

Terms and Conditions of "Visa Card Exclusive Offer: Apple Store Up to 6% Cash Rebate Spending Reward" Promotion ("this Promotion"):

1. The promotion period of the Promotion is from 16 Sep 2024 to 30 Nov 2024 (both dates inclusive) ("Promotion Period").
2. This Promotion only applies to the cardholders ("Eligible Cardholders") holding a Principal Card or Supplementary Card of a Visa Card or Visa Co-brand Card ("Eligible Visa Card") issued by Dah Sing Bank, Limited ("Bank").
3. Eligible Cardholders cannot simultaneously enjoy this Promotion and the rewards of the other Dah Sing Credit Card Spending Promotions.
4. Eligible Cardholder is required to register for the Promotion during Promotion Period via Dah Sing Bank WhatsApp Business Official Account 2808 5533 ("DSB WhatsApp") with the valid mobile number of the Principal Visa Cardholder recorded at the Bank through WhatsApp registration link / QR code shown on the related promotional materials within the Promotion Period. Once the Eligible Cardholder successfully registered, all Eligible Visa Principal Credit Card(s) under his / her name will be automatically registered. Registration record cannot be changed, cancelled or returned once confirmed by the Bank. Please keep 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 information (if applicable).
5. The Promotions are applicable to the first 5,000 successfully registered Eligible Cardholders. Registration quota applies and is on a first-come-first served basis. Registration will be suspended once the quota is full. The registration dates and time are based on records of the Bank.
6. Eligible Cardholder is required to successfully register and accumulate HKD6,000 or above (or equivalent value) spending at Apple Retail Stores in Hong Kong or Hong Kong Apple Store Online (excluding any franchise shops and their online stores) ("Eligible Transactions") with Eligible Visa Card in order to enjoy 6% Cash Rebate ("Cash Rebate").
7. Each Eligible Visa Cardholder (including all Principal Card and Supplementary Card(s)) of his / her Eligible Visa Card under his / her name can enjoy a maximum of HKD500 Cash Rebate during the Promotion Period.
8. Eligible Transactions do not include the payment made via eWallet (including but not limited to Alipay HK, WeChat Pay HK and PayMe), unposted / cancelled / refunded and any unauthorised transactions. The Bank reserves the right to final decision for determining the eligibility of Eligible Transactions.
9. The Bank will determine the eligibility of the Eligible Transactions based on the merchant code, transaction category and / or type of currency as defined from time to time by the Bank and / or VISA International. Eligible Transactions 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 has been made by the Eligible Cardholders.

10. 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.
11. All product photos, prices and information related to this Promotion are provided by Apple ("Participating Merchant") and are for reference purposes only.
12. The Rewards shall be terminated immediately in the event that the Participating Merchant ceases business.
13. The Bank is not the supplier of products / services offered to the Eligible Cardholders by the Participating Merchant and shall not be responsible for any matters in relation to the quality and availability of such products / services. The Bank makes no representation or guarantee in respect of such products / services. Any enquiries, comments or complaints about products / services should be directed to the Participating Merchant.
14. The Rewards cannot be exchanged for cash, bonus points or other products, services or discounts. The Rewards are not refundable and transferable to third parties or other accounts, and cannot be exchanged for any other gift.
15. The Cash Rebate will be credited to the Eligible Cardholder's Principal Visa Card account with the latest Eligible Transaction record during the Promotion Period in the form of Dah Sing Credit Card free spending credit in or before Mar 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 Visa Card. Any decimal place for Cash Rebate amount will be rounded up to the nearest integer.
16. The Bank will use the Bank's transaction records to determine the eligibility of an Eligible Cardholder. The relevant Eligible Card should be maintained as valid and in good credit standing during the entire Promotion Period and when the Rewards are offered. The relevant Eligible Transaction must be posted. Otherwise, the Bank reserves the right to forfeit the related Rewards without prior notice.
17. Each Eligible Cardholder is required to keep the relevant original sales slip(s)/receipt(s) for retail transaction(s). In case of any dispute, the Bank reserves the right to require the Eligible Cardholder to submit the original sales slip(s)/receipt(s) or other relevant document(s) for verification purpose. Submitted documents (whether original or in copies) will not be returned.
18. In case of any fraud / abuse / reversal / cancellation of transactions in respect of which the relevant Rewards under this Promotion is awarded, the Bank reserves the right to debit the equivalent value from the relevant Eligible Cardholder's credit card account(s) without prior notice.
19. The Bank reserves and the right to amend these Terms and Conditions, or cancel, suspend or amend this Promotion at any time without prior notice. Should any disputes arise, the decision of the Bank shall be final.

20. 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.
21. 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.
22. 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).
23. In the event of any discrepancy between the Chinese and English versions 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.