

<Revised version with effect from 8 May 2024>

**General Terms and Conditions of "Viva Lucky Draw Craze" Promotion ("Promotion"):**

1. The promotion period is from 1 May 2024 to 30 Jun 2024 (both dates inclusive) ("Promotion Period"). The spending period is divided into following 2 phases. Spending is calculated based on relevant transaction dates as recorded by the Bank. The availability period for the game website of this Promotion ("Game Site") is from 1 May 2024 to 14 Jul 2024 (both dates inclusive)(unless otherwise specified by Dah Sing Bank, Limited ("Bank")).
  - i. "Spending Phase 1": 1 May 2024 to 31 May 2024 (both dates inclusive)
  - ii. "Spending Phase 2": 1 Jun 2024 to 30 Jun 2024 (both dates inclusive)
2. **This Promotion only applies to the customer (i) holding a Principal Card of a credit card (including but not limited to UnionPay Dual Currency Credit Card) or Co-brand Card ("Eligible Card") issued by the Bank and who (ii) has activated and is maintaining a valid Dah Sing Mobile Banking / e-Banking account ("Eligible Cardholder").** The Supplementary Card of the Eligible Cardholder, 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.
3. Eligible Cardholder is required to fulfil the requirements of "Spending Offer" within the Promotion Period (further details as provided in the section "**Earn eTokens – Spending Offer**" below) and / or "**Free eTokens – Viva Mission**" within the Viva Mission Promotion Period (further details as provided in the section "**Free eTokens – Viva Mission**" below) to receive eToken to participate in the Game ("Game"), and to successfully complete the designated mission(s) in the Game to participate in the Lucky Draw (further details as provided in the section "**Game Prizes ("Prize") and Redemption Arrangement**" below).
4. When Eligible Cardholder has earned an eToken, he / she will receive an notification from the Bank via message to Mobile Banking / e-Banking inbox and / or via email to the valid email address of Eligible Cardholder according to the Bank's record (if applicable).
5. Eligible Cardholder must login Dah Sing Mobile Banking and select "Rewards" or click the gift icon at the top right corner on homepage to enter "My Rewards" and click "eToken Details" of this Promotion ("My Rewards – Viva Lucky Draw Craze"), and then click "Go" to enter and participate the Game or enquire the rewarded Prize of eToken by clicking "Prize" (if applicable).
6. The total eToken(s) which the Eligible Card(s) under the name of the same Eligible Cardholder is entitled is/are up to a **maximum of 10 eTokens per spending phase, and up to a maximum of 20 eTokens** during the entire Promotion Period (applicable to the section of "**Earn eTokens – Spending Offer**" below).
7. The total eToken(s) which the Eligible Card(s) under the name of the same Eligible Cardholder is entitled is / are up to **a maximum of 50 eTokens during the entire Promotion Period (applicable to all eToken(s) received from any offers / channels)**.
8. Each eToken will be **valid for 14 days** from the issuance date of the relevant Mobile Banking / e-Banking inbox message and / or email, whichever is earlier ("eToken Validity Period"). Eligible Cardholder can enquire about the eToken Validity Period by the relevant Mobile Banking / e-Banking inbox message and / or email / My Rewards – Viva Lucky Draw Craze and the validity of eToken will

- be based on the expiry date listed in the related notification. The eToken(s) will be forfeited if the relevant eToken(s) is / are not used within the eToken Validity Period.
9. The eTokens are available on a first-come-first-served basis. The quota of the Prize (further details as provided in the section "Game Prizes ("Prize") and Redemption Arrangement" below) is 5,000 pcs per phase and a total of 10,000 pcs during the entire Promotion Period and on a first-come-first-served basis, while the said quota lasts. Once the said quota is full, no further eToken and / or Prize will be distributed by the Bank and all the non-used eToken(s) will become invalid.
  10. Eligible Cardholder is entitled to participate in the Game by using each eToken once only and win a maximum of one Prize for each eToken upon successfully completed the mission in the Game Site. If Eligible Cardholder leaves the Game Site after starting the Game, the relevant eToken(s) will be deducted regardless of whether the Game is completed or not. If Eligible Cardholder fails to play the Game due to any reason (including but not limited to network instability), the Bank will not take any responsibility for such failure and will not re-send the relevant e-Token(s) deducted.
  11. Eligible Cardholder is recommended to read the "How to Play" on the Game Site before starting the Game.
  12. Eligible Cardholder is required to (i) hold valid Eligible Card(s) and Mobile Banking / e-Banking account of the Bank, and (ii) maintain the said account in good credit standing when the relevant eToken(s) and / or Prize is / are to be offered by the Bank. Otherwise, no eToken and / or Prize will be granted. If Eligible Cardholder cancels the Eligible Card and / or Mobile Banking / e-Banking account, all the granted eToken(s) and / or Prize will be forfeited. The Bank reserves the right to cancel the Eligible Cardholders' entitlement to the relevant eToken(s) and / or Prize without prior notice.
  13. For the special maintenance schedule for eToken and Game Site of this Promotion, please refer to the Banks's promotion webpage. Eligible Spending (further details as provided in the section of "**Earn eTokens – Spending Offer**" below) made by Eligible Cardholders during the system maintenance period will not be eligible for any eToken and / or Prize and / or any entry to the Game Site.
  14. The Bank will base on the record to determine the eligibility of Eligible Cardholder for fulfilling the eToken- and / or Prize-related requirements. If the Eligible Cardholders' record(s) is / are different from the Bank's record, the records and decision of the Bank regarding the eligibility of the relevant Eligible Cardholder(s) shall be final and conclusive.
  15. The eToken and / or Prize cannot be exchanged for cash, bonus points, or other products, services or discounts. The eToken is not refundable and not transferable to other accounts or cannot be exchanged for other products (except for the Prize), and cannot be used in conjunction with other promotional offers, discounts, discount cards, VIP cards, cash vouchers and gift vouchers (unless otherwise specified) (if applicable).
  16. Eligible Cardholder is required to keep the relevant original sales slip(s) (if applicable) for Eligible Spending. In case of any disputes, the Bank reserves the right to require any Eligible Cardholder to submit the original sales slip(s) or other relevant document(s) for verification purpose. Submitted documents (whether original or copy) will not be returned. The decision of the Bank regarding the eligibility of the relevant transactions shall be final and conclusive.
  17. The Prize shall be terminated and the granted Prize will be invalid immediately in the event that the relevant participating merchant ceases business.

18. The Game Site will be overwhelming if the number of players entering the game room exceeds the specific number at the same time. Eligible Cardholder will be required to try entering into the Game Site later.
19. By participating in this Promotion, you will be directed to a third party website which is not operated, owned or controlled by the Bank ("Third Party Website"). The Bank is not responsible for the content of any Third Party Website. The Bank does not review, approve, monitor, warrant or make any representation in respect of any content of any Third Party Website. Access to any Third Party Website is at your own risk. The Bank shall not in any way be liable for any loss or damage incurred as a result of your access to or use of or reliance on any content of any Third Party Website.
20. The Game Site is designed, developed, hosted and managed by a third party service provider. The content of the Game Site, including but not limited to the materials and information provided therein, is solely responsible by the service provider.
21. Eligible Cardholder is not required to input any personal information, username or password into the Game Site when participating in the Game.
22. Eligible Cardholder is required to use mobile phone to log in Mobile Banking to participate in the Game and is suggested to connect to non-public Wi-Fi to enjoy the best game experience.
23. Eligible Cardholder is required to use a mobile device with the latest version of Dah Sing Mobile Banking (Version 3.7.2 or above) and one of the following browsers to participate in the Game: Edge 79+, Firefox 44+, Chrome 56+, Safari 11+, Safari on iOS 11+ and Android browser 91+.
24. All photos and information that are related to the Prizes are provided by the participating merchant and are for reference only.
25. In case of any fraud / abuse / reversal / cancellation of transactions in respect of which the relevant eToken(s) and / or Prize under this Promotion is / are awarded, the Bank reserves the right to forfeit the relevant eToken(s) and / or debit the equivalent value of the Prize from the Eligible Cardholder's credit card account(s) without prior notice.
26. The Bank reserves the right to amend these Terms and Conditions or terminate or suspend this Promotion at any time without prior notice. In case of disputes, the Bank's decision shall be final and conclusive.
27. 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.
28. 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.
29. 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).
30. In the event of any discrepancy between the Chinese version and English version of these Terms and Conditions, the English version shall prevail.

### Earn eTokens –

#### "Spending Offer":

1. Eligible Cardholder will receive 1 eToken to participate in the Game by having made a single net spending of HKD300 or above (or equivalent) on local or overseas retail or online transaction (including AlipayHK and WeChat Pay HK) with the use of his / her Eligible Card ("Eligible Spending") during the Promotion Period. Ineligible transactions include but not limited to mobile transfers and e-wallet add-value amount (including but not limited to PayMe, TNG, AlipayHK (P2P transaction), WeChat Pay HK (P2P transaction), Tap & Go, Octopus add value service), Smart Octopus, Paypal, mail / fax / telephone orders, cash advances, Autopay, recurring billing transactions (e.g. Octopus Automatic Add Value Service, Autotoll Automatic Top-up Service, HKeToll Automatic Top-up Service, etc.), "Happy Installment" plan amount, Cash-In Plan, Branch Cash-In Plan, Stocks Investment Savings Plan, Balance Transfer Amount, "PayEasy" Service amount, tax payments amount, "JET payment" amount, monthly repayments of Interest-free Installment Plan, gift redemption fee, cheque payments, bank handling fees (including but not limited to annual fees, financial charges, late fees and cash advance handling fees), casino transactions, unposted / cancelled / unauthorised / refunded transactions. Eligible Spending is calculated based on the relevant transaction dates as recorded by the Bank. The Bank reserves the right to final decision for determining the eligibility of transactions.
2. Eligible Cardholder will receive the eToken from the Bank via Mobile Banking / e-Banking inbox and / or email within **1 hour** after the Eligible Spending is made and shown in "My Rewards – Viva Lucky Draw Craze" in Mobile Banking. Each eToken notification will be sent once only, and the Bank will not re-issue the same. In addition to the aforesaid, the Bank shall not be liable for any delay in delivering any eToken notification, whether or not caused by technical issue, network instability or any other event / reason.
3. Any Eligible 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 Spending amount and combined with the Hong Kong Dollar account.
4. 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 (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.
5. The Bank will determine the eligibility of Eligible Spending based on the merchant code or transaction category or type of currency as defined from time to time by the Bank or card associations (i.e. Visa International, MasterCard Asia / Pacific (Hong Kong) Limited, UnionPay International). Eligible Spending 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 the same is made by an Eligible Cardholder.
6. **Spending made by Supplementary Card is not eligible for this Promotion.**

**Free eToken – "Viva Mission":**

Viva Mission Promotion Period from 1 May 2024 to 31 May 2024 (both dates inclusive) ("Viva Mission Promotion Period"). Eligible Cardholder will receive corresponding complimentary eToken(s) for each mission upon fulfilling the below relevant requirement(s) during the Viva Mission Promotion Period ("Fulfilled Mission Eligible Cardholder") to participate in the Game:

	<b>Requirements to be fulfilled within the Viva Mission Promotion Period</b>	<b>No. of Complimentary eToken(s) to be received</b>	<b>Complimentary eToken(s) Blast Out Date</b>
<b>Mission 1: Happy Installment Application ("Mission 1")</b>	Every successful application for the "Happy Installment" Plan of the Bank	Online Application: 3 Hotline Application: 2	In or before Jun 2024
<b>Mission 2: First-Time Registration and Login to Mobile Banking / e-Banking ("Mission 2")</b>	First-time registration and login to Mobile Banking / e-Banking	2	
<b>Mission 3: Enable Promotion Push Notification on Dah Sing Mobile Banking ("Mission 3")</b>	Successful login Dah Sing Mobile Banking and enable promotion push notification	2	
<b>Mission 4: New Credit Card Application ("Mission 4")</b>	Every successful application for the new Principal Card of an Eligible Card issued by the Bank and enable communication preference (including but not limited to: Email)	1	

7. Mission 1 is applicable to Eligible Cardholder who successfully applies for the "Happy Installment" Plan of the Bank during the period from **1 May 2024 to 31 May 2024 (both dates inclusive)** and is subject to the relevant terms and conditions. For details, please [click here](#).
8. Mission 2 is applicable to Eligible Cardholder who has **never registered and logged into Mobile Banking / e-Banking of the Bank on or before 30 Apr 2024 (inclusive)**.
9. Mission 3 is applicable to Eligible Cardholder who has **never enabled the Push Notification on Mobile Banking of the Bank on or before 30 Apr 2024 (inclusive)**.

10. Mission 4 is applicable to Eligible Cardholder who successfully applies for a new Principal Eligible Credit Card with **the card issuance date** of such new application during the period from **1 May 2024 to 31 May 2024 (both dates inclusive) and enabled communication preference (including but not limited to Email)**.
11. Unless specified, Eligible Cardholder will receive the eToken notification from the Bank via Mobile Banking / e-Banking inbox and / or email (if applicable) in or before June 2024 after **the relevant requirement(s) are met (refer to the chart and Clauses 7 – 10 above)** and such eToken notification will be shown in "My Rewards – Viva Lucky Draw Craze in Mobile Banking" by selecting "Rewards" or clicking the gift icon at the top right corner on homepage to enter "My Rewards" and clicking "eToken Details" of this Promotion ("My Rewards – Viva Lucky Draw Craze") after logging into Mobile Banking for enquiring about the received eToken(s). Each eToken notification will be sent once only, and the Bank will not re-issue the same. In addition to the aforesaid, the Bank shall not be liable for any delay in delivering any eToken notification, whether or not caused by technical issue, network instability or any other event / reason.

"Bonus Point redeem eToken"

12. "Bonus Point redeem eToken" is only applicable to cardholders holding an Eligible Card of the Bank and is not applicable to the cardholders of Credit Card with Cash Rebate Scheme, Principal Cardholders and Supplementary cardholders of Dah Sing United MileagePlus World Mastercard, Dah Sing ANA World Mastercard and Dah Sing British Airways Platinum Card. Eligible Cardholder can redeem 1 pc of "Viva Lucky Draw Craze" eToken by 500 points from Eligible Card account via the Bonus Point Program Redemption Platform from 5 May 2024 to 31 May 2024 (both dates inclusive) ("Bonus Point eToken Redemption Promotion Period").
13. Each Eligible Cardholder is entitled to redeem **a maximum of 10 eTokens** via the Bonus Point Program Redemption Platform during the entire Bonus Point eToken Redemption Promotion Period and cannot combine application with other gift. If the cumulative number of redemption for eToken exceeds 10 or single application includes eToken(s) and other gift(s), the relevant application(s) will be cancelled.
14. Eligible Cardholder who successfully applies to redeem the Credit Card Bonus Point eToken ("eToken") is required to complete the application within the Bonus Point eToken Redemption Promotion Period, where late submission will not be accepted (based on the date of receipt of the application by the Bank). All redemption requests shall not be amended, cancelled or returned once submitted. For the Prize redemption details, please visit [here](#).
15. Eligible Cardholder will receive the eToken notification from the Bank via Mobile Banking / e-Banking inbox and / or email (if applicable) in or before June 2024 after successful redemption of the eToken and such eToken notification will be shown in "My Rewards – Viva Lucky Draw Craze in Mobile Banking" by selecting "Rewards" or clicking the gift icon at the top right corner on homepage to enter "My Rewards" and clicking "eToken Details" of "My Rewards – Viva Lucky Draw Craze" after logging into Mobile Banking for enquiring about the received eToken(s). For the validity period, usage and Terms and Conditions of the eToken, please refer to the General Terms and Conditions of "Viva Lucky Draw Craze" Promotion and Terms and Conditions of Game Prizes ("Prize") and

Redemption Arrangement. Each eToken notification will be sent once only, and the Bank will not re-issue the same. In addition to the aforesaid, the Bank shall not be liable for any delay in delivering any eToken notification, whether or not caused by technical issue, network instability or any other event / reason.

17. The eToken is available on a first-come-first-served basis while stocks last. Once the Game Prize quota is full, the relevant eToken redemption will be suspended immediately and all unused eToken will become invalid automatically.
18. The Bank reserves the right to amend the eToken (including the items and / or the required bonus points) and the related terms and conditions at any time without prior notice. Should any dispute arise, the decision of the Bank shall be final and conclusive.
19. The Bonus Point is subject to the General Terms and Conditions of Bonus Point Program. For details, please visit [dahsing.com/card/bonuspoint/en](http://dahsing.com/card/bonuspoint/en)

#### Game Prizes ("Prize") and Redemption Arrangement

1. Eligible Cardholder who successfully completes the designated mission in the Game ("Winner") will be entitled to participate in the Lucky Draw of this Promotion and have a chance to win the Prize as shown in the table below and the Prize will be revealed immediately upon successful completion of the mission. The Winner is required to redeem the Prize as below according to the redemption arrangement, and the Prize will become invalid if expired and will not be re-issued. Details are as follows:

- a. The Mission

Start the game from the Game Site, tap "JUMP" to let the frog go from the air balloon and jump on the lotus leaf within specific time to get a chance to win a fabulous prize. The Prize will be revealed immediately upon successful completion of the mission.

Prize	3s Viva Reward	6s Viva Reward	9s Viva Reward
<b>The frog jumps on the lotus leaf within specific time</b>	3.00s – 3.09s	6.00s – 6.06s	9.00s – 9.03s

- b. Prize

Prize	3s Viva Reward	6s Viva Reward	9s Viva Reward	Redemption Period	Redemption Arrangement (To enquire the rewarded Prize, please <a href="#">click here</a> )
HKD500 Cash Rebate			✓	Not applicable	No redemption is required. The Cash Rebate will be credited to the Winner's Eligible Card account in the form of Dah Sing Credit Card free spending credit within 1 month from the date of reward.
HKD100 Cash Rebate		✓	✓		
Up to HKD500 Cash Rebate for Spending Installment	✓	✓	✓	On or before 31 Jul 2024	Please <a href="#">click here</a> for details and relevant Terms and Conditions
HKD100 Cash Rebate for Spending Installment	✓	✓	✓		
Up to HKD200 Extra Shopping Coupons for YOU i-Account Opening	✓	✓	✓		
HKD50 Merchant e-coupon (1 pc) (Redeem at one of following participating merchants: Maxim's Cakes / Maxim's MX / Arome Bakery / Starbucks)	✓	✓	✓		Please <a href="#">click here</a> for details and relevant Terms and Conditions
HKD20 Merchant e-coupon (1 pc) (Redeem at one of following participating merchants: Maxim's Cakes / Maxim's MX / Arome Bakery / Starbucks)	✓	✓	✓		
HKD10 Cash Rebate	✓	✓	✓		Not applicable

Prize	3s Viva Reward	6s Viva Reward	9s Viva Reward	Redemption Period	Redemption Arrangement (To enquire the rewarded Prize, please <a href="#">click here</a> )
HKD5 Cash Rebate	✓	✓	✓		Card account in the form of Dah Sing Credit Card free spending credit within 1 month from the date of reward.
Extra 10 lucky draw chances in Viva Grand Lucky Draw	✓	✓	✓	Not applicable	Please refer to below Terms and Conditions of Viva Grand Lucky Draw

- The Winner is required to **login Dah Sing Mobile Banking to retrieve the Prize after rewarded and on or before 31 Jul 2024 by clicking "Redeem" at "My Rewards – Viva Lucky Draw Craze"**.
- The Cash Rebate set out in the table above will be credited to the Winner's Eligible Card account which is used to earn eToken(s) (applicable to Spending Offer , Mission 1 and Mission 4 of "Viva Mission") / make the latest spending transaction or is with the latest credit card issuance date (whichever is latest) (applicable to the Mission 2 and Mission 3 of "Viva Mission") during the Promotion Period in the form of Dah Sing Credit Card free spending credit within 1 month from the date of winning such Cash Rebate. The credit card free spending credit can be used for settlement of new transactions of respective credit card and will be displayed on the coming statement.
- Eligible Cardholder who receives the (if applicable) is required to present the QR code (applicable to e-coupon) or Redemption ID (applicable to bank products) from the Game result page within the relevant validity period in order to redeem and use the Prize at the designated participating merchants (applicable to e-coupon) or at the Bank (applicable to the bank products). For the e-coupon Prizes, Eligible Cardholder is required to make a single purchase of the relevant participating merchant's product(s) and settle payment by using the Eligible Card before the expiry date. Each e-coupon can be used once only and a maximum of 1 e-coupon can be used in each transaction.**
- Please keep safe of the Prize QR Code / Redemption ID and winning result for your own record. If any Winner cannot present the Prize QR Code / Redemption ID and / or winning result for Prize redemption due to whatever reason (including but not limited to the Winner not saving the winning result on the Game result page) or if any winning result is lost, damaged or stolen, the Bank shall not bear any responsibility and will not resend the relevant Prize QR Code / Redemption ID and / or Prize details.
- The Prize cannot be exchanged for cash, bonus points, other products, services or discounts, and is not refundable and not transferable to other accounts, or cannot be exchanged for any other gifts.

7. The Prize is available while stock lasts. The Bank reserves the right to offer alternative Prize and announce in the webpage of this Promotion if the relevant Prize is out of stock. The value / types (if applicable) of the replacement Prize may not be the same as the Prizes provided in this Promotion.
8. The use of Prizes is subject to the relevant terms and conditions. The e-coupon Prizes are provided by participating merchants. The Bank is not the supplier of any Prize and shall not be responsible for any matters in relation to the Prizes and relevant service / products offered. The Bank makes no representation or guarantee as to the quality in respect of the Prizes. Any enquiry or complaint in relation to the Prize shall be directed to the relevant participating merchant(s). The e-coupon is subject to the terms and conditions of the relevant participating merchant. For details, please refer to relevant terms and conditions of the Prize.

**"Viva Grand Lucky Draw" ("Grand Lucky Draw"):**

1. Grand Lucky Draw Promotion Period from 1 May 2024 to 14 Jul 2024 (both dates inclusive) ("Grand Lucky Draw Promotion Period").
2. Eligible Cardholder who successfully earned eToken(s) (including but not limited to those under the Spending Offer, Viva Mission) and played the Game by using eToken(s) during the Grand Lucky Draw Promotion Period ("Eligible Cardholder for Grand Draw") will get one lucky draw chance and be enrolled in the Grand Lucky Draw automatically (either mission completed or failed). Please enroll in the lucky draw with unlimited chance. For details, please as follow:

<b>Game period of successfully played "Viva Lucky Draw Craze"</b>	<b>Lucky Draw month</b>	<b>Prize</b>
<b>1 May 2024 to 14 Jul 2024 (both dates inclusive)</b>	<b>In or before September 2024</b>	<b>HKD2,828 Cash Rebate (10 Quotas)</b>

3. Each Eligible Cardholder can enjoy a maximum of HKD2,828 Cash Rebate ("Grand Prize") during the entire Grand Lucky Draw Promotion Period.
4. The Winner list of Grand Lucky Draw will be announced in the latest news section of the Bank's website (dahsing.com), and the Grand Prize will be granted in the form of Dah Sing Credit Card free spending credit to the Winner's Eligible Card account which is used to earn the relevant eToken(s) (applicable to Spending Offer, Mission 1 and Mission 4 of "Viva Mission") / make the latest spending transaction or is with the latest credit card issuance date (whichever is latest) (applicable to the Mission 2 and Mission 3 of "Viva Mission") during the Promotion Period in the form of Dah Sing Credit Card free spending credit within 1 month from the date of winning such Cash Rebate in or before September 2024. It will be shown on the monthly statement of the respective following months and will be used for settlement of new transaction(s) without prior notice.
5. The Grand Lucky Draw is not applicable to the staff of the Dah Sing Financial Group.
6. The Grand Lucky Draw will be drawn randomly determined by computer. In case of dispute on the Lucky Draw method, Winners' qualification, Grand Prize and all other matters related to the Lucky

Draw herein, the Bank's decision 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.**