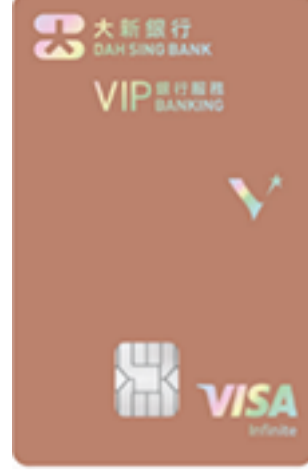


Notification of Privileges Update for "Dah Sing VIP Banking Visa Infinite Card" and Notice of Amendment to the "Terms and Conditions of Dah Sing VIP Banking Visa Infinite Card"

Thank you for supporting Dah Sing VIP Banking Visa Infinite Card ("**Visa Infinite Card**") of Dah Sing Bank, Limited (the "**Bank**"). It is our pleasure to inform you that **with effect from 1 Jan 2025 ("Effective Date") (unless otherwise specified hereunder)**, there will be a series of update on Visa Infinite Card exclusive privileges!



New Card Face Design



Enjoy Reward equivalent to up to 3% Rebate for all retail spending



Enjoy Enhanced Exclusive Bonus Points Reward Scheme



Priority Pass Airport Lounges Privileges Update

Details of the updates are as follows:

New arrangement for Exclusive Bonus Point Reward Scheme

- **Enjoy Reward equivalent to up to 3% Rebate¹ for local & overseas retail spending**
Eligible VIP Banking Customer² can enjoy Extra Exclusive Bonus Point Offers on designated spending with Visa Infinite Card during the Promotion Period as detailed below:

Promotion Period (Both dates inclusive)	Extra Exclusive Bonus Point Offers
1 Jan 2025 to 31 Dec 2025	Earn 1 Extra Exclusive Bonus Point on Eligible Spending of Extra Bonus Point³ i.e. 2X Exclusive Bonus Points for every HKD1 spending (including 1 Basic Exclusive Bonus Point and 1 Extra Exclusive Bonus Point)
1 Jan 2025 to 31 Mar 2025	Earn 4 Limited Extra Exclusive Bonus Points on Eligible Spending of Extra Bonus Point³ i.e. 6X Exclusive Bonus Points for every HKD1 spending (including 1 Basic Exclusive Bonus Point, 1 Extra Exclusive Bonus Point and 4 Limited Extra Exclusive Bonus Points) Equivalent to up to 3% rebate¹
1 Apr 2025 to 30 Jun 2025	Accumulate Eligible Spending ⁴ of HKD10,000 or above each month to continue enjoying the above-stated 4 Limited Extra Exclusive Bonus Points

- **Exclusive Bonus Point for Cash Rebate Redemption and Enjoy a Better Bonus Point Redemption Ratio**
Apart from redeeming the gift coupons, you can also redeem **cash rebate** with Exclusive Bonus Points. The Exclusive Bonus Point Conversion Rate will also be updated from the current 25,000 points for HKD100 gift coupon to **20,000 Exclusive Bonus Points for HKD100 gift coupon or cash rebate**.
- **Evergreen Bonus Point**
Your existing bonus point balance and the newly earned Exclusive Bonus Point(s) of the Visa Infinite Card account will become **evergreen and will not expire**.
- **Quarterly Reward Offer**
"Quarterly Reward Offer" will end with effect from the Effective Date.

New arrangement for Priority Pass Airport Lounges Privilege (effective from 1 Feb 2025)

With effect from 1 Feb 2025, the Priority Pass Airport Lounges Privilege will be amended and the major amendments are as follow:

- **Promotion Period will be added**
 - The promotion period of Priority Pass Airport Lounges promotion is from 1 Feb 2025 to 31 Dec 2025 (both dates inclusive) ("Promotion Period").
- **The number of complimentary access to Priority Pass airport lounges ("Lounges") ("Complimentary Access") for the eligible principal cardholder of Visa Infinite Card ("Eligible Principal Cardholder") will be changed from the maximum of 4 times per calendar year to a maximum of 2 times during the Promotion Period.**
 - The Eligible Principal Cardholder must be an Eligible VIP Banking Customer² in the month of accessing the Lounges to enjoy a maximum of 2 times of Complimentary Access within the Promotion Period.
 - If the Eligible Principal Cardholder is not an Eligible VIP Banking Customer² in the month of accessing the Lounges, he / she is required to accumulate **Eligible Spending of Complimentary Access³ of HKD10,000 or above** within the next calendar month following each access to the Lounges in order to enjoy Complimentary Access once. Each Eligible Principal Cardholder can enjoy a maximum of 2 times of Complimentary Access within the Promotion Period.
- **The access fee will be changed from HKD210 to HKD250 per person per visit**
 - **An access fee of HKD250 per person per visit** will be levied on relevant Visa Infinite Card account within 4 months after the use of Lounges if the Eligible Principal Cardholder (a) has not fulfilled the requirement mentioned above; (b) has already enjoyed the Complimentary Access 2 times within the Promotion Period, or (c) has accompanying guest(s) and / or Supplementary Card cardholder(s) who has / have enjoyed the Lounges access. The visit record is subject to the "Record of Visit" of Priority Pass.
- **Cardholders can visit [dahsing.com/card/vippl/en](https://www.dahsing.com/card/vippl/en) for the guideline of the use of Lounges (including the requirements for the use of Priority Pass membership card).**

Remarks:

- Example: Eligible customer can earn 60,000 Exclusive Bonus Points for Eligible Spending of Extra Bonus Point of HKD10,000, which is equivalent to 3% rebate on the basis of redeeming HKD100 gift voucher or cash rebate with every 20,000 Exclusive Bonus Points.
- "Eligible VIP Banking Customer" must hold a valid Dah Sing VIP i-Account and / or Dah Sing Hello Kitty VIP i-Account ("Eligible i-Account") and that Eligible i-Account has to maintain a Total Relationship Value of HKD1,000,000 or above (or equivalent) in such month in order to enjoy the offer. The Total Relationship Value includes deposit balance of deposit accounts, latest market value of investment accounts and reference premium of life insurance accounts maintained with the Bank. Reference premium refers to the calculation based on the latest available information of in-forced life insurance policies provided by the third-party insurer as designated by the Bank, if any. The premium calculated may not be equal to accumulated actual premium paid and shall exclude pre-paid premium, premium discount, and policy loan etc. The reference premium of non HKD policy will be converted into HKD equivalent using the presumed exchange rate when calculating the Total Relationship Value.
- "Eligible Spending of Extra Bonus Point" and "Eligible Spending of Complimentary Access" include local and overseas retail transactions. For details, please refer to clause 6d of General Terms and Conditions of "Extra Exclusive Bonus Point Offers" and clause 4a of Terms and Conditions of Priority Pass Airport Lounges Promotion (effective from 1 Feb 2025) under Terms and Conditions of Dah Sing VIP Banking Visa Infinite Card respectively.
- "Eligible Spending" includes local & overseas retail purchases and "Octopus Automatic Add Value Service" amount. For details, please refer to clause 3 of Terms and Conditions of "Exclusive Bonus Point Scheme" under Terms and Conditions of Dah Sing VIP Banking Visa Infinite Card.

Amendment to "Terms and Conditions of Dah Sing VIP Banking Visa Infinite Card"

- **As a result of the abovementioned updates, with effect from the Effective Date (unless otherwise specified in "Terms and Conditions of Dah Sing VIP Banking Visa Infinite Card"), the existing "Terms and Conditions of Dah Sing VIP Banking Visa Infinite Card" of the Bank will be amended and replaced by a new "Terms and Conditions of Dah Sing VIP Banking Visa Infinite Card", a copy of which can be found at <https://www.dahsing.com/card/vipvitnc/en> Please be reminded to view or download the aforesaid document on or before 30 Jun 2025. You may not be able to view or download such information after the specified timeframe.**

You can continue to use your existing Visa Infinite Card (including the principal and supplementary card(s), if any) to enjoy the benefits and our credit card services. A Visa Infinite Card with the new card face design will be mailed to your correspondence address from Jan 2025 during card renewal / card replacement.

Please note that you may refuse to accept the above amendments by giving notice to the Bank to terminate the Visa Infinite Card. Otherwise, the above amendments shall be binding on you if you continue to maintain and / or use your Visa Infinite Card and / or use the relevant services of the Bank on or after the effective dates mentioned above. Please also note that the Bank may not be able to continue to provide you with the services in relation to the Visa Infinite Card if you do not accept the above amendments. Should you have any queries, please feel free to contact our Customer Service Hotline on 2828 8178.

In the event of any inconsistency between the English and Chinese versions of this document, the English version shall prevail.

Dah Sing Bank, Limited
November 2024

The service(s) / product(s) mentioned herein is / are not targeted at customers in the EU. To borrow or not to borrow? Borrowed only if you are repay! Don't be tempted by quick money. Don't lend your bank account to anyone to launder money.