

**Notice of Amendment of**  
**Dah Sing VIP Banking Visa Infinite Card and**  
**Dah Sing Visa Infinite Card for Use of “Priority Pass**  
**Airport Lounge Visit” Offer Terms and Conditions**

Effective from 1 April, 2015, the terms and conditions for use of Dah Sing VIP Banking Visa Infinite Card and Dah Sing Visa Infinite Card (collectively, “Eligible Card”) “Priority Pass Airport Lounge Visit” offer will be revised.

All Principal Cardholders of Eligible Card (“Principal Cardholder”) are entitled to have unlimited complimentary airport lounges access in the entire quarter\* of Card Membership once they meet one of the following requirements:

Applicable to Dah Sing VIP Banking Visa Infinite Principal Cardholders:

- On the last business day in previous quarter of Card Membership, the total asset balance of VIP Banking maintains at HK\$500,000 or above<sup>^</sup>
- OR
- Accumulate Eligible Spending<sup>#</sup> reaches HK\$50,000 or above with Dah Sing VIP Banking Visa Infinite Card in previous quarter of Card Membership.

Applicable to Dah Sing Visa Infinite Card Principal Cardholders:

- Accumulate Eligible Spending<sup>#</sup> reaches HK\$50,000 or above with Dah Sing Visa Infinite Card in previous quarter of Card Membership.

**Dah Sing Bank, Limited (“the Bank”) will charge HK\$210 for airport lounge visit per person per visit from Principal Cardholder who cannot meet the requirement and will debit from the relevant customers’ credit card account. The visit record is subject to the “Record of Visit” voucher that customer signs upon lounge visit.**

Save as the aforesaid, other related service charges and terms and conditions shall remain unchanged and effective. Usage

of Priority Pass airport lounges is subject to relevant terms and conditions. For details, please refer to Priority Pass Website [www.prioritypass.com.hk](http://www.prioritypass.com.hk).

Please note that the Bank shall not be able to continue providing services to you if you do not accept the above amendments. Please terminate the related credit card(s) services and settle all outstanding balances before the Effective Date. The above amendments shall be binding on you if you continue to retain and/or use your related credit card(s) on or after the Effective Date.

If there is any discrepancy between the English and Chinese version of this notice, the English version shall prevail.

Dah Sing Bank, Limited  
December 2014

\* Quarter is based on every 3 months in each year. If Principal Cardholder meets the requirement in 1 January – 31 March, 2015, he/she can enjoy complimentary access to participating airport lounges in 1 April – 30 June, 2015; if Principal Cardholder meets the requirement in 1 April – 30 June, 2015, he/she can enjoy complimentary access to participating airport lounges in 1 July – 30 September, 2015 and so on. Principal Cardholder can still enjoy complimentary access to airport lounges on or before 31 March, 2015.

<sup>^</sup> The Total Asset Balance of VIP Banking refers to the “Total Deposit and/or Investment Portfolio” which is calculated based on the total balance of all Eligible Cardholders’ deposit accounts, including but not limited to HKD, RMB and Multi-currency Savings Accounts and/or Current Accounts, Time Deposit Accounts, VIP i-Accounts, Target Savings Deposit and Flexi Deposit, and/or total balance of the latest market value of all investment and securities accounts maintained by Eligible Cardholders with the Bank on the last business day of the end of each quarter. In case of joint accounts, the Bank will use the sum of total balance of all account holders of the joint accounts, to calculate the respective total amount of each account holder.

<sup>#</sup> Eligible transactions include local & overseas retail purchase only, but excluding the following transactions, including but not limited to the purchase of Dah Sing Life Assurance, Stock Investment Savings Plan, Investment Fund Savings Plan, “Octopus Automatic Add Value Service” amount, cash advance, autopay (if applicable), “Happy Installment” installment amount, Cash-In Plan amount, Branch Cash-In Plan, balance transfer amount, “Payeasy” bill payment amount, “Jet Payment” payment amount, tax payment, interest-free monthly installment amount, cheque payment (if applicable), bank handling fee (including but not limited to annual fee, financial charge, late fees and cash advance handling fee, etc.), casino transactions, unposted / cancelled / refunded and any unauthorized transactions. Spending from Principal Cardholder and Supplementary Cardholder will be calculated together. The Bank reserves the final decision of the Eligible Spending definition.