

General Terms and Conditions of "Dah Sing Credit Card Birthday Treats":

1. The birthday offers under this promotion ("**Birthday Offers**") are available from 1 Jan to 31 Dec 2025 (both dates inclusive) ("**Promotion Period**").
2. The offers herein (including the Birthday Offers and the Extra YOU i-Account Opening Reward) (collectively, the "**Offers**") are only applicable to customers holding Principal Card or Supplementary Card ("**Eligible Cardholder**") of the Credit Card or Co-brand card issued by Dah Sing Bank, Limited (the "**Bank**") ("**Eligible Card**"). The Bank's Cash Card, Corporate Card, Purchasing Card, Business Card, Gift Card, Private Label Card, "Smart Choice" Balance Transfer Program Account and Cash Conversion Plan Account are not eligible. Certain participating merchants ("**Participating Merchants**") do not accept payment with UnionPay Dual Currency Credit Card. Please contact the relevant Participating Merchants for details.
3. Eligible Cardholder will be required to present identification card for verification purpose prior to the redemption of the Birthday Offers.
4. Eligible Cardholder must show and settle the full payment with an Eligible Card (if applicable) in order to enjoy the Birthday Offers.
5. The Birthday Offers are only available at the Participating Merchant's designated outlets, online and / or on mobile app (if applicable). In order to be eligible for the Birthday Offers, the Eligible Cardholder must enter a designated promo code / offer code / coupon code (if applicable) when making payment via the merchant's website or mobile app (if applicable). The Bank or Participating Merchants shall not be liable if the Eligible Cardholder fails to enter the designated promo code / offer code / coupon code and is unable to enjoy the Birthday Offers.
6. The Bank is not the supplier of any products, food, treatments, services, gifts or cash coupons. The Bank shall not be responsible for any matter in relation to relevant products, food, treatments, services or gifts. Any enquiry, comment or complaint about the quality of relevant products, food, treatments, services, gifts or cash coupons should be directed to relevant suppliers or Participating Merchants.
7. Offers are subject to availability and available on a first-come first-served basis. The relevant suppliers/Participating Merchants reserve the right to offer any alternative products, food, treatments, services, gifts or cash coupons as replacement without prior notice. Quoted prices and types of those products, food, treatments, services or gifts, may not be the same.
8. Offers cannot be exchanged for cash, other products, food, treatments, services, gifts or discounts. Offers are not transferable and cannot be used in conjunction with other promotional offers, discounts, discount cards, VIP cards, cash vouchers and gift vouchers. Unless otherwise specified, the Offers are not applicable to delivery service (if applicable).
9. All photos, prices of products, food, treatments, services, gifts or cash coupons and product information that relate to the Offers are provided by the relevant suppliers/Participating Merchants and are for reference purposes only. The Offers are governed by the relevant terms and conditions

issued by the relevant suppliers/Participating Merchant. For details, please contact the relevant suppliers/Participating Merchant.

10. The Offers shall be terminated immediately in the event that the relevant suppliers/Participating Merchant ceases business.
11. The prices of products, food, treatments, service, gifts or cash coupons and Offers terms may be changed from time to time. For details, please contact the relevant suppliers/Participating Merchants. The Bank and the suppliers/Participating Merchants reserve the right to amend these Terms and Conditions or cancel, suspend or amend any of the Offers at any time without prior notice. Should any disputes arise, the decision of the Bank and the suppliers/Participating Merchants shall be final.
12. 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.
13. In case of any fraud / abuse / reversal or cancellation of transactions in respect of which the Offers are awarded, the Bank reserves the right to debit the equivalent amount from the Eligible Cardholders' credit card account without prior notice.
14. 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 non-exclusive jurisdiction of the courts of Hong Kong.
15. 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).
16. 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 for Extra YOU i-Account Opening Reward

1. Extra YOU i-Account Opening Reward only applies to Eligible Cardholder who fulfills the following requirements ("Eligible YOU Banking Customer"):
 - (a) is the recipient of the invitation e-mail of Dah Sing Credit Card Birthday Treats ("Invitation e-mail") issued by the Bank; and
 - (b) is a new YOU Banking customer (i.e. customer not holding any YOU i-Account (sole or joint-named) in the capacity as Primary Account Holder from 1 Jan 2024 to 31 Dec 2024 (both dates inclusive) of the Bank. Primary Account Holder refers to the Applicant mentioned in the New Account(s) / Service(s) Application Form signed by the customer.
2. The promotion period of Extra YOU i-Account Opening Reward is from 1 Jan to 30 Jun 2025 (both dates inclusive) ("Promotion Period of Extra YOU i-Account Opening Reward").
3. Eligible YOU Banking Customer who presents the Invitation e-mail and successfully opens YOU i-Account (sole or joint-named) in the capacity as Primary Account Holder at any branches of the Bank during the Promotion Period of Extra YOU i-Account Opening Reward shall be entitled to a HKD100 cash coupon.

4. If an Eligible YOU Banking Customer discontinues the YOU i-Account within 12 months after the cash coupon is offered, the Bank has the right to deduct the amount of Extra YOU i-Account Opening Reward from the relevant deposit account held by the customer without prior notice.

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.