

Terms and Conditions of "eWallet Fabulous Reward" Promotion ("Promotion"):

1. The promotion period of this Promotion is from 9 Aug 2024 to 27 Oct 2024 (both dates inclusive) ("Promotion Period") and is divided into 3 phases (each as the "Phase"). "Designated Spending Dates" are every Friday, Saturday, Sunday and Public Holiday during the Promotion Period (please refer to the table under clause 6 of these Terms and Conditions for details), spending is calculated based on the relevant transaction dates as recorded by Dah Sing Bank, Limited ("Bank"):
 - i. Phase 1: 9 Aug 2024 to 31 Aug 2024 (both dates inclusive)
 - ii. Phase 2: 1 Sep 2024 to 30 Sep 2024 (both dates inclusive)
 - iii. Phase 3: 1 Oct 2024 to 27 Oct 2024 (both dates inclusive)
2. This Promotion only applies to the cardholders 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 ("Eligible Cardholders"). 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. **Unless specified, Eligible Cardholders cannot enjoy this Promotion and other spending promotions (if applicable) in conjunction.**
4. To enjoy this Promotion, each Eligible Cardholder is required to successfully register via Dah Sing Bank WhatsApp Business Official Account 2808 5533 registration link / QR code ("Registration Channel") shown on the Bank's marketing communication of this Promotion with his / her valid mobile number recorded at the Bank within the Promotion Period ("Successful Registration"). After Successful Registration, the Eligible Cardholder can participate in the Promotion with the Eligible Cards (including Principal Card(s) and Supplementary Card(s)) under his / her name. Registration cannot be changed or cancelled once confirmed by the Bank. Please keep record of the "Registration Reference Number" as assigned for verification purpose. The Bank will not issue any notification if an Eligible Cardholder fails to register successfully due to provision of incorrect or incomplete information during the registration (if applicable).
5. **This Promotion is only applicable to the first 5,000 successfully registered Eligible Cardholders.** Registration quota is limited and is on a first-come-first-served basis. Registration through the Registration Channel will be suspended once the quota is full. The registration dates and time are based on the record of the Bank.
6. "Eligible Spending" refers to **single retail or online transactions of HKD50 or above (or equivalent) made via AlipayHK (not applicable to Dah Sing UnionPay Dual Currency Credit Card) or WeChat Pay HK within the Designated Spending Dates (please refer to below table) by using the Eligible Card.** **Ineligible Spending includes but not limited to mobile transfers and add-value transactions,** cash advances, Autopay, recurring billing transactions (e.g. Octopus Automatic Add Value Service, Autotoll / 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 / refunded and any unauthorised transactions. The Bank reserves the right to final decision for determining the eligibility of transactions. Eligible Spending made by Eligible Card (including Principal Card(s) and Supplementary Card(s)) held by the same Eligible Cardholder will be combined.

Designated Spending Dates (every Friday, Saturday, Sunday or public holiday)
Phase 1: 9, 10, 11, 16, 17, 18, 23, 24, 25, 30, 31 Aug 2024; and Phase 2: 1, 6, 7, 8, 13, 14, 15, 18, 20, 21, 22, 27, 28, 29 Sep 2024; and Phase 3: 1, 4, 5, 6, 11, 12, 13, 18, 19, 20, 25, 26, 27 Oct 2024

7. Upon Successful Registration, each Eligible Cardholder can enjoy HKD10 cash rebate ("Cash Rebate") for **every 3 times of Eligible Spending** by using Eligible Card on Designated Spending Dates in each Phase during the Promotion Period. **Each Eligible Cardholder is entitled to a maximum of HKD50 Cash Rebate in each Phase and a maximum of HKD150 Cash Rebate during the entire Promotion Period.**

Example (for illustration purpose only):

In case of an Eligible Cardholder who successfully registers for this Promotion on 9 Aug 2024 (i.e. Phase 1) and makes the accumulated eligible transactions by using his / her Eligible Card, the details of his / her entitlement under this Promotion are as below:

Phase	No. of Eligible Spending	Total Cash Rebate entitled in relevant Phase	Total Cash Rebate entitled during the Promotion Period
Phase 1: 9 Aug to 31 Aug 2024	10 times	HKD30	HKD80
Phase 2: 1 Sep to 30 Sep 2024	18 times	HKD50 (Reached the maximum Cash Rebate per phase)	
Phase 3: 1 Oct to 27 Oct 2024	2 times	N/A (The Eligible Retail Spending Requirement is not fulfilled)	

8. The Cash Rebate will be credited to the Principal Eligible Card account with the latest Eligible Spending record during the Promotion Period of the registered Eligible Cardholder who has fulfilled the spending requirements in the form of Dah Sing Credit Card free spending credit in or before February

2025. The Cash Rebate will be used for settlement of new transaction(s) and will be shown on the account statement of the following month for the relevant Eligible Card.

9. The Cash Rebate cannot be exchanged for cash, bonus points, or other products, services or discounts. The Cash Rebate is not refundable and transferable to third parties or other accounts, and cannot be exchanged for any other gifts.
10. 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 it is made by an Eligible Cardholder.
11. 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 Eligible Spending amount. 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.
12. 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.
13. The Bank will use the Bank's transaction record to determine the eligibility of Eligible Cardholders. The relevant Eligible Card should be maintained as valid and in good credit standing during the entire Promotion Period and when the Cash Rebate is offered. The relevant Eligible Spending must be posted for the Eligible Cardholders to receive the relevant Cash Rebate.
14. Each Eligible Cardholder is required to keep record of relevant transactions. In case of any dispute, the Bank reserves the right to require the relevant Eligible Cardholder to submit relevant Eligible Spending record for verification purpose. Submitted Eligible Spending records and documents (whether original or copy) will not be returned.
15. In case of any fraud / abuse / reversal / cancellation of transactions in respect of which the relevant Cash Rebate under this Promotion is awarded, the Bank reserves the right to debit the equivalent value from the relevant Eligible Cardholders' credit card account without prior notice.
16. The Bank reserves the right to amend these Terms and Conditions or cancel, suspend or amend this Promotion at any time without prior notice. Should any dispute arise, the decision of the Bank shall be final and conclusive.
17. 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 aforementioned agreements, these Terms and Conditions shall prevail.
18. 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.

19. 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).
20. In the event of any discrepancy 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.