

General Terms and Conditions of "Hit N' Reward Lucky Draw – Winter Wonderland" Promotion ("Promotion"):

1. The promotion period is from 2 Dec 2024 to 31 Jan 2025 (both dates inclusive) ("Promotion Period"). The transaction period is divided into following 2 phases. Spending / transaction is calculated based on relevant transaction dates as recorded by Dah Sing Bank, Limited ("Bank"). The availability period for the game website of this Promotion ("Game Site") is from 2 Dec 2024 to 14 Feb 2025 (both dates inclusive)(unless otherwise specified by the Bank).
 - i. "Phase 1": 2 Dec 2024 to 31 Dec 2024 (both dates inclusive)
 - ii. "Phase 2": 1 Jan 2024 to 31 Jan 2025 (both dates inclusive)
2. **This Promotion only applies to the customer holding a Principal Card of a credit card (including but not limited to UnionPay Dual Currency Credit Card) or Co-brand Card ("Eligible Card") issued by the Bank ("Eligible Cardholder").** The Supplementary Card of the Eligible Cardholder, 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.
3. **Eligible Cardholder is required to activate and maintain a valid Dah Sing Mobile Banking / e-Banking account to participate in the Game.**
4. Eligible Cardholder is required to fulfil the requirements of "Spending / Transaction Offer" within the Promotion Period (further details as provided in the section "**Earn eTokens – Spending / Transaction Offer**" below) and / or "**Free eTokens – Flash Missions**" within the Flash Missions Promotion Period (further details as provided in the section "**Free eTokens – Flash Missions**" below) to receive eToken to participate in the Game ("Game"), and to successfully complete the designated mission(s) in the Game to participate in the Lucky Draw (further details as provided in the section "**Game Prizes ("Prize") and Redemption Arrangement**" below).
5. When Eligible Cardholder has earned an eToken, he / she will receive an notification from the Bank via message to Mobile Banking / e-Banking inbox and / or via email to the valid email address of Eligible Cardholder according to the Bank's record (if applicable).
6. Eligible Cardholder must login Dah Sing Mobile Banking and select "Rewards" or click the gift icon at the top right corner on homepage to enter "My Rewards" and click "eToken Details" of this Promotion ("My Rewards – Hit N' Reward Lucky Draw – Winter Wonderland"), and then click "Go" to enter and participate in the Game or enquire the rewarded Prize of eToken by clicking "Prize" (if applicable).
7. The total eToken(s) which the Eligible Card(s) under the name of the same Eligible Cardholder is entitled is / are up to a **maximum of 10 eTokens per phase, and up to a maximum of 20 eTokens during the entire Promotion Period** (applicable to the section of "**Earn eTokens – Spending / Transaction Offer**" below).
8. Each eToken will be **valid for 14 days** from the issuance date of the relevant Mobile Banking / e-Banking inbox message and / or email, whichever is earlier ("eToken Validity Period"). Eligible Cardholder can enquire about the eToken Validity Period by the relevant Mobile Banking / e-Banking inbox message and / or email / My Rewards – Hit N' Reward Lucky Draw – Winter Wonderland and the validity of eToken will be based on the expiry date listed in the related notification. The eToken(s) will be forfeited if the relevant eToken(s) is / are not used within the eToken Validity Period.

9. The eTokens are available on a first-come-first-served basis. The quota of the Prize (further details as provided in the section "Game Prizes ("Prize") and Redemption Arrangement" below) is 5,000 pcs per phase and a total of 10,000 pcs during the entire Promotion Period and on a first-come-first-served basis, while the said quota lasts. Once the said quota is full, no further eToken and / or Prize will be distributed by the Bank and all the non-used eToken(s) will become invalid.
10. Eligible Cardholder is entitled to participate in the Game by using each eToken once only and win a maximum of one Prize for each eToken upon successfully completed the mission in the Game Site. If Eligible Cardholder leaves the Game Site after starting the Game, the relevant eToken(s) will be deducted regardless of whether the Game is completed or not. If Eligible Cardholder fails to play the Game due to any reason (including but not limited to network instability), the Bank will not take any responsibility for such failure and will not re-send the relevant e-Token(s) deducted.
11. Eligible Cardholder is recommended to read the "How to Play" on the Game Site before starting the Game.
12. Eligible Cardholder is required to (i) hold valid Eligible Card(s) and Mobile Banking / e-Banking account of the Bank, and (ii) maintain the said account in good credit standing when the relevant eToken(s) and / or Prize is / are to be offered by the Bank. Otherwise, no eToken and / or Prize will be granted. If Eligible Cardholder cancels the Eligible Card and / or Mobile Banking / e-Banking account, all the granted eToken(s) and / or Prize will be forfeited. The Bank reserves the right to cancel the Eligible Cardholders' entitlement to the relevant eToken(s) and / or Prize without prior notice.
13. For the special maintenance schedule for Mobile Banking of the Bank, eToken and Game Site of this Promotion, please refer to the Bank's promotion webpage. Eligible Transaction (further details as provided in the section of "Earn eTokens – Spending / Transaction Offer" below) made by Eligible Cardholders during the system maintenance period will not be eligible for any eToken and / or Prize and / or any entry to the Game Site.
14. The Bank will base on the record to determine the eligibility of Eligible Cardholder for fulfilling the eToken- and / or Prize-related requirements. If the Eligible Cardholders' record(s) is / are different from the Bank's record, the records and decision of the Bank regarding the eligibility of the relevant Eligible Cardholder(s) shall be final and conclusive.
15. The eToken and / or Prize cannot be exchanged for cash, bonus points, or other products, services or discounts. The eToken is not refundable and not transferable to other accounts or cannot be exchanged for other products (except for the Prize), and cannot be used in conjunction with other promotional offers, discounts, discount cards, VIP cards, cash vouchers and gift vouchers (unless otherwise specified) (if applicable).
16. Eligible Cardholder is required to keep the relevant original sales slip(s) (if applicable) for Eligible Transaction. In case of any disputes, the Bank reserves the right to require any Eligible Cardholder to submit the original sales slip(s) or other relevant document(s) for verification purpose. Submitted documents (whether original or copy) will not be returned. The decision of the Bank regarding the eligibility of the relevant transactions shall be final and conclusive.
17. The Prize shall be terminated and the granted Prize will be invalid immediately in the event that the relevant participating merchant ceases business.

18. The Game Site will be overwhelming if the number of players entering the game room exceeds the specific number at the same time. Eligible Cardholder will be required to try entering into the Game Site later.
19. By participating in this Promotion, customer will be directed to a third party website which is not operated, owned or controlled by the Bank ("Third Party Website"). The Bank is not responsible for the content of any Third Party Website. The Bank does not review, approve, monitor, warrant or make any representation in respect of any content of any Third Party Website. Access to any Third Party Website is at customer's own risk. The Bank shall not in any way be liable for any loss or damage incurred as a result of customer's access to or use of or reliance on any content of any Third Party Website.
20. The Game Site is designed, developed, hosted and managed by a third party service provider. The content of the Game Site, including but not limited to the materials and information provided therein, is solely responsible by the service provider.
21. Eligible Cardholder is not required to input any personal information, username or password into the Game Site when participating in the Game.
22. Eligible Cardholder is required to use mobile phone to log in Mobile Banking to participate in the Game and is suggested to connect to non-public Wi-Fi to enjoy the best game experience.
23. Eligible Cardholder is required to use a mobile device with the latest version of Dah Sing Mobile Banking (Version 3.86 or above) and one of the following browsers to participate in the Game: Edge 79+, Firefox 44+, Chrome 56+, Safari 11+, Safari on iOS 11+ and Android browser 91+.
24. All photos and information that are related to the Prizes are provided by the participating merchants and are for reference only.
25. In case of any fraud / abuse / reversal / cancellation of transactions in respect of which the relevant eToken(s) and / or Prize under this Promotion is / are awarded, the Bank reserves the right to forfeit the relevant eToken(s) and / or debit the equivalent value of the Prize from the Eligible Cardholder's credit card account(s) without prior notice.
26. The Bank reserves the right to amend these Terms and Conditions or terminate or suspend this Promotion at any time without prior notice. In case of disputes, the Bank's decision shall be final and conclusive.
27. These Terms and Conditions shall form part of any applicable agreements governing the use of the 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.
28. 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.
29. 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).
30. In the event of any discrepancy between the Chinese version and English version of these Terms and Conditions, the English version shall prevail.

Earn eTokens –

Terms and Conditions of "Spending / Transaction Offer":

1. Eligible Cardholder will receive 1 eToken to participate in the Game by having made a single net transaction of HKD300 or above (or equivalent) on local or overseas retail or online transaction (including AlipayHK and WeChat Pay HK) or PayMe top-up transaction with the use of his / her Eligible Card ("Eligible Transaction") during the Promotion Period. Eligible Transactions does not include the mobile transfers and e-Wallet add-value amount (including but not limited to TNG, AlipayHK (P2P transaction), WeChat Pay HK (P2P transaction), Tap & Go, Octopus add value service), Smart Octopus, Paypal, mail / fax / telephone orders, cash advances, Autopay, recurring billing transactions (e.g. Octopus Automatic Add Value Service, Autotoll Automatic Top-up Service, HKeToll Automatic Top-up Service, etc.), "Happy Installment" plan amount, Cash-In Plan, Branch Cash-In Plan, Stocks Investment Savings Plan, Balance Transfer Amount, "PayEasy" Service amount, tax payments amount, "JET payment" amount, monthly repayments of Interest-free Installment Plan, gift redemption fee, cheque payments, transactions at financial / non-financial institutions or security brokers / dealers (including but not limited to purchases of products or services such as foreign currency, money orders, travellers' cheques, securities, stocks, bonds, commodities or mutual fund, money deposits and money transfers), bank handling fees (including but not limited to annual fees, financial charges, late fees and cash advance handling fees), casino transactions, unposted / cancelled / refunded and any unauthorised transactions. Eligible Transaction is calculated based on the relevant transaction dates as recorded by the Bank. The Bank reserves the right to final decision for determining the eligibility of transactions.
2. Individual e-Wallet may impose handling charges for credit card transactions by the relevant service provider, and will be at the Eligible Cardholder's own cost.
3. Eligible Cardholder will receive the eToken from the Bank via Mobile Banking / e-Banking inbox and / or email within **1 hour** after the Eligible Transaction is made and shown in "My Rewards – Hit N' Reward Lucky Draw – Winter Wonderland" in Mobile Banking. Each eToken notification will be sent once only, and the Bank will not re-issue the same. In addition to the aforesaid, the Bank shall not be liable for any delay in delivering any eToken notification, whether or not caused by technical issue, network instability or any other event / reason.
4. Any Eligible Transaction associated with the Bank's UnionPay Dual Currency Credit Card RMB account will be converted to Hong Kong Dollar based on the conversion rate of 1:1.2 of the relevant total Eligible Transaction amount and combined with the Hong Kong Dollar account.
5. Foreign currency transactions shall be automatically converted into Hong Kong Dollar on the date that the relevant transactions were processed at the rates determined by the relevant card associations (if applicable). For details of service charges related to foreign currency transactions, please refer to the "List of Service Charges for Dah Sing Credit Card / Private Label Card" issued by the Bank.
6. The Bank will determine the eligibility of Eligible Transaction based on the merchant code or transaction category or type of currency as defined from time to time by the Bank or card associations (i.e. Visa International, MasterCard Asia / Pacific (Hong Kong) Limited, UnionPay International). Eligible Transaction shall be determined at the sole and absolute discretion of the Bank. The Bank shall not be liable to determine the eligibility of any transaction before the same is made by an Eligible Cardholder.
7. **Transaction made by Supplementary Card is not eligible for this Promotion.**

Earn eToken –
Terms and Conditions of "Flash Missions":

1. Unless otherwise specified, Flash Mission Promotion Period is from 2 Dec 2024 to 31 Dec 2024 (both dates inclusive) ("Flash Mission Promotion Period"). Eligible Cardholder will receive corresponding complimentary eToken(s) for each flash mission below (each and collectively "Flash Mission(s)") upon fulfilling the below relevant requirement(s) during the Flash Mission Promotion Period to participate in the Game:

	Requirements to be fulfilled within the Flash Mission Promotion Period	No. of Complimentary eToken(s) to be received	Maximum No. of Complimentary eToken(s) to be received during Flash Mission Promotion Period
Mission 1: Enable "Promotions" and "Transactions" Push Notifications on Dah Sing Mobile Banking ("Mission 1")	Login Mobile Banking and enable "Promotions" and "Transactions" Push Notifications	5	5
Mission 2: First time register Digital Banking ("Mission 2")	First time register as the user of Digital Banking and login Mobile Banking / e-Banking	5	5
Mission 3: Everyday login Digital Banking ("Mission 3")	Everyday login Digital Banking (Mobile Banking / e-Banking)	Per day: 1	5
Mission 4: Bill Payments ("Mission 4")	Successful Online Bill Payments via Digital Banking (Mobile Banking / e-Banking) with Eligible Card (Please refer to the Clause 6 below for details)	Tax payment: 10 (maximum 10 eTokens)	15
		Other bill payment: 1 (per time) (maximum 5 eTokens)	

	Requirements to be fulfilled within the Flash Mission Promotion Period	No. of Complimentary eToken(s) to be received	Maximum No. of Complimentary eToken(s) to be received during Flash Mission Promotion Period
Mission 5: Happy Installment Application ("Mission 5")	Every successful application for the "Happy Installment" Plan of the Bank	Online Application: 3	12
		Hotline Application: 2	

2. Mission 1, Mission 3 and Mission 4 are applicable to **Eligible Cardholder who successfully played once or above in the game of "Hit N' Reward Lucky Draw – Winter Wonderland" during the Flash Mission Promotion Period.**
3. Mission 1 is applicable to Eligible Cardholder who **has never enabled the "Promotions" and "Transactions" Push Notifications on Mobile Banking of the Bank on or before 1 Dec 2024 (inclusive).** Eligible Cardholders are required to maintain the status of enabling the "Promotions" and "Transactions" Push Notifications on Mobile Banking of the Bank when the relevant eToken(s) is / are to be offered by the Bank. Otherwise, no eToken will be granted. The Bank reserves the right to cancel the Eligible Cardholders' entitlement to the relevant eToken(s) and / or Prize(s) or debit the value equivalent to such eToken(s) and / or Prize(s) from the credit card account(s) of such Eligible Cardholders without prior notice.
4. Mission 2 is applicable to Eligible Cardholder who has **never registered and logged into Mobile Banking / e-Banking of the Bank on or before 1 Dec 2024 (inclusive).**
5. Mission 3 is applicable to Eligible Cardholder who **successfully login to the Digital Banking of the Bank (Mobile Banking / e-Banking) every day** (12:00 am – 11:59 pm counted as the same day) during the Flash Mission Promotion Period. Eligible Cardholder will receive a maximum of 1 eToken per day.
6. Mission 4 is applicable to Eligible Cardholders who successfully complete Bill Payment (which means that the bill payment transaction successfully transferred to relevant merchant) by using Eligible Card via the Bank's digital banking (Mobile Banking / e-Banking) **from 2 Dec 2024 12:00 am to 31 Dec 2024 4:30 pm.**
 - a. **The cut-off time for "Bill Payments" (for paying bills to general merchants) in e-Banking / Mobile Banking is 4:30 pm each day (Monday to Friday only, excluding Saturdays, Sundays, public holidays and those clearing days when Typhoon Signal No. 8 (or above) and / or Black Rainstorm Warning is / are issued). A payment will be transferred to the relevant merchant on the same day if the Bill Payments request is received by the Bank before the aforesaid cut-off time. If the request is received by the Bank after the cut-off time, the transaction will be handled on the next**

clearing day (except where Typhoon Signal No. 8 (or above) and / or Black Rainstorm Warning is / are hoisted on the next clearing day).

- b. **The acceptance of Bill Payments transaction(s) is subject to each Eligible Cardholder's Eligible Card account status and his / her available credit limit. The Bank reserves the right of final decision. Bill Payments transactions already executed by the Bank may not be cancelled, altered or withdrawn by the Eligible Customers subsequently.**
 - c. For **Online Bill Payment** Service Merchant List, please [click here](#).
7. Mission 5 is applicable to Eligible Cardholder who successfully apply for the "Happy Installment" Plan of the Bank during the Flash Mission Promotion Period and is subject to the relevant terms and conditions. For details, please [click here](#).
 8. Eligible Cardholder will receive the eToken notification from the Bank via Mobile Banking / e-Banking inbox and / or email (if applicable) in or before January 2025 after the relevant mission requirement(s) is / are met (refer to the above table and Clauses 1 – 7 and Clauses 3 – 8 of the General Terms and Conditions above) and such eToken notification will be shown in My Rewards – "Hit N' Reward Lucky Draw – Winter Wonderland" in Mobile Banking by selecting "Rewards" or clicking the gift icon at the top right corner on homepage to enter "My Rewards" and clicking "eToken Details" of this Promotion (My Rewards – "Hit N' Reward Lucky Draw – Winter Wonderland") after logging into Dah Sing Mobile Banking for enquiring about the received eToken(s). For the validity period, usage and Terms and Conditions of the eToken, please refer to the General Terms and Conditions of "Hit N' Reward Lucky Draw – Winter Wonderland" Promotion and Terms and Conditions of Game Prizes ("Prize") and Redemption Arrangement. Each eToken notification will be sent once only, and the Bank will not re-issue the same. In addition to the aforesaid, the Bank shall not be liable for any delay in delivering any eToken notification, whether or not caused by technical issue, network instability or any other event / reason.

"Redeem eToken with Bonus Point"

1. "Bonus Point redeem eToken" is only applicable to principal cardholders holding an Eligible Card of the Bank with Bonus Point Programme ("Eligible Bonus Point Cardholders") and is not applicable to the cardholders of Credit Card with Cash Rebate Scheme, Principal Cardholders and Supplementary cardholders of Dah Sing United MileagePlus World Mastercard, Dah Sing ANA World Mastercard and Dah Sing British Airways Platinum Card.
2. Eligible Cardholder can redeem 1 pc of "Hit N' Reward Lucky Draw – Winter Wonderland" eToken by 500 points from Eligible Card account via the **Bonus Point Program Redemption Platform** from 2 Dec 2024 to 31 Dec 2024 (both dates inclusive) ("Bonus Point eToken Redemption Promotion Period").
3. Each Eligible Bonus Point Cardholder is entitled to redeem **a maximum of 10 eTokens** via the Bonus Point Program Redemption Platform during the entire Bonus Point eToken Redemption Promotion Period **and cannot combine the application with other gift redemption application. If the cumulative number of redemption for eToken exceeds 10 or the redemption of eToken(s) and other gift(s) are included in the same application, the relevant application(s) will be cancelled.**
4. Eligible Bonus Point Cardholder who wishes to redeem the eToken with Bonus Points is required to complete the application within the Bonus Point eToken Redemption Promotion Period, where late

submission will not be accepted (based on the date of receipt of the application by the Bank). All redemption requests shall not be amended, cancelled or returned once submitted. For the Prize redemption details, please visit [here](#).

5. Eligible Bonus Point Cardholder will receive the eToken notification from the Bank via Mobile Banking / e-Banking inbox and / or email (if applicable) in or before January 2025 after successful redemption of the eToken and such eToken notification will be shown in "My Rewards – Hit N' Reward Lucky Draw – Winter Wonderland in Mobile Banking" by selecting "Rewards" or clicking the gift icon at the top right corner on homepage to enter "My Rewards" and clicking "eToken Details" of "My Rewards – Hit N' Reward Lucky Draw – Winter Wonderland" after logging into Mobile Banking for enquiring about the received eToken(s). For the validity period, usage and Terms and Conditions of the eToken, please refer to the General Terms and Conditions of "Hit N' Reward Lucky Draw – Winter Wonderland" Promotion and Terms and Conditions of Game Prizes ("Prize") and Redemption Arrangement. Each eToken notification will be sent once only, and the Bank will not re-issue the same. In addition to the aforesaid, the Bank shall not be liable for any delay in delivering any eToken notification, whether or not caused by technical issue, network instability or any other event / reason.
6. The eToken is available on a first-come-first-served basis while stocks last. Once the Game Prize quota is full, the relevant eToken redemption will be suspended immediately and all unused eToken will become invalid automatically.
7. The Bank reserves the right to amend the eToken (including the items and / or the required bonus points) and the related terms and conditions at any time without prior notice. Should any dispute arise, the decision of the Bank shall be final and conclusive.
8. The Bonus Point is subject to the General Terms and Conditions of Bonus Point Program. For details, please visit dahsing.com/card/bonuspoint/en

Game Prizes ("Prize") and Redemption Arrangement

1. Eligible Cardholder who successfully completes the designated mission (a) in the Game ("Winner") will be entitled to participate in the Lucky Draw of this Promotion and have a chance to win the Prize as shown in the table (b) below and the Prize will be revealed immediately upon successful completion of the mission. The Winner is required to redeem the Prize as below according to the redemption arrangement, and the Prize will become invalid if expired and will not be re-issued. Details are as follows:

a. The Mission

Start the game from the Game Site, tap "Shoot" to shoot completely within the target area on the medal without hitting the area out of the medal to win fabulous prize. The Prize will be revealed immediately upon successful completion of the mission.

Prize	Joyful Prize	Viva Prize	Amazing Prize
Target	Completely hit the bronze medal on the purple penguin	Completely hit the silver medal on the orange penguin	Completely hit the gold medal on the red penguin

b. Prize

Prize	Joyful Prize	Viva Prize	Amazing Prize	Redemption Period	Redemption Arrangement (To enquire the rewarded Prize, please click here)
HKD500 Cash Rebate			✓	Not applicable	No redemption is required. The Cash Rebate will be credited to the Winner's Eligible Card account in the form of Dah Sing Credit Card free spending credit within 1 month from the date of reward.
HKD100 Cash Rebate		✓	✓		
Up to HKD500 Cash Rebate for Spending Installment	✓	✓	✓	On or before 28 Feb 2025	Please click here for details and relevant Terms and Conditions
HKD100 Cash Rebate for Spending Installment	✓	✓	✓		

Prize	Joyful Prize	Viva Prize	Amazing Prize	Redemption Period	Redemption Arrangement (To enquire the rewarded Prize, please click here)
Up to 10-day Complimentary Travel Coverage Reward		✓	✓	On or before 28 Feb 2025	Please click here for details and relevant Terms and Conditions
Up to HKD200 Extra Shopping Coupons for YOU Banking	✓	✓	✓		Please click here for details and relevant Terms and Conditions
HKD50 Merchant e-coupon (1 pc) (Redeem at one of following participating merchants: Maxim's Cakes / Maxim's MX / Arome Bakery / Starbucks)	✓	✓	✓	On or before 31 Mar 2025	Please click here for details and relevant Terms and Conditions
HKD20 Merchant e-coupon (1 pc) (Redeem at one of following participating merchants: Maxim's Cakes / Maxim's MX / Arome Bakery / Starbucks)	✓	✓	✓		
HKD10 Cash Rebate	✓	✓	✓	Not applicable	No redemption is required. The Cash Rebate will be credited to the Winner's Eligible Card account in the form of Dah Sing Credit Card free spending credit within 1 month from the date of reward.
HKD5 Cash Rebate	✓	✓	✓		
Extra 10 Grand Lucky Draw chances to win HKD6,888 Cash Rebate	✓	✓	✓	Not applicable	Please refer to below Terms and Conditions of Grand Lucky Draw

2. The Winner can enquire the rewarded Prize by **logging in to Dah Sing Mobile Banking after rewarded and on or before 28 Feb 2025 by clicking "Prize" at "My Rewards – Hit N' Reward Lucky Draw – Winter Wonderland"**.

3. The Cash Rebate set out in the table above will be credited to the Winner's Eligible Card account which is used to earn eToken(s) (applicable to Spending / Transaction Offer , Mission 4 and Mission 5 of "Flash Missions") / make the latest spending transaction or is with the latest credit card issuance date (whichever is latest) (applicable to the Mission 1 – 3 of "Flash Missions" and "Redeem eToken with Bonus Point") during the Promotion Period in the form of Dah Sing Credit Card free spending credit within 1 month from the date of winning such Cash Rebate. The credit card free spending credit can be used for settlement of new transactions of respective credit card and will be displayed on the coming statement.
4. **Eligible Cardholder who receives the (if applicable) is required to present the QR code (applicable to e-coupon) or Redemption Code (applicable to bank / Dah Sing Insurance products) from the Prize page within the relevant validity period in order to redeem and use the Prize at the designated participating merchants (applicable to e-coupon) or at the Bank (applicable to the bank products) or mobile banking (applicable to Dah Sing Insurance products). For the e-coupon Prizes, Eligible Cardholder is required to make a single purchase of the relevant participating merchant's product(s) and settle payment by using the Eligible Card before the expiry date. Each e-coupon can be used once only and a maximum of 1 e-coupon can be used in each transaction.**
5. Please keep safe of the Prize QR Code / Redemption Code and winning result for your own record. If any Winner cannot present the Prize QR Code / Redemption Code and / or winning result for Prize redemption due to whatever reason (including but not limited to the Winner not saving the winning result on the Game result page) or if any winning result is lost, damaged or stolen, the Bank shall not bear any responsibility and will not resend the relevant Prize QR Code / Redemption Code and / or Prize details.
6. The Prize cannot be exchanged for cash, bonus points, other products, services or discounts, and is not refundable and not transferable to other accounts, or cannot be exchanged for any other gifts.
7. The Prize is available while stock lasts. The Bank reserves the right to offer alternative Prize and announce in the webpage of this Promotion if the relevant Prize is out of stock. The value / types (if applicable) of the replacement Prize may not be the same as the Prizes provided in this Promotion.
8. The use of Prizes is subject to the relevant terms and conditions. The e-coupon Prizes are provided by participating merchants. The Bank is not the supplier of any Prize and shall not be responsible for any matters in relation to the Prizes and relevant service / products offered. The Bank makes no representation or guarantee as to the quality in respect of the Prizes. Any enquiry or complaint in relation to the Prize shall be directed to the relevant participating merchant(s). The e-coupon is subject to the terms and conditions of the relevant participating merchant. For details, please refer to relevant terms and conditions of the Prize.

"Grand Lucky Draw" ("Grand Lucky Draw"):

1. Grand Lucky Draw Promotion Period from 2 Dec 2024 to 14 Feb 2025 (both dates inclusive) ("Grand Lucky Draw Promotion Period").
2. Eligible Cardholder who successfully earned eToken(s) (including but not limited to those under the Spending / Transaction Offer, Flash Missions and "Bonus Point redeem eToken") and played the Game by using eToken(s) during the Grand Lucky Draw Promotion Period ("Eligible Cardholder for Grand

Lucky Draw") will get one lucky draw chance and be enrolled in the Grand Lucky Draw automatically (either mission completed or failed). Please enroll in the lucky draw with unlimited chance. For details, please as follow:

Game period of successfully played "Hit N' Reward Lucky Draw – Winter Wonderland" (according to the Bank's record)	Grand Lucky Draw month	Prize
2 Dec 2024 to 14 Feb 2025 (both dates inclusive)	In or before May 2024	HKD6,888 Cash Rebate (5 Quotas)

- Each Eligible Cardholder for Grand Lucky Draw can enjoy a maximum of HKD6,888 Cash Rebate ("Grand Prize") during the entire Grand Lucky Draw Promotion Period.
- The Winner list of Grand Lucky Draw will be announced in the latest news section of the Bank's website (dahsing.com) and the notification SMS of Grand Prize will be sent to the Hong Kong mobile number (according to the Bank's record) of Winner in or before May 2025, and the Grand Prize will be granted in the form of Dah Sing Credit Card free spending credit to the Winner's Eligible Card account which is used to earn the relevant eToken(s) (applicable to Spending / Transaction Offer , Mission 4 and Mission 5 of "Flash Missions") / make the latest spending transaction or is with the latest credit card issuance date (whichever is latest) (applicable to the Mission 1 – 3 of "Flash Missions" and "Redeem eToken with Bonus Point") during the Promotion Period in the form of Dah Sing Credit Card free spending credit within 1 month from the date of winning such Cash Rebate in or before May 2025. It will be shown on the monthly statement of the respective following months and will be used for settlement of new transaction(s) without prior notice.
- The Grand Lucky Draw is not applicable to the staff of the Dah Sing Financial Group.
- The Grand Lucky Draw will be drawn randomly determined by computer. In case of dispute on the Lucky Draw method, Winners' qualification, Grand Prize and all other matters related to the Lucky Draw herein, the Bank's decision shall be final and conclusive.

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.