

Dah Sing ANA World Mastercard – Terms and Conditions

Appointment of Chip Card / Magnetic Strip Card Services Provider:

Goldpac Datacard Solutions Company Limited ("**Goldpac**") which located in the Mainland China is our chip card / magnetic strip card embossing and credit card personalization services provider. It is always the policy of Dah Sing Bank, Limited ("**Bank**") to fully comply with the data protection principles and relevant provisions of the Personal Data (Privacy) Ordinance (Cap. 486) during the disclosure or transfer of any personal data. Goldpac will also apply stringent controls to safeguard the confidentiality and security of your data during the chip card / magnetic strip card embossing and personalization process. Your personal data may also be disclosed or provided to any person to whom the Bank or Goldpac is under an obligation to make disclosure under any applicable laws or regulations, or under and for the purposes of any guidelines issued by competent regulator(s) or other authorities (including but not limited to government departments, judiciary or tax authority(ies)).

Key Facts Statement of Credit Card:

Aug 2023

Interest Rates and Finance Charges
APR* for Retail Purchase: 34.46% when you open your account and it will be reviewed from time to time. The Bank will not charge you finance charges if you pay your balance in full by the due date each month. Otherwise, finance charges will be charged on (i) the unpaid balance from the date of the previous statement on a daily basis; and (ii) the amount of all new transactions from the respective transaction dates, until payment in full.
APR* for Cash Advance: 35.81% when you open your account and it will be reviewed from time to time. Finance charges will be charged on the amount of cash advance from the date of the transaction on a daily basis until payment in full.
Delinquent APR*: 34.46% (Retail Purchase) & 35.81% (Cash Advance / "Smart Choice" Balance Transfer Program and / or Cash Conversion Plan) if there are 2 or more delinquent records in your account in the past 12 consecutive months, the above finance charges rate will be assessed.
Interest Free Repayment Period: Up to 60 days
Minimum payment: (i) If the Monthly Statement Balance is HKD / RMB 200 or above, the minimum payment will be the total amount of bank service fees and financial charges plus 1% of total outstanding balance of transactions or HKD / RMB 200 (whichever is higher); or (ii) if the Monthly Statement Balance is less than HKD / RMB200, the minimum payment will be the Monthly Statement Balance .
Fees

<p>Annual Fee:</p> <p>HKD300 for Classic Card / UnionPay Dual Currency Classic Card (HKD150 for each supplementary Card)</p> <p>HKD600 for Gold Card / Titanium Card (HKD300 for each supplementary Card)</p> <p>HKD1,800 for Platinum Card / UnionPay Dual Currency Platinum Card / UnionPay Dual Currency Diamond Card (HKD900 for each supplementary Card)</p> <p>HKD2,000 for World Mastercard (HKD1,000 for each supplementary Card)</p>
<p>Cash Advance Handling Fee: Not Applicable</p>
<p><u>Fees relating to Foreign Currency Transaction</u></p> <p>Transaction Fee for Foreign Currency Transaction: 1.95% on the transaction amount in foreign currency made outside of Hong Kong or in Hong Kong</p> <p>Transaction Fee for Cross-border Transaction: (Applicable to Settling Foreign Currency Transaction in Hong Kong Dollars) 1% on the transaction amount in Hong Kong currency made outside of Hong Kong or at any merchants not registered in Hong Kong</p>
<p>Fee related to Settling Foreign Currency Transaction in Hong Kong Dollars: Customers may sometimes be offered the option to settle foreign currency transactions in Hong Kong dollars at the point of sale overseas. Such option is a direct arrangement offered by the overseas merchants and not the card issuer. Customers are reminded to ask the merchants for the foreign currency exchange rates and the percentage of handling fees (a transaction fee for cross-border transaction of 1% on the transaction amount will be charged by Visa / MasterCard and debited to your credit card account) to be applied before the transactions are entered into since settling foreign currency transactions in Hong Kong dollars may involve a cost higher than the foreign currency transaction handling fee.</p>
<p>Late Payment Fee: HKD / RMB 300 or an amount equivalent to the minimum payment stated on the monthly statement (whichever is lower)</p>
<p>Overlimit Handling Charge: HKD / RMB 200 each time (Each card account will be charged maximum once per statement cycle)</p>
<p>Returned Items (Cheque or Direct Debit Authorization): Not Applicable</p>
<p>Paper Statement Fee: If customers receive one or more paper statements in the period of January to June or July to December every year, the Bank will charge HKD30 for the paper statements posted during the period and the charge will be levied in July or January next year respectively. The following customers will be exempted:</p> <ol style="list-style-type: none"> (1) Seniors (aged 65 or above), or (2) Customers who receive welfare allowances or allowances from Social Welfare Department (supporting documents required), or (3) Recipients of the Government's Disability Allowance (supporting documents required), or (4) Low-income group customers, with individual monthly income below HKD7,300 or household monthly income below HKD11,500 (supporting documents required) <p>Eligible customers (1) will be exempted automatically. Eligible customers (2) - (4) have to apply for fee waiver with the Bank.</p>
<p>If there are 2 or more delinquent records in the past 12 consecutive months, the "Instant Cash Reward", "Cash Rebate", "Bonus Point" and "Mileage Reward" will be suspended until the repayment records resume to normal, which means there is only 1 or no delinquent record in the past 12 consecutive months.</p>

*Note: APR = Annualised Percentage Rate. According to the guideline of the Code of Banking Practice, APR is calculated based on the Net Present Value method.

Illustrative example

Assumptions:

- Outstanding Balance = HKD20,000
- Interest Rate = 30% p.a.
- No new transaction
- No annual fee and other fees
- Repayments are due on the 26th day after the statement date, and it is assumed that repayments are made on or before the due date

If you make no additional charges using this card and each month you pay...	You will pay off the outstanding balance of HKD20,000 in about...	and you will end up paying an estimated total of...
Only the minimum payment	26 years	HKD67,537
HKD849	3 years	HKD30,565 (Savings = HKD36,972)

To calculate the above information applicable to your specific case, please use our online calculator accessible from our website at www.dahsing.com/pws/ccard-payment-calculator/?lang=en-US.

Dah Sing ANA World Mastercard Rules

- Dah Sing ANA World Mastercard is sponsored by All Nippon Airways Co., Ltd. ("**ANA**") and the Bank in Hong Kong.
- With the exception of the mileage program which is administered by ANA, all other services are provided by the Bank.
- The principal Dah Sing ANA World Mastercard applicant must be an ANA Mileage Club Member who resides in or is moving to Hong Kong.
- For details concerning credit card rules and regulations, please refer to Dah Sing Credit Card Cardholder Agreement.
- Based on the card usage of Dah Sing ANA World Mastercard, mileage will be accumulated. As a general rule, conversion of mile will be credited into the principal Dah Sing ANA World Mastercard holder's ANA Mileage Club account at the end of the month after the relevant credit card statement period.

ANA Privacy Policy

ANA recognizes the importance of safeguarding the personal information of our customers and is

making effort to further protect them. ANA Mileage Club will use personal information for the following purposes. For details of "ANA Privacy policy", please refer ANA website: ana.co.jp/hk/e

- [1] Reservations, ticket sales, check-in, airport services, and in-flight services with regard to air transport services
- [2] Reservations, ticket sales, check-in, airport services for interline transportation, wet lease, code share, intermodal transportation
- [3] Service provisions for ANA Mileage Club members
- [4] Guidance, provision, and management of other services and products offered by ANA
- [5] All operations incidental or related to the above [1] ~ [4]
- [6] Implementation of questionnaires concerning service and products, etc. offered by ANA
- [7] Development of new services and products
- [8] Guidance and information provision for various events and campaigns
- [9] Notification of services and products offered by ANA
- [10] Providing various information on services, products, events and campaigns of ANA Group companies and partner companies
- [11] Responses to inquiries and requests

General Terms and Conditions:

1. The holder of the Dah Sing ANA World Mastercard ("**Eligible Card**") ("**Cardholder**") can earn 1 mile for every HKD8 spent on Eligible Transactions (as defined below) or for every HKD12 spent on Octopus Automatic Add Value Service, top-up to mobile wallets (including but not limited to top-up amounts to Octopus) via any mobile payment or adding a new Octopus on any mobile payment with the Eligible Card ("**Basic Miles Reward**"). Eligible Transactions include retail purchase amounts, but excluding (but not limited to) the following transactions: cash advances, autopay, Octopus Automatic Add Value Service amounts, top-up amounts to mobile wallets (including but not limited to top-up amounts to Octopus) via any mobile payment, payment amounts in relation to adding a new Octopus on any mobile payment, "Happy Installment" payments, "Cash-in Plan" payments, branch cash-in payments, "Smart Choice" Balance Transfer Program payments, Cash Conversion Plan payments, Stocks Investment Savings Plans, "PayEasy" Bill Payment amounts, "JET Payment" amounts, tax payments, interest-free monthly installments, cheque payments (if applicable), bank handling fees (including but not limited to annual fees, financial charges, late fees and cash advance handling fees, etc.), casino transactions, unposted / cancelled / refunded / unauthorized / chargeback transactions. The Bank reserves the right of final decision on the applicability of the Eligible Transactions. The respective miles will be deducted from the respective ANA Mileage Club ("**AMC**") account if there is any cancelled or refunded transaction on the monthly statement. Retail spending for principal and supplementary cards, based on the total retail spending shown on the credit card statement, will be calculated and converted to miles. Conversion of miles will be calculated down to the last integer and will be credited into the principal Cardholder's AMC account at the end of the month after the relevant credit card statement period. The Eligible Card account and the respective AMC account must be valid and in good standing at the time the miles are credited into the AMC account.
2. Foreign currency transactions and cross-border transactions in Hong Kong Dollar include transactions in Hong Kong Dollar or foreign currencies made outside of Hong Kong, transactions in foreign

currencies made in Hong Kong and transactions at any merchant not registered in Hong Kong. Transactions made via the official website and other point of sales of ANA (even if conducted in Hong Kong and in Hong Kong Dollar) may be treated as cross-border transactions in Hong Kong Dollar and related transaction fee may be levied. Cardholders are required to understand the fees and charges that may arise from the purchase of the product or service of ANA before purchasing such product or service. Please refer to "List of Service Charges for Dah Sing Credit Card / Private Label Card" for details of the relevant charges.

3. Where transactions are conducted in foreign currency, such foreign currency shall be automatically converted into Hong Kong dollars on the date the relevant transaction is processed at a rate determined by relevant card association (if applicable). For the service charges related to foreign currency transactions, please refer to "List of Service Charges for Dah Sing Credit Card / Private Label Card" issued by the Bank.
4. The Bank will assign a new AMC account number to principal Cardholders and will credit the awarded miles to the respective AMC accounts. Cardholders have to check the miles record in their AMC account accordingly. If the principal Cardholder is an existing AMC member and the correct AMC number is provided in his/her credit card application form, ANA will link up the related AMC account accordingly. The membership name of the existing AMC account must be the same as the principal Cardholder's name of the new card. The AMC account and the mileage of the principal Cardholder cannot be consolidated if the AMC membership name is incorrect. If Cardholder cancels the Eligible Card, his/her corresponding AMC account will be cancelled simultaneously.
5. The use of miles is subject to terms and conditions of AMC. For full terms and conditions of AMC, please contact ANA at (852) 2810 7100 or visit ana.co.jp/hk/e.
6. The Bank is not the supplier of miles or the relevant products and services. The Bank shall not be responsible for any matter in relation to relevant product(s) or services. Any enquiry, comment or complaint about the quality of relevant product(s) or services should be directed to the relevant supplier(s).
7. Cardholders are required to keep all relevant original sales slips. In case of any disputes, the Bank reserves the right to request cardholders to submit the relevant original sales slips for inspection. All sales slips submitted to the Bank will not be returned.
8. The Bank and ANA reserve the rights to amend these terms and conditions or terminate the offer at any time without prior notice. All matters and disputes will be subjected to the final decision of the Bank and ANA.
9. Any offer mentioned herein shall be terminated immediately upon cessation of ANA's or any other participating merchant's business.
10. All photos, product price and product information are for reference only. For details, please contact the corresponding merchant(s) / supplier(s).
11. The terms and conditions contained herein shall form part of the agreement governing the use of the Dah Sing credit cards and shall be construed accordingly. In case of any conflict between these terms and conditions and that agreement, these terms and conditions shall prevail.
12. In case of any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.

Terms and Conditions of Welcome Offers (Not Applicable to Existing Dah Sing Credit Cardholders):

13. Welcome offers 1, 2 and 3 below (collectively, "**Welcome Offers**") are only applicable to new principal card applicant (i.e. an applicant who did not hold any principal or supplementary card of any card type issued by the Bank in the past 12 months prior to the relevant card issuance date) who successfully applies for an Eligible Card from 1 Aug 2024 to 28 Feb 2025 ("**Welcome Offers Promotion Period**") ("**Eligible Cardholder**"). Each principal card applicant can only apply for one Eligible Card and is entitled to the each of the Welcome Offers once only. If the Eligible Cardholder also applies for other Dah Sing credit card(s), he/she can only enjoy the welcome offer once (according to the first approved Eligible Card) regardless of the number of Eligible Card(s) applied for.
14. If the Eligible Cardholder who cancels his/her Eligible Card within 13 months from card issuance, the Bank reserves the right to debit a handling fee of HKD1,200 from the relevant Eligible Card account without prior notice.

Welcome Offer 1 - Terms and Conditions of 1 Mile for Every HKD4 Local Spending ("Local Spending Reward"):

15. Eligible Cardholder will be entitled to 1 mile for every HKD4 of "**Eligible Local Spending**" (as defined in Clause 16 of these Terms and Conditions) (inclusive of the Basic Miles Reward and the extra miles earned from this promotion ("**Extra Local Spending Miles**")) by using the Eligible Card within 6 months from the date of card issuance. The Local Spending Reward is only applicable to the first HKD10,000 Eligible Local Spending for each month. Each Eligible Cardholder can receive a maximum of 2,500 miles in total under Local Spending Reward (inclusive of the Basic Miles Reward and the Extra Local Spending Miles) for the first HKD10,000 Eligible Local Spending each month during the first 6 months from the date of card issuance. Please refer to the following details:

Example 1: If the Eligible Cardholder accumulates "**Eligible Local Spending**" of HKD6,000 during the first 6 months from the date of card issuance by using his/her Eligible Card:

	Miles Earned	Calculation
Basic Miles Reward	750 miles	$\text{HKD6,000} \div \text{HKD8} \times 1 \text{ mile}$
Extra Local Spending Miles	750 miles	$\text{HKD6,000} \div \text{HKD4} \times 1 \text{ mile} - 750$ Basic Miles Reward
Total	1,500 miles	

Example 2: If the Eligible Cardholder accumulates "**Eligible Local Spending**" of HKD12,000 within 1 month during the first 6 months from the date of card issuance by using his/her Eligible Card:

	Miles Earned	Calculation
Basic Miles Reward	1,500 miles	$\text{HKD12,000} \div \text{HKD8} \times 1 \text{ mile}$
Extra Local Spending Miles	1,250 miles	$\text{HKD10,000} \div \text{HKD4} \times 1 \text{ mile} - 1,250$ Basic Miles Reward (ie. $\text{HKD10,000} \div \text{HKD8} \times 1 \text{ mile}$)

		(Remarks: Extra Local Spending Miles is applicable to first HKD10,000 Eligible Local Spending only)
Total	2,750 miles	

16. **"Eligible Local Spending"** includes local purchase amounts, cash advances, autopay, recurring payment amounts, designated mobile payment transactions (including Apple Pay, Google Pay™ and Samsung Pay), interest-free monthly installments, gift redemption fees (if applicable) and cheque payments (if applicable). Ineligible spending includes but is not limited to **Eligible Overseas Spending** (see the definition in Clause 19 of these terms and conditions), Stocks Investment Savings Plans, Octopus Automatic Add Value Service amounts, top-up amounts to mobile wallets (including but not limited to top-up amounts to mobile wallets (including but not limited to top-up amounts to Octopus) via any mobile payment, payment amounts in relation to adding a new Octopus on any mobile payment, mobile transfer and top-up transactions (including but not limited to PayMe and TNG, etc.), WeChat Pay HK, Alipay HK, "Happy Installment" payments, "Cash-in Plan" payments, branch cash-in payments, "Smart Choice" Balance Transfer Program payments, Cash Conversion Plan payments, bank handling fees (including but not limited to annual fees, financial charges, late fees and cash advance handling fees, etc.), "PayEasy" Bill Payment amounts, "JET Payment" amounts, casino transactions and unposted / cancelled / refunded / unauthorized / chargeback transactions. Eligible Spending of supplementary card(s) will be taken into account for this Local Spending Reward. Eligible Local Spending is calculated based on the relevant transaction date(s) and the record of the Bank. The Bank reserves the final decision on whether a transaction is eligible to be an Eligible Local Spending.
17. The Basic Miles Reward will be credited into the Eligible Cardholder's AMC Account at the end of the month after the relevant credit card statement period. The Extra Local Spending Miles will be credited into the Eligible Cardholder's AMC account according to the corresponding Extra Local Spending Miles Reward Fulfilment Deadline stated in the table below. Eligible Cardholder should check the records of the relevant AMC account accordingly.

Transaction Month of Eligible Local Spending Transaction	Extra Local Spending Miles Reward Fulfilment Deadlines
Aug 2024	On or before 31 Oct 2024
Sep 2024	On or before 30 Nov 2024
Oct 2024	On or before 31 Dec 2024
Nov 2024	On or before 31 Jan 2025
Dec 2024	On or before 28 Feb 2025
Jan 2024	On or before 31 Mar 2025
Feb 2024	On or before 30 Apr 2025

Welcome Offer 2 - Terms and Conditions of 1 Mile for Every HKD4 Overseas Spending ("Overseas Spending Reward"):

18. Eligible Cardholder will be entitled to 1 mile for every HKD4 of "**Eligible Overseas Spending**" (as defined in Clause 19 of these Terms and Conditions) (or its equivalent value) (inclusive of the Basic Miles Reward and the extra miles earned from this promotion ("**Extra Overseas Spending Miles**")) by using the Eligible Card within 6 months from the date of card issuance. Please refer to the following details:

Example: If the Eligible Cardholder accumulates "**Eligible Overseas Spending**" of HKD6,000 within 6 months from the date of card issuance by using his/her Eligible Card:

	Miles Earned	Calculation
Basic Miles Reward	750 miles	HKD6,000 ÷ HKD8 × 1 mile
Extra Overseas Spending Miles	750 miles	HKD6,000 ÷ HKD4 × 1 mile – 750 Basic Miles Reward
Total	1,500 miles	

19. "**Eligible Overseas Spending**" includes purchase amounts made outside of Hong Kong. Ineligible spending includes but is not limited to **Eligible Local Spending** (see the definition in Clause 16 of these terms and conditions), mobile transfer and top-up transactions (including but not limited to PayMe and TNG, etc.), WeChat Pay HK, Alipay HK, "Happy Installment" payments, "Cash-in Plan" payments, branch cash-in payments, "Smart Choice" Balance Transfer Program payments, Cash Conversion Plan payments, bank handling fees (including but not limited to annual fees, financial charges, late fees and cash advance handling fees, etc.), "PayEasy" Bill Payment amounts, "JET Payment" amounts, casino transactions and unposted / cancelled / refunded / unauthorized / chargeback transactions. Eligible Overseas Spending of supplementary card(s) will be taken into account for this Overseas Spending Reward. Eligible Overseas Spending is calculated based on the relevant transaction date(s) and the record of the Bank. The Bank reserves the final decision on whether a transaction is eligible to be an Eligible Overseas Spending.

20. The Basic Miles Reward will be credited into the Eligible Cardholder's AMC Account at the end of the month after the relevant credit card statement period. The Extra Overseas Spending Miles will be credited into the Eligible Cardholder's AMC account according to the corresponding Fulfilment Deadline stated in the table below. Eligible Cardholders should check the records of the relevant AMC account accordingly.

Transaction Month of Eligible Overseas Spending Transaction	Extra Overseas Spending Miles Reward Fulfilment Deadlines
Aug 2024	On or before 31 Oct 2024
Sep 2024	On or before 30 Nov 2024
Oct 2024	On or before 31 Dec 2024
Nov 2024	On or before 31 Jan 2025
Dec 2024	On or before 28 Feb 2025
Jan 2025	On or before 31 Mar 2025
Feb 2025	On or before 30 Apr 2025

Welcome Offer 3 - Terms and Conditions of Extra Miles for Opening of YOU i-Account, VIP i-Account or Hello Kitty VIP i-Account ("Banking Account Reward"):

21. Eligible Cardholder who applies for the Eligible Card through online channel and successfully opens a sole or joint-named YOU i-Account, VIP i-Account or Hello Kitty VIP i-Account as the Primary Account Holder (as defined in clause 22 of these Terms and Conditions) at the same time or within 3 months from the date of card issuance will be entitled to extra 5,000 miles. ("**Banking Account Reward Miles**")
22. "Primary Account Holder" refers to the "Applicant" mentioned in the New Account(s) / Service(s) Application Form signed by the customer.
23. If the Eligible Cardholder prior to the card application had held a sole or joint-named YOU i-Account, VIP i-Account or Hello Kitty VIP i-Account in the capacity as Primary Account Holder, he/she will not be eligible for the Banking Account Reward.
24. The Banking Account Reward Miles will be credited into the Eligible Cardholder's AMC account according to the corresponding Fulfilment Deadline stated in the table below. Eligible Cardholder should check the records of the relevant AMC account accordingly.

Issuance Date of the Eligible Card	Banking Account Reward Miles Fulfilment Deadlines
1 Aug 2024 - 30 Sep 2024	On or before 31 Jan 2025
1 Oct 2024 - 31 Dec 2024	On or before 30 Apr 2025
1 Jan 2025 - 28 Feb 2025	On or before 31 Jul 2025

25. The YOU i-Account, VIP i-Account or Hello Kitty VIP i-Account (if applicable) and Eligible Card must be valid and in good standing status at the time of the Banking Account Reward fulfilment.
26. For the details and relevant terms and conditions of YOU i-Account, please visit www.dahsing.com/you/en.
27. For the details and relevant terms and conditions of VIP i-Account, please visit www.dahsing.com/vip/en.
28. For the details and relevant terms and conditions of Hello Kitty VIP i-Account, please visit www.dahsing.com/vip/hellokitty/en.

Terms and Conditions for the Annual Fee Waiver Scheme:

29. This offer is only applicable to the principal Eligible Cardholder and its accompanied supplementary cardholder(s).
30. After the first year annual fee waiver, Eligible Cardholder is required to pay every year's annual fee.
31. If the Eligible Cardholder accumulates "**Eligible Retail Spending**" (see the definition in Clause 32 of these term and conditions) for over HKD50,000 by using the Eligible Card in the past 12 months from the month required to pay the annual fee, the annual fee of the coming year for both principal and supplementary cards will be waived.
32. "**Eligible Retail Spending**" includes retail purchase amounts only, but excludes (and without limitation) the following transactions: cash advance, autopay, "Happy Installment" payments, "Cash-in Plan" amount, branch cash-in payments, "Smart Choice" Balance Transfer Program payments, Cash Conversion Plan payments, Stocks Investment Savings Plans, "PayEasy" Bill Payment amounts, "JET

Payment" payment amount, tax payments, interest-free monthly installments, cheque payments (if applicable), bank handling fees (including but not limited to annual fees, financial charges, late fees and cash advance handling fees etc), casino transactions and unposted / cancelled / refunded / unauthorized / chargeback transactions.

33. The Eligible Retail Spending of supplementary cards will be taken into account for this offer.

Terms and Conditions for Supplementary Card Reward:

34. The promotion period for this Supplementary Card Reward is from 29 Dec 2023 to 31 Dec 2024, both dates inclusive ("**Supplementary Card Reward Promotion Period**").

35. The Supplementary Card Reward is only applicable to the Principal Card Cardholder of the Eligible Card issued by the Bank ("**Supplementary Card Reward Eligible Cardholder**").

36. The Supplementary Card Reward Eligible Cardholder will be entitled to 2,000 Miles for each supplementary card of his/her Eligible Card upon fulfilling the following requirements:

- i. Successfully applied for a supplementary card of his/her Eligible Card within the Supplementary Card Reward Promotion Period; and
- ii. Accumulated Eligible Spending of HKD1,000 by using the said supplementary card within the first 2 months from the date of such supplementary card issuance.

37. The miles in respect of this Supplementary Card Reward will be credited to the Supplementary Card Reward Eligible Cardholder's AMC account within 6 to 8 weeks upon fulfilment of all the requirements as specified in Clause 36 above. Please check the miles record in your AMC account accordingly. The Eligible Card account, supplementary card account of the Eligible Card and the respective AMC account must be valid and in good standing at the time the miles are credited into the AMC Account.

Terms and Conditions for Extra HKD300 Cash Rebate Offer for Opening YOU Banking Account ("Cash Rebate Offer"):

38. The promotion period of Cash Rebate Offer is from 1 Jul 2024 to 31 Dec 2024 (both dates inclusive) ("**Cash Rebate Offer Promotion Period**").

39. Customers who fulfill the following requirements ("**Cash Rebate Offer Eligible Cardholders**") will be entitled to HKD300 cash rebate:

- i. successfully apply for a principal card of Dah Sing ONE+ Credit Card, Dah Sing British Airways Platinum Card, Dah Sing ANA World Mastercard or Dah Sing MyAuto Credit Card ("**Cash Rebate Offer Eligible Card** ") via designated online application form or Dah Sing Mobile Banking App (not applicable to application submitted via the online application form or Dah Sing Mobile Banking App of branch staff or credit card promoter) during the Cash Rebate Offer Promotion Period;
- ii. become new-to-deposit YOU Banking customers of Dah Sing Bank, Limited ("the Bank") (i.e. customers who did not hold any account with the Bank (including YOU i-Account) (sole or joint-named) in the capacity as Primary Account Holder (as defined in clause 40 below) in the

past 12 months prior to the start of the Cash Rebate Offer Promotion Period (i.e. 1 Jul 2024)) or are existing deposit customers who successfully open / upgrade to YOU i-Account (sole or joint-named) in the capacity as Primary Account Holder during the period from the Cash Rebate Offer Eligible Card application date to 3 months after the date of new card issuance; and

- iii. achieve a Savings Deposit Growth (as defined in clause 41 below) of HKD30,000 or above (or its equivalent) in 3 consecutive months from the calendar month following the opening date of the YOU i-Account ("Reward Period").

40. "Primary Account Holder" refers to the "Applicant" mentioned in the New Account(s) / Service(s) Application Form signed by the customer.

41. Savings Deposit Growth = Average Daily Savings Deposit Balance (A) - Deposit Benchmark (B)

(A) = The sum of the daily Total Savings Deposit Balance (as defined in clause 42 of below) during the Reward Period (on public holidays (including Sundays), the Total Savings Deposit Balance will be calculated based on the Total Savings Deposit Balance of the previous business day.) ÷ The number of calendar days during the Reward Period

(B) = Deposit Benchmark (For new-to-deposit customer, it will be set as HKD0; For existing deposit customer, it will be set as the sum of the Eligible Savings and Current Accounts Balance (as defined in clause 44 below) as of the last working day of the month immediately preceding the month of successful account opening.)

42. "Total Savings Deposit Balance" includes all positive deposit balances of the Eligible Savings Account(s) (as defined in clause 43 below) held by each Cash Rebate Offer Eligible Cardholder with the Bank. If an Eligible Savings Account has any foreign currency deposits, such deposits will be calculated in HKD according to the daily exchange rate quoted by the Bank. If an Cash Rebate Offer Eligible Cardholder only holds a sole-named account, the Total Savings Deposits Balance will only include the positive deposit balance of the Eligible Savings Account under such name; if Cash Rebate Offer Eligible Cardholder holds a sole-named account and is also the Primary Account Holder of joint-named account(s), the Total Savings Deposits Balance will include the positive deposit balances of the Eligible Savings Accounts under such sole-named and joint-named accounts.

43. "Eligible Savings Account" includes the sole-named and joint-named i-Account Multi-Currency Savings Deposit Account, Hong Kong Dollar, Renminbi and Foreign Currency Savings Accounts and Hong Kong Dollar Flexi Deposit maintained with the Bank by the Cash Rebate Offer Eligible Cardholder, but excludes any Target Savings Deposit, Fixed Deposit and current account deposit.

44. "Eligible Savings and Current Accounts Balance" includes the positive deposit balances of Eligible Savings Account and the Current Accounts held by the Eligible Customer in the capacity as Primary Account Holder with the Bank in sole or joint name.

45. If the Cash Rebate Offer Eligible Cardholder applies for more than one Cash Rebate Offer Eligible Card during the Cash Rebate Offer Promotion Period, he/she can only enjoy the Cash Rebate Offer once through the first approved Cash Rebate Offer Eligible Card.

46. The relevant cash rebate will be credited to the Cash Rebate Offer Eligible Card account of the Cash Rebate Offer Eligible Cardholder according to the below table upon fulfilment of the requirements as specified in clause 39 above and will be posted on relevant statement. All cash rebate will be used for payment of new transaction items. All cash rebate cannot be exchanged. The relevant Cash Rebate

Offer Eligible Card, YOU Banking Account and Securities Account must be valid and in good standing status at the time of the cash rebate, otherwise the Cash Rebate Offer Eligible Cardholder will not be entitled to the relevant cash rebate.

Issuance Date of the Cash Rebate Offer Eligible Card	Cash Rebate Date
1 Jul 2024 – 30 Sep 2024	On or before 30 Apr 2025
1 Oct 2024 – 31 Dec 2024	On or before 31 Jul 2025
1 Jan 2025 onwards	On or before 31 Oct 2025

47. If Cash Rebate Offer Eligible Cardholder who rewarded cash rebate under the Cash Rebate Offer terminates the Cash Rebate Offer Eligible Card and/ or closes the relevant YOU Banking Account within 18 months of card issuance, the Bank reserves the right to charge a handling fee of HKD300 from the relevant Eligible Card account without prior notice.

48. For the details and relevant terms and conditions of Cash Rebate Offer Eligible Cards, please visit the below webpages:

Dah Sing ONE+ Credit Card	www.dahsing.com/card/one/en
Dah Sing British Airways Platinum Card	www.dahsing.com/card/ba/en
Dah Sing ANA World Mastercard	www.dahsing.com/card/ana/en
Dah Sing MyAuto Credit Card	www.dahsing.com/card/myauto/en

49. For the details and relevant terms and conditions of YOU Banking Account, please visit www.dahsing.com/you/en.

50. The Bank reserves the right to amend these Terms and Conditions and / or amend, suspend or terminate the Cash Rebate Offer at any time without prior notice. All matters and disputes will be subject to the final decision of the Bank.

51. In case of any fraud / abuse / reversal or cancellation of transactions in respect of which the Cash Rebate Offer is awarded, the Bank reserves the right to debit an amount equivalent to the Cash Rebate Offer from the account of the Cash Rebate Offer Eligible Cardholder maintained with the Bank without prior notice.

52. 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.

53. 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).

54. In case of any discrepancy between the Chinese and English versions of these Terms and Conditions, the English version shall prevail.

Terms and Conditions for Dah Sing Insurance JourneySure Travel Insurance Plan Offers ("Travel Insurance Offer"):

55. The promotion period of Travel Insurance Offer is valid from 29 Dec 2023 to 31 Dec 2024, both dates inclusive ("**Travel Insurance Offer Promotion Period**").

56. The Travel Insurance Offer is only applicable to the cardholder of Eligible Card issued by the Bank ("**Eligible Cardholder of Travel Insurance Offer**").
57. The Travel Insurance Offer cannot be used in conjunction with other Dah Sing Credit Card offers (including but not limited to birthday discount offer) and staff discount offer issued by Dah Sing Insurance Company Limited ("**Dah Sing Insurance**").
58. The Extra Miles Reward is not applicable to the renewal of any insurance policy.
59. JourneySure Travel Insurance Plan is ("**JourneySure**") underwritten by Dah Sing Insurance, who is solely responsible for all coverage and compensation, but not the product of the Bank. The Bank is the licensed insurance agency of Dah Sing Insurance and distributes the product for Dah Sing Insurance. In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between the bank and the customer out of the selling process or processing of the related transaction, the bank is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the product should be resolved directly between Dah Sing Insurance and the customer. Dah Sing Insurance reserves the right of final approval of the enrollment for the insurance plan. The above information is for reference only but is not the details of the plan coverage and intended to be published in Hong Kong only. It shall not be construed as an offer, solicitation or recommendation to provide or sell or a solicitation to purchase any general insurance products of Dah Sing Insurance outside Hong Kong. For the policy coverage, detailed terms and conditions, eligibility for enrollment and policy exclusions of Dah Sing Insurance's insurance plan, please refer to the policy contract of the insurance plan and the information stated in the relevant policy provisions shall prevail. Customers should read, fully understand and accept the terms and conditions, coverage, exclusions and premium stated in the relevant document and policy provision before applying for any insurance plan.
60. Personal data of cardholders may be collected by Dah Sing Insurance and the use of such personal data shall be subject to the "Personal Information Collection Statement" of Dah Sing Insurance. For details, please refer to Dah Sing Insurance website at www.dahsinginsurance.com.
61. The above insurance products are subject to Dah Sing Insurance's terms and conditions. All insurance products / services are provided and sold to customers by Dah Sing Insurance. Dah Sing Insurance is responsible for the quality and availability of the insurance products / services. The Bank makes no representation or guarantee as to the quality in respect of the insurance products / services supplied under this program. For any enquiry or complaint about the insurance products / services, please contact Dah Sing Insurance.
62. The Travel Insurance Offer shall be terminated immediately upon cessation of the Dah Sing Insurance's business.
63. All photos, products price and products information are for reference only. For details, please contact Dah Sing Insurance.
64. The Bank and Dah Sing Insurance reserve the right to terminate or amend the Travel Insurance Offer and these terms and conditions without prior notice to the Eligible Cardholders of Travel Insurance Offer. Should there be any disputes, the decision of the Bank and Dah Sing Insurance should be final.

Terms and Conditions for Travel Insurance Offer 1: 3.5X miles Reward ("Extra Miles Reward")

65. Eligible Cardholders of Travel Insurance Offer can enjoy the Extra Miles Reward in addition to the Basic Miles upon successful enrollment for JourneySure (applicable to Single Trip and Annual Plan) via Dah Sing Insurance website (www.dahsinginsurance.com) and full settlement of premium with Eligible Card within the Travel Insurance Offer Promotion Period. Details of the Extra Miles Reward are as follows:

Insurance Plan	Extra Miles Reward	Example		
		Rewards for Every HKD800 of Premium Transaction		
		Basic Miles Reward [^]	Extra Miles Reward	Total Miles Reward
JourneySure	3.5X miles (Basic Miles Reward [^] + Extra 2.5X Miles Reward)	100 miles	250 miles	350 miles

[^] For every HKD8 spent locally in Hong Kong, 8 bonus points will be earned which will be automatically converted to 1 mile.

66. The Extra Miles Reward will be calculated according to the amount of the final discounted payment to Dah Sing Insurance after deducting levy(ies) imposed by the Insurance Authority (if applicable). Once the transaction is confirmed, no Extra Miles will be earned if there is any change in premium.
67. The Basic Miles Reward will be credited into the principal Cardholder's AMC account at the end of the month after the issuance of the relevant credit card statement which records the enrollment for JourneySure. The Extra Miles Reward will be credited into the principal Cardholder's AMC account within 3 months upon Eligible Cardholder of Travel Insurance Offer's successful enrollment for JourneySure.
68. The Miles Reward earned from both principal and supplementary cards will be credited to the principal Cardholder's AMC account. Miles Reward will be calculated based on the amount of premium paid (calculated up to the last integer). Any miles beyond the decimal place after calculation will not be accumulated. The Eligible Card account and AMC account must be valid and in good standing at the time the Miles Reward are credited into AMC account.

Terms and Conditions for Travel Insurance Offer 2: Extra 10% Cash Rebate ("Extra Rebate Offer")

69. To enjoy the Extra Rebate Offer, Eligible Cardholders of Travel Insurance Offer must successfully enroll for JourneySure (applicable to Single Trip and Annual Plan) via Dah Sing Insurance's website (www.dahsinginsurance.com) and settle the full premium with the Eligible Card during the Travel Insurance Offer Promotion Period. Spending is based on transaction date.
70. The Extra Rebate Offer will be given in the form of cash rebate. The cash rebate will be calculated based on the original premium of JourneySure net of levy(ies) imposed by the Insurance Authority (if applicable), Dah Sing Insurance DSI Club member and premium discount amount.

Examples:

	(a) Original Premium of JourneySure	(b) Dah Sing Insurance DSI Club Member and Premium Discount Amount	Total Cash Rebate [((a)-(b))*10%]
Example 1	HKD600	HKD0	HKD60
Example 2	HKD600	HKD120 (20% Premium Discount)	HKD48

71. The relevant cash rebate will be credited to the relevant Eligible Card account within 3 months after successful enrollment of JourneySure, and will be shown on the credit card statement of the following month. If the Eligible Card is a supplementary card, the cash rebate will be credited to the relevant principal Eligible Card account. Any decimal place for cash rebate amount will be rounded up to the nearest integer.
72. The Extra Rebate Offer is not applicable to ineligible spending which includes unposted / cancelled / refunded and unauthorised transactions. The Bank and Dah Sing Insurance reserve the final decision on determining the eligibility of each transaction. All cash rebate will be used for payment of new transaction items. All cash rebate cannot be exchanged or transferred to other account or exchanged to cash, other products, services or discounts.
73. In the event that the transactions of purchasing JourneySure are cancelled or reversed after Cardholders receive the relevant cash rebate of the promotion, the Bank will debit an amount equivalent to the rebate from any account of the Eligible Cardholder of Travel Insurance Offer without prior notice.
74. The relevant Eligible Card account should remain as valid and in good credit standing during the entire Travel Insurance Offer Promotion Period and at the time when the relevant cash rebate is credited. The relevant transactions for purchasing JourneySure must be posted; otherwise, the Bank will forfeit the relevant cash rebate without prior notice.

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.

Don't be tempted by quick money. Don't lend your bank account to anyone to launder money.