

"Bonus Point Program" Promotion – Terms and Conditions of Merchant Gifts:

General Terms and Conditions

1. These Terms and Conditions are only applicable to the eligible customers of the following gifts redeemed with Dah Sing Credit Card Bonus Points (collectively, "Gift") in the "Bonus Point" ("Eligible Customers"):
 - i. "Hung Fook Tong HKD20 e-voucher"
 - ii. "Hung Fook Tong HKD50 e-voucher"
 - iii. "Maxim's Cakes / Maxim's MX / Arome Bakery / Starbucks / KFC HKD20 e-coupon"
 - iv. "Maxim's Cakes / Maxim's MX / Arome Bakery / Starbucks / KFC HKD50 e-coupon"
 - v. "PARKnSHOP HKD100 Gift eVoucher"
 - vi. "Watsons HKD50 eVoucher"
 - vii. " Wellcome & Lifestyle Supermarkets HKD100 E-shopping Voucher"
 - viii. "Mannings HKD50 e-Gift Voucher"
2. These Terms and Conditions shall form part of the 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.
3. In case of any fraud / abuse / reversal or cancellation of transactions in respect of which any gift is redeemed, the Bank reserves the right to withdraw the relevant redeemed gift from the relevant eligible customer's account(s) without prior notice.
4. For the Terms and Conditions of "Bonus Point Program", please [click here](#) for details.
5. For the Terms and Conditions of "Bonus Point Program - Exclusive to the Online Bonus Point Reward Platform" Promotion, please [click here](#) for details.
6. Dah Sing Bank, Limited is not the gifts supplier of relevant services / offers / products and shall not be responsible for any matters. Please contact relevant supplier for enquiries.
7. 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.
8. 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).
9. In the event of any discrepancy between the Chinese version and English version of these Terms and Conditions, the English version shall prevail.

Terms and Conditions of Gifts:

The usage terms and conditions of Hung Fook Tong HKD20 e-voucher, Hung Fook Tong HKD50 e-voucher, Maxim's Cakes / Maxim's MX / Arome Bakery / Starbucks / KFC HKD20 e-coupon, Maxim's Cakes / Maxim's MX / Arome Bakery / Starbucks / KFC HKD50 e-coupon, PARKnSHOP HKD100 Gift eVoucher and Watsons HKD50 eVoucher will be bounded by the terms and conditions of respective suppliers, please refer to the detail page of the relevant Gift eVoucher.

Wellcome & Lifestyle Supermarkets HKD100 E-shopping Voucher

1. e-voucher shall only be used in all physical stores of Wellcome, Market Place, 3hreesixty and Oliver's The Delicatessen in Hong Kong.
2. e-voucher shall be applicable to the goods sold in all physical stores of Wellcome, Market Place, 3hreesixty and Oliver's The Delicatessen in Hong Kong. This e-voucher is not applicable to all top up, recharging or value-added services, and sale and other services relating to any cash coupon(s) voucher(s).
3. A maximum of 10 e-vouchers can be used in a single transaction.
4. e-voucher shall not be applicable to all purchases online or through any mobile apps.
5. e-voucher must be presented to the cashier before payment. Photocopies or screen captures shall not be accepted.
6. e-voucher shall be valid until the date printed herein. This e-voucher, once expired, shall forthwith become invalid, and shall not be re-issued nor extended.
7. e-voucher shall not be refunded nor redeemed for cash. No change shall be provided.
8. e-voucher shall not be used for resale.
9. e-voucher shall become invalid and shall not be returned and / or re-issued after use.
10. Wellcome & Lifestyle Supermarkets shall not be responsible for any loss, theft, damage or mis-use of any issued e-voucher(s), and the holder shall bear all such responsibilities.
11. Wellcome & Lifestyle Supermarkets shall not be liable for any failure to use the e-voucher due to any network, telephone, technical or other reasons whatsoever not attributable to our company.
12. Wellcome & Lifestyle Supermarkets reserves the right to amend these terms and conditions without prior notice.
13. In the event of any disputes, Wellcome & Lifestyle Supermarkets reserve the right of final decision.
14. No third party right shall be enforceable under the Contracts (Rights of Third Parties) Ordinance.
15. This e-voucher is issued by The Dairy Farm Company, Limited, a member of the DFI Retail Group.

Mannings HKD50 e-Gift Voucher

1. e-Gift Voucher is only applicable to the purchase of goods at Mannings physical stores in Hong Kong and Macau. It is not applicable to all top-up, recharging or value-added services, or sale and other transactions involving any other cash coupon(s) or voucher(s).
2. e-Gift Voucher must be presented to the cashier before payment. Photocopies will not be accepted.
3. Each e-Gift Voucher can be used once only.
4. No change will be given for any unused balance.
5. e-Gift Voucher is not for resale.
6. e-Gift Voucher is not applicable to purchases made through Mannings official website or Mannings mobile apps.
7. e-Gift Voucher is non-refundable, non-exchangeable for cash, and non-transferable.
8. Mannings shall not be liable for any loss, theft, damage or mis-use of any issued e-Gift Voucher(s), and the holder assumes full responsibility for their safekeeping and proper use.

9. e-Gift Voucher value is calculated in Hong Kong Dollars (HKD) for use at Mannings physical stores in Hong Kong and Macau Patacas (MOP) for use at Mannings physical stores in Macau.
10. e-Gift Voucher is valid only until the date printed herein. Expired e-Gift Voucher are invalid and will not be reissued nor extended.
11. e-Gift Voucher shall not be copied, reproduced, distributed, or published in any form by any means for use by anyone other than the original recipient, nor stored in any data retrieval system. Any unauthorised distribution or circulation may render this e-Gift Voucher invalid and subject to refusal or cancellation. The Dairy Farm Company, Limited accepts no responsibility for any misuse of the e-Gift Voucher.
12. Mannings reserves the right to terminate or amend these terms and conditions without prior notice.
13. In the event of any disputes, Mannings should have the right of final decision.
14. No third party right shall be enforceable under the Contracts (Rights of Third Parties) Ordinance.
15. e-Gift Voucher is issued by The Dairy Farm Company, Limited, a member of the DFI Retail Group.

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.