

General Terms and Conditions for "CNY 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 ClubONE, Giormani, Oisix 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 ClubONE, Giormani, Oisix 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 "ClubONE CNY Offers" ("Offers"):

1. The promotion period of these Offers are from 3 Jan to 28 Jan 2025 (both dates inclusive) ("Promotion Period"). Redemption period is from 20 Jan to 28 Jan 2025 (both dates inclusive).
2. During the Promotion Period, Eligible Cardholders can enjoy up to 43% off on Chinese New Year Pudding voucher (collectively, the "Offers") with Eligible Card at all ClubONE branches ("Participating Merchants"):

Types of pudding vouchers	Original price (HKD)	Promotional price (HKD)
Coconut pudding	158	110
Turnip pudding with preserved meat	198	138
Pudding combo: Coconut pudding & turnip pudding with preserved meat per each	348	198

3. The Offers are available on a first-come-first-served basis while stocks last.
4. Purchase of vouchers and redemption of puddings must be taken place at the same retail point.
5. The Offers cannot be used in conjunction with other promotions.
6. The Bank and ClubONE reserve the right to amend these Terms and Conditions or to cancel or amend the Offers at any time without prior notice.
7. In case of any disputes, the decision of the Bank and ClubONE shall be final and conclusive.

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

1. The promotion period for these Offers are from now until 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 "Oisix Hong Kong Online Stores CNY Offer" ("Offer"):

1. The promotion period for these Offers are from 3 Jan 2025 to 28 Feb 2025 (both dates inclusive) ("Promotion Period").
2. During the Promotion Period, Eligible Cardholder can enjoy up to 30% off on designated food items with Eligible Card (collectively, the "Offers") upon purchase via Oisix Hong Kong's designated website <https://hk.oisix.com/sc/dsb> ("Participating Merchant"):

Products	Retails price (HKD)	Discount price (HKD)
Premium Japanese Meat Set Kagoshima A4 Wagyu Slices (200g) Hokkaido Pork Loin Slices (hotpot use) (300g) Hokkaido Pork Belly Slices (200g) Sudachi Chicken Breast Sudachi Chicken Wings Tokushima Chicken Thigh	530.8	477.7
Smart Oyster Fresh	340	238
Kagoshima A4 Wagyu Toro Steak (250g)	275	247.5
Kagoshima A4 Wagyu Ribeye Steak (200g)	310	279
Kagoshima A4 Wagyu Sirloin Steak (200g)	315	283.5
Hokkaido Shio Kojii Seafood Set Cod Salmon (2pcs)	145	130.5

Oisix Snack Set Japanese Chicken Nuggets Japanese Pork Shumai	86.8	78.1
Boneless Pacific Saury Rice Cooking Kit	62	55.8
Hokkaido Fresh Fruit Yogurt (130g) 2pcs	53.6	48.2
Oisix Honey Apple Vinegar 3pcs	41.4	37.3

- The Offers are available on a first-come-first-served basis while stocks last.
- The offers are not applicable to delivery cost.
- For any inquiries, please contact the Oisix Hong Kong Customer Service Department via email at cs@hk.oisix.com.
- The Bank and Oisix Hong Kong Company Limited reserve the right to amend these Terms and Conditions or to cancel or amend the Offers at any time without prior notice.
- In case of any disputes, the decision of the Bank and Oisix Hong Kong Company Limited shall be final and conclusive.

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

- The promotion period for these Offers are from now until 31 Jan 2025 (both dates inclusive) ("Promotion Period").
- 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

- Offer 1 and Offer 2 cannot be used in conjunction.
- 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.