

Terms and Conditions of Dah Sing Sanrio Credit Cards "MAXIM's Cakes Promotion" ("Promotion"):

- The promotion periods for the Promotion are as below (each a "Promotion Period"):
 - Promotion Period 1: 1 Dec 2025 to 31 Dec 2025 (both dates inclusive) ("Promotion Period 1")
 - Promotion Period 2: 1 Jan 2026 to 30 Jun 2026 (both dates inclusive) ("Promotion Period 2")
- The Promotion is applicable to cardholders holding principal card or supplementary card of Dah Sing Hello Kitty Credit Card or Dah Sing MINNA NO TĀBŌ Credit Card (collectively, "Eligible Card") ("Eligible Cardholder") issued by Dah Sing Bank, Limited (the "Bank").
- The Eligible Cardholders can enjoy **15% off** upon purchase of the following items with full payment made by Eligible Card at the shops of Maxim's Cakes (the "Merchant") during the respective Promotion Period:
 - Promotion Period 1: Hapidanbui Fruits Bliss Cake or Hapidanbui Choco Delight Cake (retail purchase at Merchant's shop and instore pre-order only)("Offer 1")
 - Promotion Period 2: MINNA NO TABO Mixed Fruit Cake or Hello Kitty Dreaming of Fun Cake (instore pre-order only) ("Offer 2")(collectively, "Offers").
- For the product details of this Promotion, please contact the Merchant directly. For the address of shops, please refer to Merchant's website at www.maximscakes.com.hk/tc/network.
- Unless otherwise specified, the Offers cannot be used in conjunction with other promotional offers, discount, cash vouchers and gift vouchers.
- The Offers cannot be exchanged for cash, bonus points, other products, services or discounts. The Offers are not refundable and transferable to third parties or other accounts, or exchanged for any other gifts.
- The Offers shall be terminated immediately in the event that the Merchant ceases its business.
- All photos, product prices and product information that relate to the products under the Offers are provided by the Merchant and are for reference purposes only. The use of Offers is subject to the relevant terms and conditions issued by the Merchant. For details, please contact the Merchant directly. The Bank is not the supplier of any products / food / services offered to the Eligible Cardholders under the Offers and shall not be responsible for any matter in relation to the products or the relevant services. Any enquiry, comment or complaint about the quality of relevant products or food or services should be directed to the Merchant.
- The Offers are subject to availability and only valid while stock lasts. The price of products and Offers' terms may be changed from time to time.
- The Bank and the Merchant reserve the right to amend these Terms and Conditions, or cancel, suspend or amend the Promotion at any time without prior notice. Should any disputes arise, the decision of the Bank and the Merchant shall be final.
- These Terms and Conditions shall form part of any applicable agreements governing the use of 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.
- These Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong Special Administrative Region ("Hong Kong"). Any dispute arising under these Terms and Conditions shall be subject to the exclusive jurisdiction of the courts of Hong Kong.
- 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).
- In the event of any discrepancy between the Chinese version and English version 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.