

General Terms and Conditions for "Christmas Fiesta Promotion" ("Promotion"):

1. The Promotion only applies to customers holding Principal Card or Supplementary Card of the credit card or Co-brand Card ("Eligible Card") 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. Eligible Cardholder must settle full payment with Eligible Card in order to enjoy the Giormani, Hong Kong Ocean Park Marriott Hotels, Italian Tomato, and OTO offers (as defined below) (each "Offer", collectively "Offers").
3. The Eligible Cardholder must also be a program member of the respective participating merchants of Giormani, Hong Kong Ocean Park Marriott Hotels, Italian Tomato, and OTO (each "Participating Merchant", collectively "Participating Merchants"), as the case may be. To register as a member, please refer to the Participating Merchants for details. The personal data of Eligible Cardholders may be collected by Participating Merchants; the use of such personal data shall be governed by the Personal Information Collection Statement issued by Participating Merchants. Please refer to the website of the Participating Merchants for details (if applicable).
4. Rewards / Prize / Offers cannot be exchanged for cash, bonus points, other products, services or discounts. The Rewards / Prize / Offers are not refundable and transferable to third parties or other accounts, or exchanged for any other gifts. The Offers cannot be used in conjunction with other promotional offers.
5. Rewards / Prize / Offers are available while stocks last. The Bank and the Participating Merchants reserve the right to offer any alternative products if the relevant Offers are out of stock or not otherwise available without prior notice. The price and types of the replacement Rewards / Prize / Offers may not be the same as the Rewards / Prize / Offers provided in this Promotion.
6. The use of Rewards / Prize / Offers is subject to the relevant terms and conditions. The cash coupon / gift coupon / other gifts / products / services are provided by Participating Merchants. The Bank is not the supplier of any cash coupon / gift coupon / other gifts / related products / services offered to cardholder and shall not be responsible for any matters in relation to the quality and availability of the cash coupon / gift coupon / other gifts / products / services offered. The Bank makes no representation or guarantee as to the quality in respect of such cash coupon / gift coupon / other gifts / related products / services supplied under this Promotion. Any enquiry, comment or complaint about such cash coupon / gift coupon / other gifts / related products / services should be directed to Participating Merchants.
7. The Rewards / Offers shall be terminated immediately in the event that the Participating Merchant ceases its business.

8. All photos, product prices and product information that relate to the Offers are provided by the Participating Merchants and are for reference purposes only. The Offers are governed by the relevant terms and conditions issued by the Participating Merchants. For details, please contact the Participating Merchants.
9. These Terms and Conditions shall form part of any applicable agreements governing the use of 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.
10. 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.
11. 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).
12. In the event of any discrepancy between the Chinese version and English version of these terms and conditions, the Chinese version shall prevail.

Terms and Conditions of "Giormani Christmas Offers" ("Offers"):

1. The promotion period for these Offers are from 1 Dec 2024 to 31 Jan 2025 (both dates inclusive) ("Promotion Period").
2. During the Promotion Period, Eligible Cardholders can enjoy 24% off all regular-priced sofas and receive a complimentary pair of fabric cushions (A180A) (valued at HKD640) with Eligible Card (collectively, the "Offers") at Giormani ("Participating Merchant").
3. Colors of gifts are random and available while stocks last.
4. The offers are applicable at stores only but not online.
5. The offers are only applicable to regular-priced sofas.
6. This offers can be used in conjunction with membership discounts, but cannot be used with designated monthly promotion offers, display items, Smart Buy promotion, in-stock offers, other cash vouchers, or promotions of the same type.
7. For outlet address of Participating Merchant, please refer to the website of the Participating Merchant for details.
8. The Bank and Arredamenti Company Ltd. reserve the right to amend these Terms and Conditions or to cancel or amend the Offers at any time without prior notice.
9. In case of any disputes, the decision of the Bank and Arredamenti Company Ltd. shall be final and conclusive.

Terms and Conditions of "Hong Kong Ocean Park Marriott Hotel Christmas Offers" ("Offers"):

1. The promotion period of these Offers are from 1 Dec to 31 Dec 2024 (both dates inclusive) ("Promotion Period").
2. During the Promotion Period, Eligible Cardholders can enjoy the below offers (collectively, the "Offers") with Eligible Card at Marina Kitchen and Pier Lounge & Pier Bar at Hong Kong Ocean Park Marriott Hotel ("Participating Merchants"):
 - 12% off on lunch and dinner buffets at Marina Kitchen
 - 12% off on food and beverages at Pier Lounge & Pier Bar
3. The Offers are not applicable to alcoholic drinks.
4. The Offers are applicable to a maximum of 12 persons per patronage.
5. The Offers are applicable for dine-in only and advance booking is required.
6. Unless otherwise specified, the Offers are not applicable to private parties, private room dining, banquets, special functions, room services, beverages, cigarette and liquor, promotional items / menus, ticketed events, tea and condiments and 10% service charges based on the original price.
7. The Bank and Hong Kong Ocean Park Marriott Hotel reserve the right to amend these Terms and Conditions or to cancel or amend the Offers at any time without prior notice.
8. In case of any disputes, the decision of the Bank and Hong Kong Ocean Park Marriott Hotel shall be final and conclusive.

Terms and Conditions of "Italian Tomato Christmas Offers" ("Offers"):

1. The promotion period of these Offers are from 1 Dec to 20 Dec 2024 (both dates inclusive) ("Promotion Period").
2. During the Promotion Period, Eligible Cardholders can enjoy below offers (collectively, the "Offers") with Eligible Card at Hong Kong Italian Tomato café and/ or cake shops ("Participating Merchants"):
 - Offer 1:** 14% off and receive a complimentary HKD20 cake coupon upon pre-order of Christmas cakes at Hong Kong Italian Tomato café or cake shops
 - Offer 2:** 10% off dine in at Hong Kong Italian Tomato café with 10% service charge applied based on original price
3. Offer 1 is applicable to takeaway only and the cake pick-up date is or before 26 Dec 2024 (last pick-up date of Panda & Gingerbread Man Chocolate Mousse and mofusand Christmas Cakes is on 1 Jan 2025).
4. The offers cannot be used in conjunction with any member discounts, points redeemed discounts, coupons, cash coupons, gift vouchers or other promotional offers.
5. Cardholder must state the intention to enjoy this offer before ordering and billing.
6. Photos are for reference only.

7. The Bank and Century Ltd reserve the right to amend these Terms and Conditions or to cancel or amend the Offers at any time without prior notice.
8. In case of any disputes, the decision of the Bank and Century Ltd shall be final and conclusive.

Terms and Conditions of "OTO Christmas Offers" ("Offers"):

1. The promotion period for these Offers are from 1 Dec 2024 to 31 Jan 2025 (both dates inclusive) ("Promotion Period").
2. During the Promotion Period, Eligible Cardholder can enjoy the below offers with Eligible Card (collectively, the "Offers") upon purchase at OTO ("Participating Merchant"):

Offer 1: A complimentary HKD300 OTO Cash Coupon upon single spending of HKD3,000

Offer 2: Up to 58% off selected products and additional gifts:

Selected items	Special price	Additional gifts
OTO TITAN ELITE Massage Chair (TE-01)	HKD23,500	HKD1,500 OTO Cash Coupon (1pc) & OTO Neck Relaxar (NR-103) (valued at HKD439) (1pc)
OTO Rockie Premium Massage Chair (RK-13)	HKD12,500	HKD1,000 OTO Cash Coupon (1pc)
OTO Ultra Foot Plus (UF-838)	HKD3,588	HKD300 OTO Cash Coupon (1pc)
OTO Adore Back Supreme (AB-98)	HKD2,988	HKD300 OTO Cash Coupon (1pc)

Offer 3: Up to 24-month interest-free installment

3. Offer 1 and Offer 2 cannot be used in conjunction.
4. Offer 1 is not applicable to purchase display items, accessories, maintenance and repair fee, spare part costs, shipping/ delivery costs and other service charges.
5. Offers cannot be used in conjunction with other promotional offers.
6. Quota applies to the Offers on a first-come-first-served basis while stocks last.
7. For outlet address of Participating Merchant, please refer to the website of the Participating Merchant for details.
8. The Bank and OTO reserve the right to amend these Terms and Conditions or to cancel or amend the Offers at any time without prior notice.
9. In case of any disputes, the decision of the Bank and OTO shall be final and conclusive.

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.