

## Terms and Conditions of Dah Sing Credit Card Cash-In Plan – Digital Banking Flash Offer

1. Dah Sing Credit Card Cash-In Plan - Digital Banking Flash Offer ("**Promotion**") is from 17 Jul 2024 to 30 Sep 2024 (both dates inclusive) ("**Promotion Period**").
2. The Promotion is only applicable to Principal Credit Cardholder of Dah Sing Bank, Limited ("**Bank**") who applies for a loan of HKD10,000 or above and with repayment period of 12 months or longer under Dah Sing Credit Card Cash-In Plan ("Loan") through successful straight through online application via any of the following designated application channels, and draws down the Loan during the Promotion Period ("**Eligible Customer**"). **Successful straight through online application means the entire process from application for the Loan to Loan disbursement is successfully completed online without manual processing by Bank staff.**

Designated application channels mean:

- Submitting the [Dah Sing Credit Card Cash-In Plan Application Form online](#) ([dahsing.com/card/cashin/e](https://dahsing.com/card/cashin/e));
- Dah Sing e-Banking Service; or
- Dah Sing Mobile Banking Service

Eligible Customer will be entitled to a HKD300 Supermarket e-Coupon ("**Reward**") under the Promotion. In order to enjoy the Reward, each Eligible Customer is required to have provided to the Bank valid email address, mobile number and correspondence address and consented to the Bank using his / her email address, mobile number and correspondence address in the Bank's record for direct marketing purpose via all channels (including but not limited to email, mailing, outbound call and SMS).

3. Each Eligible Customer is entitled to the Reward once only within the Promotion Period.
4. The Reward will be delivered by email to the Eligible Customers' email addresses in the Bank's record on or before 31 Jan 2025. If any Eligible Customer makes early settlement of the Loan during the relevant repayment period, the Bank will deduct an amount equivalent to the relevant amount of Reward granted from the Eligible Customer's credit card account used to apply for the Loan without prior notice.
5. The Bank reserves the right of final decision on the list of Eligible Customers, eligibility for participation / Reward under the Promotion and issue and distribution of the Reward.
6. 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 Reward credited to 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.
7. The Reward cannot be transferred, redeemed for cash or exchanged for any products, services, discounts or other offers. If the Reward is out of stock or is otherwise unavailable, the Bank reserves the right to replace the Reward with any alternative gift without prior notice to the Eligible Customers, and the value or type of the alternative gift may be different from the Reward. The use of the Reward is subject to relevant terms and conditions stipulated by the supplier(s). The Bank is not the supplier

- of the Reward. Any enquiry, dispute or complaint in respect of the Reward and relevant products or services should be directed to the supplier(s). The Bank shall bear no liability and makes no representation or warranty relating to the Reward and relevant products or services in any respect.
8. The Bank reserves the right to suspend, terminate or amend the Promotion or amend these Terms and Conditions at any time without prior notice. Should any dispute arises, the decision of the Bank shall be final and conclusive.
  9. Dah Sing Credit Card Cash-In Plan is subject to relevant terms and conditions. Please [click here](#) for details.
  10. 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.
  11. 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).
  12. 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.