

<Revised version with effect from 14 Feb 2025>

Terms and Conditions of Dah Sing Sanrio Credit Card Spending Promotion (the "Promotion"):

1. The promotion period of this Promotion is from 14 Feb 2025 to 30 Apr 2025 (both dates inclusive) ("**Promotion Period**").
2. The Promotion is only applicable to principal cardholders of Dah Sing Hello Kitty Credit Card or Dah Sing MINNA NO TABO Credit Card (each, the "**Eligible Card**") issued by Dah Sing Bank, Limited (the "**Bank**") (the "**Eligible Cardholders**").
3. Eligible Cardholder is required to register for the Promotion online once during the Promotion Period via dahsing.com/card/sanrio/sms/en and input his / her Eligible Card's card number and select one of the gift options, namely, (1) Limited Edition Hello Kitty Mini Steamer; or (2) Limited Edition MINNA NO TABO Wireless Bluetooth Speaker (each, the "**Gift**" and collectively, the "**Gifts**"). Eligible Cardholder is entitled to the selected Gift upon successful registration and accumulating "**Eligible Spending**" (as defined in Clause 5 below) of the following respective designated amount with the registered Eligible Card during the Promotion Period:

Gift	Designated Eligible Spending accumulated amount
Option (1): Limited Edition Hello Kitty Mini Steamer	HKD12,000 or more
Option (2): Limited Edition MINNA NO TABO Wireless Bluetooth Speaker	HKD8,000 or more

4. Registration with supplementary Eligible Card is not accepted. If an Eligible Cardholder registers more than once with his / her same principal Eligible Card, the Bank will take his / her last registration record of such principal Eligible Card and the relevant selected Gift option during the Promotion Period as final. If an Eligible Cardholder registers with his / her different principal Eligible Cards under his / her name, the selected Gift options of the respective registrations shall be recorded. The Bank will not issue any notification if an Eligible Cardholder fails to register successfully due to provision of incomplete or incorrect information.
5. "**Eligible Spending**" includes retail transaction amounts and online transaction amounts only, excluding transactions including but not limited to settling bills online, recurring payment amounts (e.g. Octopus Automatic Add Value Services amounts, Autotoll Automatic Top-up Services amounts), top-up amounts to mobile wallets (including but not limited to top-up amounts to Octopus) and purchase of Octopus via any mobile payment, mobile transfer and top-up transactions (including but not limited to PayMe, TNG, Tag & Go etc.), WeChat Pay HK, AlipayHK, cash advances, autopay, "Happy Installment" payments, "Cash-in Plan" payments, branch cash-in payments, "Smart Choice" Balance Transfer Program payments, Cash Conversion Plan payments, Stocks Investment Savings Plans, "PayEasy" Bill Payment amounts, "JET Payment" payment amounts, tax payments, interest-free monthly installments, gift redemption fees (if applicable), cheque payments (if applicable), bank handling fees (including but not limited to annual fees, financial charges, late fees and cash advance handling fees, etc.), casino transactions, unposted / cancelled / refunded / unauthorized /

chargeback transactions. The Bank reserves the final decision on whether a transaction is eligible to be an Eligible Spending. Eligible Spending of the supplementary Eligible Card(s), if applicable, will be combined with the accumulated Eligible Spending of the principal Eligible Card for the purpose of the Promotion. Spending is calculated based on the relevant transaction date(s) and subject to the record of the Bank. Any decimal place for Eligible Spending amount will be rounded down to the nearest integer. Eligible Spending will be accumulated separately under each principal Eligible Card and will not be combined with the Eligible Spending made with any other principal Eligible Card(s) if an Eligible Cardholder registers for more than one principal Eligible Card under his / her name for the Promotion.

6. The Gift redemption letter will be mailed to the statement mailing address of the Eligible Cardholder (according to the Bank's record) on or before 31 Jul 2025 upon fulfilling the spending requirement of the Promotion. Only those Eligible Cardholders whose Eligible Card accounts are still valid and in good standing at the time the redemption letter is to be issued, and whose Eligible Spending has been posted, will be entitled to the Gift.
7. Eligible Cardholder is required to bring along the Gift redemption letter to the designated redemption center to redeem the Gift. Eligible Cardholder shall notify the Bank on or before 30 Sep 2025 if the redemption letter is not received on or before 31 Aug 2025. The Bank will not re-issue the redemption letter if it is damaged, lost, stolen or has expired. For the details of Gift redemption, including the addresses and office hours of the redemption center(s), please refer to the redemption letter.
8. The Gift cannot be returned for change and is not refundable. It cannot be exchanged for cash, other gift or any discount. In the event that the Gift is out of stock, the Bank reserves the right to substitute it with another reward or gift without prior notice. Quoted prices and types of the alternative reward or gift may not be the same as the Gift provided under the Promotion. All the Gift redemption cannot be changed, cancelled or returned once confirmed by the Bank.
9. The photos and product information of the Gift are provided by M One Stored Limited (for Gift Option 1) and Ricco Gift & Promotion Limited (for Gift Option 2) (each, the "Supplier") respectively and are for reference only. The Bank is not the supplier of Gifts or the related services and will not make any representations or guarantees as to the quality of Gifts or the related services. The Bank will not be responsible for any matter in relation to Gifts or the related services. Any enquiry, comment or complaint about the quality of related product or services of Gifts should be directed to the Supplier(s) through hotline 3596 7839 for Gift Option 1 (Monday to Friday 10:30am – 6:30pm, except public holiday) or 2580 1983 for Gift Option 2 (Monday to Friday 9am – 6pm, except public holiday) separately.
10. In case of any fraud / abuse / reversal / cancellation of transactions in respect of which the relevant Gift is awarded, the Bank reserves the right to debit an amount equivalent to the value of the relevant Gift from the Eligible Cardholder's account(s) at the Bank without prior notice.
11. Eligible Cardholder is required to keep the relevant original sales slip(s). In case of disputes, the Bank reserves the right to require the Eligible Cardholder to submit the original sales slip(s) or other relevant documents for verification purpose. Submitted documents (whether original or copy) will

not be returned. The decision of the Bank regarding the eligibility of relevant transactions shall be final and conclusive.

12. The Bank reserves the right to amend these Terms and Conditions, or terminate, suspend or amend the Promotion at any time without prior notice. In case of disputes, the Bank's decision shall be final and conclusive.
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 by virtue of the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong).
15. These Terms and Conditions shall form part of any applicable agreements governing the use of the Dah Sing Credit 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.
16. In the event of discrepancies 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.