

Dah Sing ONE+ Credit Card "Member Get Member" Referral Program

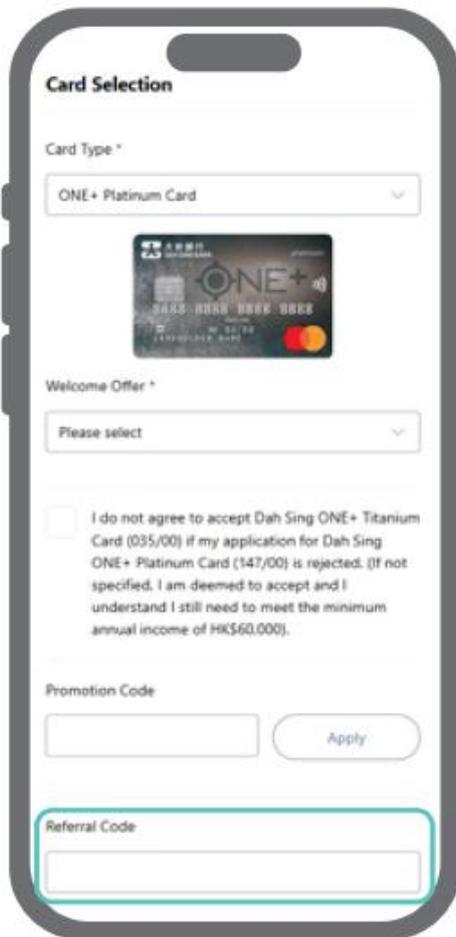
Few easy steps to earn the Referrer Reward of **HKD300 Cash Rebate** for each successful referral:

Step 1

Copy and share your unique referral code with your friends and relatives

Step 2

Your friends and relatives apply for the Dah Sing ONE+ Credit Card on Dah Sing Bank's website or mobile app by entering your unique referral code



Card Selection

Card Type *

ONE+ Platinum Card



Welcome Offer *

Please select

I do not agree to accept Dah Sing ONE+ Titanium Card (035/00) if my application for Dah Sing ONE+ Platinum Card (147/00) is rejected. (If not specified, I am deemed to accept and I understand I still need to meet the minimum annual income of HK\$60,000).

Promotion Code

Referral Code

Step 3

Upon successful card approval, you will enjoy the Referrer Reward.
The referees will also enjoy the Referee Reward of HKD300 Cash Rebate when fulfilling the designated requirements.

Terms and Conditions for the Dah Sing ONE+ Credit Card "Member Get Member" Referral Program ("Promotion"):

1. The promotion period of this Promotion is from 26 Mar 2026 to 31 May 2026 (both dates inclusive) ("**Promotion Period**").
2. The Referrer Reward (as defined in Clause 3 below) is applicable to principal cardholders of the Dah Sing ONE+ Credit Card ("**Eligible Card**") who receive a designated invitation email or SMS regarding this Promotion from Dah Sing Bank, Limited (the "**Bank**") ("**Referrer**").
3. The Referrer is required to fulfill all the following requirements ("**Successful Referral**") ("**Eligible Referrer**") in order to enjoy HKD300 Cash Rebate ("**Referrer Reward**") for each Successful Referral:
 - i. The Referrer receives a unique referral code ("**Unique Referral Code**") via a designated invitation email or SMS sent by the Bank;
 - ii. The Referrer shares such Unique Referral Code to a referee ("**Referee**");
 - iii. The Referee submits an application for the Eligible Card online via the Bank's website or Mobile Banking platform using the Unique Referral Code during the Promotion Period. The issuance date of such Eligible Card must be on or before 30 Jun 2026; and
 - iv. The Referee must not have held a principal or supplementary credit card issued by the Bank within 12 months prior to submitting the Eligible Card application.
4. There is no limit on the amount of Referrer Reward that an Eligible Referrer is entitled to during the Promotion Period.
5. Referees are also entitled to HKD300 Cash Rebate ("**Referee Reward**") upon fulfilling the following requirements ("**Eligible Referee**"):
 - i. Submit an application for a new principal Eligible Card online via the Bank's website or Mobile Banking platform using the Unique Referral Code during the Promotion Period. The issuance date of such Eligible Card must be on or before 30 Jun 2026.
 - ii. The Referee must not have held a principal or supplementary credit card issued by the Bank within 12 months prior to submitting the Eligible Card application; and
 - iii. Accumulate a minimum of HKD5,000 of Eligible Spending (as defined in clause (5)(iii)(a) below) and conduct at least 5 Eligible Spending transactions using the Eligible Card within the first 2 months of the card issuance date ("**Designated Spending Period**").
 - a. "Eligible Spending" includes retail purchases, cash advances, autopay, designated mobile payment transactions (including Google Pay™ and Samsung Pay and Apple Pay),

Stocks Investment Savings Plans, interest-free monthly installments, gift redemption fee (if applicable), cheque payments (if applicable) but excluding (including not limited to) top-up amounts to mobile wallets (including but not limited to top-up amounts to Octopus) via any mobile payment and payment amounts in relation to adding a new Octopus on any mobile payment, recurring payment amounts (e.g. Octopus AAVS, Autotoll Automatic Top-up Service), mobile transfer and top-up transactions (including but not limited to PayMe, TNG etc.), WeChat Pay, AlipayHK, "Happy Installment" payments, Cash-In Plan payments, branch Cash-In payments, "Smart Choice" Balance Transfer Program, Cash Conversion Plan, bank handling fees (including annual fees, financial charges, late fees and cash advance handling fees, etc), "Payeasy" bill payment amounts, "JET Payment" amounts, casino transactions, unposted / cancelled / refunded / unauthorized / charge back transactions. The Eligible Spending on a Supplementary Card will be combined and calculated in the Principal Card account. The Eligible Spending shall be counted and determined in accordance with the Bank's record. The Bank reserves the final decision on whether a transaction is qualified as an Eligible Spending.

6. The Referrer Reward and Referee Reward will be credited to the Eligible Card account of the Eligible Referrer and Eligible Referee respectively on or before 31 Oct 2026 in the form of digital spending amounts and will be posted on the next monthly statement. The relevant Eligible Card account should remain as valid and in good credit standing during the Promotion Period and the relevant Designated Spending Period (applicable to Referee Reward) and when the Referrer Reward and / or Referee Reward is to be granted.
7. The Referrer Reward and Referee Reward are only applicable for settling new purchases conducted through the Eligible Card account; it is not transferable, cannot be redeemed for cash, withdrawn as cash advance or exchanged for any gift or any discount.
8. **If an Eligible Referee has received the Referee Reward and cancels his / her Eligible Card within 13 months from the Eligible Card issuance date, the Bank will debit the Referee Reward of HKD300 from any account held by the Eligible Referee with the Bank without prior notice. The Bank will also debit the Referrer Reward of HKD300 from any account of the Eligible Referrer who has received the Referrer Reward without prior notice.**
9. Each Referee can only enjoy the Referee Reward once. The Bank will determine the Eligible Referee's eligibility to receive the Referee Reward based on the Eligible New Referee's transaction records held

with the Bank. The relevant transactions must be considered billed transactions according to the Bank's record. Otherwise, the Bank reserves the right to cancel the Eligible Referee's entitlement to the Referee Reward without prior notice.

10. Eligible Referees are required to keep all relevant original sales slips and transaction records. In case of any disputes, the Bank reserves the right to request Eligible Referees to submit the relevant original sales slips and / or other supporting documents for inspection. All original sales slips and/or other supporting documents submitted to the Bank will not be returned.
11. In case of fraud, abuse, reversal or cancellation of transactions in respect of which the Referee Reward is awarded, the Bank reserves the right to debit an amount equivalent to the Referee Reward granted to the relevant Eligible Referee from his / her account(s) maintained with the Bank without prior notice.
12. Referrer and Referee must be 2 different individuals, i.e. cannot be the same person.
13. Each Referee can only be referred by one Referrer. If a Referee applies for the Eligible Card using more than one Unique Referral Code from different Referrers, only the Referrer of the first successfully approved application (as determined by the Bank's records) will be entitled to the Referrer Reward.
14. The Bank shall not be responsible for any action taken by the Referrer or the Referee arising out of or in connection with the sharing of the Unique Referral Code.
15. The Referee's credit card application is confidential and the Bank will not disclose any information thereof to the Referrer.
16. These Terms and Conditions shall form part of the agreement governing the use of the Dah Sing Credit Card and shall be construed accordingly. In case of any conflict between these Terms and Conditions and the said agreement, these Terms and Conditions shall prevail.
17. 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.
18. 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).
19. In case of any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.

The service(s) / product(s) mentioned herein is / are not targeted at customers in the EU.

To borrow or not to borrow? Borrow only if you can repay!