

**Terms & Conditions of Dah Sing MyAuto Credit Card Limited Time Extra Welcome Offer ("Offer"):**

1. The promotion period is valid from 6 Jul 2026 to 4 Oct 2026 (both dates inclusive) ("**Promotion Period**").
2. The Offer is 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 Dah Sing Bank, Limited ("**Bank**") in the past 12 months prior to the relevant card issuance date) who fulfills the requirements as set forth in Clause 3 below ("**Eligible Cardholder**"). Each principal card applicant can only apply for one Eligible Card (as defined in Clause 3 below) and is entitled to the Offer once only.
3. Eligible Cardholder can enjoy 1 piece of SINOPEC Petrol e-Gift Certificate valued at HKD200 ("**e-Gift Certificate**") from Sinopec (Hong Kong) Petrol Filling Station Company Limited ("**Merchant**") upon successfully applying for a principal card of Dah Sing MyAuto Credit Card ("**Eligible Card**") by inputting the promotion code "sinopec" during his / her application through online channel within the Promotion Period and conduct at least 1 payment of toll with "HKeToll" Free-Flow Tolling Service by using his / her Eligible Card on or before 30 Nov 2026 ("**Spending Requirement**").
4. Spending Requirement is calculated based on the relevant transaction dates(s) and is subject to the record of the Bank. The Bank reserves the final decision on whether a transaction fulfils the Spending Requirement.
5. The e-Gift Certificate will be granted by way of SMS to the mobile number (according to the Bank's record) of the Eligible Cardholder (provided he / she fulfills the requirements under Clause 3 above) on or before 31 Jan 2027. Each e-Gift Certificate can only be used for once and Eligible Cardholder needs to settle the balance (if any) with the Eligible Card. The usage of the e-Gift Certificate is also subject to applicable terms and conditions of the Merchant.
6. The e-Gift Certificate and the relevant products / services are provided by the Merchant. The Bank is not the supplier of the e-Gift Certificate or the relevant products / services offered to the Eligible Cardholder and shall not be responsible for any matters in relation to the e-Gift Certificate and the relevant products / services. The Bank makes no representation or guarantees in respect of the e-Gift Certificate and relevant products / services. Any enquiries, comments or complaints about the e-Gift Certificate and relevant products / services should be directed to the Merchant.
7. The e-Gift Certificate cannot be exchanged for cash, bonus points, other products and services, gifts or discounts nor can it be transferred to third parties or other accounts.
8. Eligible Cardholder is required to keep records of the relevant transactions of the Spending Requirement. In case of dispute, the Bank reserves the right to require the Eligible Cardholder to submit relevant documents for verification purpose. Submitted documents will not be returned. The decision of the Bank regarding the eligibility of relevant transactions shall be final.
9. Each Eligible Cardholder must maintain his / her mobile number (according to the Bank's record) and account of the Eligible Card as valid and in good credit status when the relevant e-Gift Certificate is granted. The relevant transactions of the Spending Requirement must be a billed transaction. Otherwise, the Bank has the right to cancel the relevant Eligible Cardholder's entitlement to the e-Gift Certificate without prior notice.
10. The Bank reserves the right to amend these Terms and Conditions or amend, suspend or terminate the Offer at any time without prior notice. In case of disputes, the Bank's decision shall be final and conclusive.
11. In case of fraud, abuse, reversal or cancellation of any transaction in respect of which the e-Gift Certificate is awarded, the Bank reserves the right to debit an amount equivalent to the relevant e-Gift Certificate granted to the relevant cardholder's account maintained with the Bank without prior notice.
12. These Terms and Conditions shall form part of any applicable agreements governing the use of the Eligible Card and shall be construed accordingly. In case of any conflict between these Terms and Conditions and such agreements, these Terms and Conditions shall prevail.

13. 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.
14. 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).
15. In case of any discrepancy between the English and Chinese 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.**