大新銀行
DAH SING BANK

Terms and Conditions of Dah Sing Credit Card "Happy Installment" Plan Online Application Offer

1. The promotion period for the Dah Sing Credit Card "Happy Installment" Plan Online Application Offer ("**Online Application Offer**") is from **1 Mar 2025 to 31 May 2025** (both dates inclusive) ("**Promotion Period**").
2. During the Promotion Period, customers who fulfil all of the following requirements ("**Eligible Customers**") will be granted up to HKD500 Cash Reward ("**Cash Reward**") according to the approved loan amount and tenor of the Installment Plan (as defined below) as detailed in the table below:
    - Successfully submitting the Dah Sing Credit Card "Happy Installment" Plan Application Form to apply for Dah Sing Credit Card "Happy Installment" Plan ("**Installment Plan**") via the website of Dah Sing Bank, Limited (the "**Bank**"), Dah Sing e-Banking Service or Dah Sing Mobile Banking Service; and
    - Not having taken out any loan under the Installment Plan in the past 24 months according to the approved date for the Installment Plan ; and
    - Having the application for the Installment Plan approved with an amount of HKD20,000 or above and repayment period of 12 months or above

Cash Reward (HKD) / **Approved Installment Plan Amount (HKD)**	**Loan Tenor**	
	12 - 18 months	24 - 48 months
20,000 – 49,999	100	200
50,000 or above		**500**

3. The Cash Reward will be issued in the form of credit card free spending credit, and will be credited to each Eligible Customer's credit card account used to apply for the Installment Plan ("**Designated Credit Card Account**") on or before **31 Aug 2025**. Credit card free spending credit will be used for settlement of new transaction items of the Designated Credit Card Account; it is not transferable, refundable or cannot be exchanged for cash or other offer, discount, product or service. To receive the Cash Reward, the Eligible Customer's Designated Credit Card Account must be valid and with good repayment records when the Bank credits the Cash Reward. If any Eligible Customer makes early settlement of the Installment Plan during the relevant repayment period, the Bank will debit from any account of the Eligible Customer an amount equivalent to the Cash Reward credited to the relevant Designated Credit Card Account without prior notice.
4. Should there be any fraud and / or abuse conducted by an Eligible Customer (as determined by the Bank at its sole discretion), the Bank reserves the right to deduct the equivalent value of the Cash Reward credited to the Designated Credit Card Account of such Eligible Customer inappropriately

pursuant to any fraud and / or abuse directly from his / her bank account(s) with the Bank without prior notice and / or to take legal action in such instances to recover any outstanding amount.

5. The Bank reserves the right to terminate, suspend and modify the Online Application Offer and modify these Terms and Conditions at any time without prior notice. In case of any dispute, the Bank reserves the right of final decision.
6. The Installment Plan is subject to relevant Terms and Conditions. Please click here for details.
7. These Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong. Each party hereto submits 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 under the Contracts (Rights of Third Parties) Ordinance (Cap 623 of the Laws of Hong Kong).
9. In case of any discrepancy between the Chinese and English 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.