK and / or PayMe, dining, private functions, banquets transactions made at hotels.

8. **"Eligible Overseas Transactions" refers to non-Hong Kong Dollar's Eligible Retail Spending transactions made overseas / cross-border.** Ineligible transactions include (but are not limited to) transactions made at Agoda, online transactions made via Hong Kong Apple Online Stores, online transactions settled in Hong Kong Dollars, retail or online transactions made via AlipayHK and / or WeChat Pay HK and / or PayMe.
9. **"Eligible Online Transactions" refers to the Eligible transactions made via online with Eligible Card.** Ineligible transactions include (but are not limited to) online transactions made at Agoda, Hong Kong Apple Online Stores and / or via AlipayHK and / or WeChat Pay HK and / or PayMe.
10. **"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 transactions made at Agoda, Hong Kong Apple Online Stores and Hong Kong Apple Retail Stores, 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, "Smart Choice" Balance Transfer Program payments, Cash Conversion Plan payments, transactions at financial / non-financial institutions or security brokers / dealers (including but not limited to purchases of products or services such as foreign currency, money orders, travellers' cheques, securities, stocks, bonds, commodities or mutual fund, money deposits and money transfers), bank handling fees (including annual fees, financial charges, late fees and cash advance handling fees, etc.), "Payeasy" bill payment amounts, "JET Payment" amounts, casino transactions, unposted / cancelled / refunded / unauthorized / charge back transactions. Eligible Retail Spending 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.
11. Successfully registered Eligible Cardholder who (i) makes eligible single transaction in Eligible Retail Spending with the transaction amount of HKD500 or above (or its equivalent value) each ("**Eligible Single Eligible Retail Spending Transaction**") and (ii) fulfils the relevant accumulated spending requirement of Eligible Single Spending Transaction(s) of HKD6,000 or above (or its equivalent value) per phase ("**Eligible Retail Spending Requirement**") by using his / her Eligible Card (including the Principal Card and Supplementary Card(s) (if any) under his / her name per Phase) during the corresponding phase can enjoy the corresponding Cash Rebate for each Eligible Single Spending Transaction under the relevant eligible designated spending category as stated below starting from the phase of Successful Registration:

<b>Eligible Designated Spending Category</b>	<b>Cash Rebate</b>	<b>Maximum Cash Rebate per Eligible Cardholder per phase</b>	<b>Maximum Cash Rebate per Eligible Cardholder during the Promotion Period</b>
Eligible Travel / Overseas / Cross-border Transactions	5%	HKD300	HKD600
Eligible Online Transactions	3%		

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

Phase	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> 4 Nov to 30 Nov 2024	Eligible Travel Transaction	HKD2,000	HKD100 (HKD2,000 x 5%)	HKD260	HKD560
	Eligible Overseas / Cross-border Transaction	HKD2,000	HKD100 (HKD2,000 x 5%)		
	Eligible Online Transaction	HKD2,000	HKD60 (HKD2,000 x 3%)		
	Other Eligible Retail Spending	HKD1,000	N/A		
	<b>Total Eligible Retail Spending</b>	<b>HKD7,000</b>			
<b>Phase 2:</b> 1 Dec to 31 Dec 2024	Eligible Overseas / Cross-border Transaction	HKD4,000	HKD200 (HKD4,000 x 5%)	HKD300 (Reached the maximum Cash Rebate cap per phase)	HKD560
	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 the case of an Eligible Cardholder who successfully registers for this Promotion on 10 Dec 2024 (i.e. Phase 2) and makes the accumulated Eligible Retail Spending by using his / her Eligible Card, the details of his / her entitlement under this Promotion are as below:

Phase	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> 4 Nov to 31 Nov 2024	Eligible Travel Transaction	HKD6,000	N/A	N/A (This Eligible Cardholder's successful registration is on 10 Dec 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 Dec to 31 Dec 2024	Eligible Travel Transaction	HKD400	N/A	N/A (The Eligible Retail Spending Requirement has not been not fulfilled)	
	Other Eligible Retail Spending	HKD5,200	N/A		
	<b>Total Eligible Retail Spending</b>	<b>HKD5,600</b>			

13. The Cash Rebate will be credited to the Principal Eligible Card account with the latest Eligible Retail Spending record during the Promotion Period of the Eligible Cardholder who has registered the Promotion and fulfilled the Eligible Retail Spending Requirement in the form of Dah Sing Credit Card free spending credit in or before April 2025. 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.
14. The Bank will determine the eligibility of the Eligible Retail Spending and Eligible Retail Spending Requirement 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 Retail Spending and Eligible Retail Spending Requirement 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 Travel Transaction

and / or Eligible Overseas / Cross-border Transaction and / or Eligible Online Transaction, such transaction will be entitled for the 5% Cash Rebate and eligible for the Cash Rebate once only.

15. 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 for calculating Eligible Retail Spending (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.
16. Any Eligible Retail Spending 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 Retail Spending amount and combined with the Hong Kong Dollar account.
17. The offer(s) under this Promotion cannot be exchanged for cash, bonus points or other products, services or discounts. The offer(s) under these Terms and Conditions are not refundable and transferable to third parties or other accounts, and cannot be exchanged for any other gift.
18. The Bank will use the Bank's transaction records to determine the eligibility of an Eligible Cardholder. The relevant Eligible Card(s) 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 Retail Spending transaction(s) must be posted. Otherwise, the Bank reserves the right to forfeit the related offer(s) without prior notice.
19. Each Eligible Cardholder is required to keep the relevant original sales slip(s)/receipt(s) of Eligible Retail Spending 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.
20. 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.
21. 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.
22. 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.
23. 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.
24. 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).

25. 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.**