

Terms and Conditions of CU eShop Monthly Discount Promotion ("Promotion") :

1. Unless otherwise specified, the Promotion only applies to the principal and supplementary cardholders of Dah Sing Credit Cards ("**Eligible Cards**") issued by Dah Sing Bank, Limited ("**Bank**") ("**Eligible Cardholders**"). UnionPay Dual Currency Credit Card RMB account, Cash Card, Corporate Card, Purchasing Card, Business Card, Gift Card, Private Label Card, "Smart Choice" Balance Transfer Account and Cash Conversion Plan Account are not eligible.
2. On the 1st and 15th of every month, Eligible Cardholders can enjoy discount up to HKD50 for purchase with Eligible Cards at CU eShop (<https://eshop.cuapp.com>) ("**Merchant**") with details as set out in the table below ("**Offer**"):

Eligible Card Types	Discounts
Dah Sing APITA UNY Platinum Card and Dah Sing APITA UNY Classic Card	Instant HKD5 discount for every net purchase amount of HKD100. Each single transaction can enjoy a maximum of HKD50 discount. (Note: Instant HKD10 discount for net purchase amount of HKD200, and so on.)
Other Dah Sing Credit Cards	Instant HKD3 discount for every net purchase amount of HKD100. Each single transaction can enjoy a maximum of HKD30 discount. (Note: Instant HKD6 discount for net purchase amount of HKD200, and so on.)

The net purchase amount listed above exclude delivery fee (if applicable).

3. The Offer is **not applicable** to purchase of electronic game items or other designated items which are not applicable for discount coupon.
4. The Offer cannot be used in conjunction with other discount coupon or promotional offers.
5. No refund, return or exchange of stock will be arranged for purchases by using the Offer. If there is shortage or damage of stock, the Merchant will only arrange refund proportionally according to the discounted price of the stock after applying the Offer.
6. The discounted amount of the Offer will not be entitled to any points of CU APP.
7. Photos relating to the Offer are provided by the Merchant and for reference only. The Bank is not the supplier of the relevant products or services of the Offer. In the event of any enquiries, suggestions or complaints regarding such relevant products or services, please contact the Merchant directly. The Bank shall not be responsible for any issues in relation to these products or services.
8. The Promotion shall be terminated immediately in the event that the Merchant ceases its business.
9. The Bank and CU APP (operator of the Merchant) reserve the right to suspend, terminate or amend this Promotion or amend these Terms and Conditions at any time without prior notice.
10. In case of disputes, the decision of the Bank and / or CU APP shall be final and conclusive.

11. In case of fraud, abuse, reversal or cancellation of transactions in respect of which the Offer is awarded, the Bank reserves the right to debit the equivalent amount of the awarded Offer from the relevant Eligible Cardholder's Eligible Card account without prior notice.
12. These Terms and Conditions shall form part of the Agreement governing the use of Dah Sing credit cards and shall be construed accordingly. In case of any conflict between these Terms and Conditions and the Agreement, these Terms and Conditions shall prevail.
13. These Terms and Conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region ("**Hong Kong**"). Any dispute arising under these Terms and Conditions shall be subject to the non-exclusive jurisdiction of the courts of Hong Kong.
14. 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).
15. 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.