

Terms and Conditions of "Dah Sing MyAuto Credit Card X SINOPEC Petrol Discount of Up to HKD13.19 / Litre" ("this Promotion"):

1. The promotion period of this Promotion is from 6 Jul 2026 to 4 Oct 2026 (both dates inclusive) ("**Promotion Period**").
2. This Promotion is only applicable to customers holding principal card or supplementary card of the Dah Sing MyAuto Credit Card ("**Eligible Card**") issued by Dah Sing Bank, Limited ("**Bank**") ("**Eligible Cardholders**").
3. During the Promotion Period, Eligible Cardholders who purchase SINO X Power at petrol stations ("**Petrol Station**") of Sinopec (Hong Kong) Petrol Filling Station Company Limited ("**Merchant**") and settle the payment with the physical Eligible Card ("**Eligible Transaction**") can enjoy SINO X Power discount of up to HKD13.19 / Litre:
 - i. An instant discount of HKD12 / Litre by using the exclusive Dah Sing MyAuto Credit Card Electronic Coupon on the SINOPEC PLUS APP ("**SINOPEC PLUS APP**") ("**Petrol Discount Coupon**") ("**Petrol Offer 1**"); and
 - ii. SINOPEC PLUS APP point – the rewarded point value is equivalent to the additional discount: **Mon, Wed and Thu: HKD0.29 / Litre; Tue and Fri: HKD0.89 / Litre; Sat to Sun: HKD1.19 / Litre** ("**Petrol Offer 2**") (please refer to clause 6 below for details)
4. To enjoy Petrol Offer 1 and Petrol Offer 2 (collectively, "**Petrol Offers**"), Eligible Cardholders are required to install the SINOPEC PLUS APP and successfully register as a SINOPEC PLUS APP member ("**SINOPEC PLUS APP member**") before making the Eligible Transaction. Eligible Cardholders should present the Petrol Discount Coupon to the staff at the Petrol Station and confirm to use the Petrol Offers with the Merchant before refueling.
5. At the beginning of the Promotion Period, each Eligible Cardholder will receive a Petrol Discount Coupon on the SINOPEC PLUS APP. If an Eligible Cardholder is newly registered as a SINOPEC PLUS APP member during the Promotion Period, a Petrol Discount Coupon will be generated immediately upon successful registration. After an Eligible Cardholder uses a Petrol Discount Coupon during the Promotion Period, a new Petrol Discount Coupon will be generated on the following Monday. The Petrol Discount Coupon will be valid until 23:59:59 (Hong Kong time) on 4 October 2026. Each Eligible Cardholder's SINOPEC PLUS APP account will only have a maximum of one Petrol Discount Coupon at the same time.
6. SINOPEC PLUS APP point value under Petrol Offer 2 is calculated based on the list price of SINO X Power as of 25 Jun 2026 and the instant discount of HKD12 / Litre under Petrol Offer 1. Each SINOPEC PLUS APP member can earn the following amount of SINOPEC PLUS APP points upon every HKD100 spending of SINO X Power on the following days:
 - (i) 45 SINOPEC PLUS APP points on every Monday, Wednesday and Thursday;
 - (ii) 45 x 3 times, i.e. 135 SINOPEC PLUS APP points, on every Tuesday and Friday; and
 - (iii) 45 x 4 times, i.e. 180 SINOPEC PLUS APP points, on every Saturday and Sunday.The SINOPEC PLUS APP point value as stated in Clause 3(ii) above is calculated based on the redemption of every 6,500 SINOPEC PLUS APP points for HKD200 worth of petrol cash coupon. Petrol Offer 2 is subject to the Merchant's other terms and conditions. For details, please inquire with the Merchant.
7. The Petrol Offers are not applicable to Chai Wan, Discovery Bay, Airsides Stations and LPG Stations.
8. Unless otherwise specified, this Promotion cannot be used in conjunction with any other Merchant's promotional offers, discounts, coupons, cash coupons, SINOPEC Card, SINOPEC Discount Card or walk-in discounts. The Petrol Offers cannot be exchanged for cash, points or product.

9. SINO X Power is available while stocks last. The Bank is not the supplier of the related services and shall not be responsible for any matters related to the related services. For any enquiry, comment or complaint about the related services, please contact the Merchant directly.
10. The Bank and the Merchant reserve the right to amend these Terms and Conditions and the relevant terms and conditions, or cancel, suspend or amend this Promotion at any time without prior notice. For details, please contact the Bank and / or the Merchant. Should any disputes arise, the decision of the Bank and the Merchant shall be final.
11. 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 such agreements, these Terms and Conditions shall prevail.
12. 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.
13. 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).
14. In the event of any discrepancy between the Chinese version and English version of these terms and conditions, the Chinese 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.