

<Revised Version with effect from 7 Apr 2024>

Terms and Conditions of Dah Sing British Airways Platinum Card

Appointment of Chip Card / Magnetic Strip Card Services Provider:

Goldpac Datacard Solutions Company Limited ("Goldpac") which is located in the Mainland China is the chip card / magnetic strip card embossing and credit card personalization services provider of Dah Sing Bank, Limited (the "Bank"). It is always the policy of the Bank to fully comply with the data protection principles and relevant provisions of the Personal Data (Privacy) Ordinance (Cap. 486) during the disclosure or transfer of any personal data. Goldpac will also apply stringent controls to safeguard the confidentiality and security of your data during the chip card / magnetic strip card embossing and personalization process. Your personal data may also be disclosed or provided to any person to whom the Bank or Goldpac is under an obligation to make disclosure under any applicable laws or regulations, or under and for the purposes of any guidelines issued by competent regulator(s) or other authorities (including but not limited to government departments, judiciary or tax authority(ies)).

Key Facts Statement of Credit Card:

Aug 2023

<u>Interest Rates and Finance Charges</u>
APR* for Retail Purchase: 34.46% when you open your account and it will be reviewed from time to time. The Bank will not charge you finance charges if you pay your balance in full by the due date each month. Otherwise, finance charges will be charged on (i) the unpaid balance from the date of the previous statement on a daily basis; and (ii) the amount of all new transactions from the respective transaction dates, until payment in full.
APR* for Cash Advance: 35.81% when you open your account and it will be reviewed from time to time. Finance charges will be charged on the amount of cash advance from the date of the transaction on a daily basis until payment in full.
Delinquent APR*: 34.46% (Retail Purchase) & 35.81% (Cash Advance / "Smart Choice" Balance Transfer Program and / or Cash Conversion Plan) if there are 2 or more delinquent records in your account in the past 12 consecutive months, the above finance charges rate will be assessed.
Interest Free Repayment Period: Up to 60 days
Minimum payment: (i) If the Monthly Statement Balance is HKD / RMB 200 or above, the minimum payment will be the total amount of bank service fees and financial charges plus 1% of total outstanding balance of transactions or HKD / RMB 200 (whichever is higher); or (ii) if the Monthly Statement Balance is less than HKD / RMB200, the minimum payment will be the Monthly Statement Balance .
<u>Fees</u>

<p>Annual Fee:</p> <p>HKD300 for Classic Card / UnionPay Dual Currency Classic Card (HKD150 for each supplementary Card)</p> <p>HKD600 for Gold Card / Titanium Card (HKD300 for each supplementary Card)</p> <p>HKD1,800 for Platinum Card / UnionPay Dual Currency Platinum Card / UnionPay Dual Currency Diamond Card (HKD900 for each supplementary Card)</p> <p>HKD2,000 for World Mastercard (HKD1,000 for each supplementary Card)</p>
<p>Cash Advance Handling Fee: Not Applicable</p>
<p><u>Fees relating to Foreign Currency Transaction</u></p> <p>Transaction Fee for Foreign Currency Transaction: 1.95% on the transaction amount in foreign currency made outside of Hong Kong or in Hong Kong (Not applicable to UnionPay Dual Currency Credit Card)</p> <p>Transaction Fee for Cross-border Transaction: (Applicable to Settling Foreign Currency Transaction in Hong Kong Dollars) 1% on the transaction amount in Hong Kong currency made outside of Hong Kong or at any merchants not registered in Hong Kong (Not applicable to UnionPay Dual Currency Credit Card)</p>
<p>Fee related to Settling Foreign Currency Transaction in Hong Kong Dollars: Customers may sometimes be offered the option to settle foreign currency transactions in Hong Kong dollars at the point of sale overseas. Such option is a direct arrangement offered by the overseas merchants and not the card issuer. Customers are reminded to ask the merchants for the foreign currency exchange rates and the percentage of handling fees (a transaction fee for cross-border transaction of 1% on the transaction amount will be charged by Visa / MasterCard and debited to your credit card account) to be applied before the transactions are entered into since settling foreign currency transactions in Hong Kong dollars may involve a cost higher than the foreign currency transaction handling fee. (Not applicable to UnionPay Dual Currency Credit Card)</p>
<p>Late Payment Fee: HKD / RMB 300 or an amount equivalent to the minimum payment stated on the monthly statement (whichever is lower)</p>
<p>Overlimit Handling Charge: HKD / RMB 200 each time (Each card account will be charged maximum once per statement cycle)</p>
<p>Returned Items (Cheque or Direct Debit Authorization): Not Applicable</p>
<p>Paper Statement Fee: If customers receive one or more paper statements in the period of January to June or July to December every year, the Bank will charge HKD30 for the paper statements posted during the period and the charge will be levied in July or January next year respectively. The following customers will be exempted:</p> <ol style="list-style-type: none"> (1) Seniors (aged 65 or above), or (2) Customers who receive welfare allowances or allowances from Social Welfare Department (supporting documents required), or

(3) Recipients of the Government's Disability Allowance (supporting documents required), or
 (4) Low-income group customers, with individual monthly income below HKD7,300 or household monthly income below HKD11,500 (supporting documents required)
 Eligible customers (1) will be exempted automatically. Eligible customers (2) - (4) have to apply for fee waiver with the Bank.

If there are 2 or more delinquent records in the past 12 consecutive months, the "Instant Cash Reward", "Cash Rebate", "Bonus Point" and "Mileage Reward" will be suspended until the repayment records resume to normal, which means there is only 1 or no delinquent record in the past 12 consecutive months.

*Note: APR = Annualised Percentage Rate. According to the guideline of the Code of Banking Practice, APR is calculated based on the Net Present Value method.

Illustrative example

Assumptions:

- Outstanding Balance = HKD20,000
- Interest Rate = 30% p.a.
- No new transaction
- No annual fee and other fees
- Repayments are due on the 26th day after the statement date, and it is assumed that repayments are made on or before the due date

If you make no additional charges using this card and each month you pay...	You will pay off the outstanding balance of HKD20,000 in about...	and you will end up paying an estimated total of...
Only the minimum payment	26 years	HKD67,537
HKD849	3 years	HKD30,565 (Savings = HKD36,972)

To calculate the above information applicable to your specific case, please use our online calculator accessible from our website at www.dahsing.com/pws/ccard-payment-calculator/?lang=en-US.

Terms and Conditions for British Airways Executive Club:

1. Dah Sing Bank, Limited ("Bank") will credit the awarded Avios from "Qualified Transactions" (see the definition in Clause 8 below) to the British Airways Executive Club ("Executive Club") membership account according to the Executive Club membership number provided by the cardholders of Dah Sing British Airways Platinum Card ("Eligible Card") ("Cardholders"). The username for the Cardholder's Executive Club account must be the same as the principal Cardholder's name on the Eligible Card. If the pertinent Avios fails to be credited due to incorrect Executive Club membership

number or username provided by the Cardholder, the Bank will not be held liable and will not re-issue the pertinent Avios.

2. If the Cardholder does not provide the Executive Club member account number at the time of his / her Eligible Card application, the Bank will automatically enroll the Cardholder in the Executive Club as part of the application. The Cardholder agrees that the Bank can share his / her personal data with British Airways Plc ("British Airways") for processing the Executive Club membership account. The Cardholder will receive the Executive Club's statement and information. If the Cardholder changes his / her Executive Club membership number after the Eligible Card has been issued, the Cardholder must inform the Bank within 1 month of the change in order to get the Avios transferred to the new Executive Club account. The Bank and British Airways will not be held liable and will not re-issue the relevant Avios if the Cardholder does not provide updated information in such cases. British Airways shall have sole responsibility for the Executive Club but accept no responsibility or liability for the Eligible Card. The Bank will not be held liable for any product/service provided by the Executive Club or any matter in relation to the Executive Club.
3. Avios are issued subject to the Executive Club's terms and conditions. For details, please visit www.ba.com/theclubterms. Reward flights and upgrade bookings are subject to availability. Taxes, fees and carrier charges apply. Detailed information can be found on ba.com or by calling +852 3002 1208.
4. Cardholders are subject to both Executive Club's terms and conditions and the Bank's applicable credit card terms and conditions relating to Avios. In case of inconsistency between the two, the Executive Club's terms and conditions shall prevail. Any programme offer in relation to the Executive Club is subject to change without further notice.

General Terms and Conditions:

5. For every HKD6 spent on "Qualified Transactions" (see the definition in Clause 8 below) by the Cardholder, 6 bonus points will be awarded which will be automatically converted to 1 Avios ("Basic Avios"). For every HKD12 spent on Octopus Automatic Add Value Service, top-up to mobile wallets (including but not limited to top-up amounts to Octopus) via any mobile payment or adding a new Octopus on any mobile payment, 6 bonus points will be awarded which will be automatically converted to 1 Avios. The Cardholder can earn double Avios whenever the Qualified Transaction is made on his / her birthday. The double Avios earned on birthdays will be calculated per Cardholder basis (i.e. principal and supplementary Cardholders can enjoy double Avios upon spending on their own respective birthdays but not on each other's birthdays).
6. Cardholders will earn 1.5 Avios for every HKD6 spent on "Overseas Transactions" (see the definition in Clause 9 below) ("Basic Overseas Spending Avios") or 2 Avios for every HKD6 spent at British Airways online or British Airways Contact Centre for purchasing flight tickets that have a British Airways prefix flight number ("British Airways Ticket Spending"), but not applicable to bookings made on British Airways' franchise, codeshare or alliance airlines.
7. The bonus points will be automatically converted to Avios on the statement date of every month, and the awarded Avios will be credited to the respective Executive Club membership account within 6 weeks after the issuance of credit card monthly statement. To be eligible for auto-conversion, principal Cardholder must also be an Executive Club member. The total credit card bonus points earned by principal and supplementary cards will be calculated and converted to Avios separately. The Avios earned from principal and supplementary cards will be credited to the principal Cardholder's Executive Club account. Bonus points will be calculated based on each retail transaction

(calculated up to the last integer) shown on the credit card monthly statement. Any Avios beyond the decimal place after conversion will not be accumulated.

8. "Qualified Transactions" for Avios conversion refer to retail purchase amounts only, but excluding transactions including but not limited to cash advances, autopay, Octopus Automatic Add Value Service amounts, top-up amounts to mobile wallets (including but not limited to top-up amounts to Octopus) via any mobile payment, payment amounts in relation to adding a new Octopus on any mobile payment, "Happy Installment" payments, "Cash-in Plan" payments, branch cash-in payments, "Smart Choice" Balance Transfer Program, Cash Conversion Plan, Stocks Investment Savings Plans, "Payeasy" Bill Payment amounts, "JET Payment" amounts, tax payments, interest-free monthly installments, cheque payment (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 right of final decision on the applicability of the Qualified Transactions.
9. Foreign currency transactions and cross-border transactions in Hong Kong dollars ("Overseas Transactions") refer to transactions in Hong Kong dollars or foreign currencies made outside of Hong Kong, transactions in foreign currencies made in Hong Kong, and transactions at any merchant not registered in Hong Kong but excluding British Airways Ticket Spending. Transactions made via the official website and other point of sales of British Airways (even if conducted in Hong Kong and in Hong Kong dollars) may be treated as cross-border transactions in Hong Kong dollars and related transaction fees may be levied. Cardholders are required to understand the fees and charges that may arise from the purchase of the products and / or services of British Airways before purchasing such products or services. Please refer to "List of Service Charges for Dah Sing Credit Card / Private Label Card" for details of the relevant charges.
10. The relevant Eligible Card account and Executive Club account must be valid and in good standing at the time the Avios is to be credited into Executive Club account. After the Bank credits Avios to principal Cardholder's Executive Club account, the Bank will not hold any responsibility towards the Avios converted.
11. The use of the Avios is bound by the terms and conditions set out by the Executive Club. For details, please visit ba.com/theclubterms. The Bank is not the supplier of the Avios or the relevant products or services. Any enquiry, comment or complaint about the Avios and/or the relevant products or services should be directed to British Airways and/or the relevant suppliers (as the case may be). The Bank shall not be responsible for any matter in relation to Avios and relevant products or services.
12. Cardholders are required to keep all relevant original sales slips. In case of any disputes, the Bank reserves the right to request Cardholders to submit the relevant original sales slips and other supporting documents for inspection. All sales slips submitted to the Bank will not be returned.
13. The respective Avios will be deducted if there is any cancelled or refunded transaction in the credit card monthly statement.
14. The Bank, British Airways and all participating merchants reserve the final rights to amend these Terms and Conditions and / or amend, suspend or terminate any offer/promotion mentioned herein at any time without prior notice.
15. 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.
16. 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).

17. These Terms and Conditions shall form part of the agreement governing the use of the Bank's credit cards and shall be construed accordingly. In case of any conflict between these Terms and Conditions and that agreement, these Terms and Conditions shall prevail.
18. Any offer mentioned herein shall be terminated immediately upon cessation of British Airways' or any other participating merchant's business.
19. All photos, product price and product information are for reference only. For details, please contact the corresponding merchant(s) / supplier(s).
20. All matters and disputes will be subject to the final decision of the Bank and British Airways.
21. In case of any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

Terms and Conditions for Up to 20,000 Avios Welcome Offer ("Welcome Offer")
(Not Applicable to Existing Dah Sing Credit Cardholders):

22. The promotion period for Welcome Offer is from 7 Apr 2024 to 31 Dec 2024 (both dates inclusive) ("Welcome Offer Promotion Period").
23. The Welcome Offer is only applicable to new principal card applicants (i.e. applicants who did not hold any principal or supplementary card of any card type issued by the Bank in the past 12 months prior to the Card Issuance Date (as defined in Clause 26 below)) who have successfully applied for an Eligible Card during the Welcome Offer Promotion Period ("Welcome Offer Eligible Cardholder"). Each Welcome Offer Eligible Cardholder can only apply for one Eligible Card and unless otherwise specified and is entitled to the reward in each Tier (1, 2 and 3a/3b) of the Welcome Offer once only. If a Welcome Offer Eligible Cardholder also applies for other Dah Sing credit card(s), he / she can only enjoy the welcome offer of the first approved Dah Sing credit card ONCE only.
24. If the Welcome Offer Eligible Cardholder cancels his / her Eligible Card within 13 months from the Card Issuance Date, the Bank reserves the right to debit a handling fee of HKD1,200 from the relevant principal Eligible Card account without prior notice.
25. To enjoy the Welcome Offer, Welcome Offer Eligible Cardholders are required to fulfill the below requirements within the first 2 months from the Card Issuance Date:

Tier	Requirements	Total Avios earned (Basic + Extra Avios)
1	Accumulate HKD4,000 of Eligible Spending (as defined in Clause 27 below)	4,000 Avios
2	Accumulate HKD12,000 (i.e. subsequent HKD8,000) of Eligible Spending	Cumulative Total of 8,000 Avios
3a*	Accumulate HKD30,000 (i.e. subsequent HKD18,000) of Eligible Spending	Cumulative total of 20,000 Avios
3b*	<u>Apply for the Eligible Card through online channel</u> , meet Tier 2 requirement and successfully open a sole or joint-named YOU i-Account, VIP i-Account or Hello Kitty VIP i-Account as the Primary Account Holder (as defined in Clause 28 below)	

*If the Welcome Offer Eligible Cardholder fulfills the requirements for both Tiers 3a and 3b, extra 9,000 Avios will be awarded for a total of 20,000 Avios (Basic + Extra Avios).

Example of fulfilling Tier 3a requirements: Welcome Offer Eligible Cardholder accumulates Eligible Spending with local spending

Tier	Requirements	Basic Avios	Extra Avios	Total Avios earned
1	Accumulate HKD4,000 of Eligible Spending	666 Avios ($HKD4,000 \div HKD6 \times 1$ Avios)	3,334 Avios	4,000 Avios
2	Accumulate HKD12,000 (i.e. subsequent HKD8,000) of Eligible Spending	Cumulative total of 2,000 Avios ($HKD12,000 \div HKD6 \times 1$ Avios)	Cumulative total of 6,000 Avios	Cumulative total of 8,000 Avios
3a	HKD30,000 (i.e. subsequent HKD18,000) of Eligible Spending	Cumulative total of 5,000 Avios ($HKD30,000 \div HKD6 \times 1$ Avios)	Cumulative total of 15,000 Avios	Cumulative total of 20,000 Avios

Example of fulfilling Tier 3b requirements: Welcome Offer Eligible Cardholder applies Eligible Card through online channel and accumulates Eligible Spending with local spending, and successfully open a YOU i-Account

Tier	Requirements	Basic Avios	Extra Avios	Total Avios earned
1	Accumulate HKD4,000 of Eligible Spending	666 Avios ($HKD4,000 \div HKD6 \times 1$ Avios)	3,334 Avios	4,000 Avios
2	Accumulate HKD12,000 (i.e. subsequent HKD8,000) of Eligible Spending	Cumulative total of 2,000 Avios ($HKD12,000 \div HKD6 \times 1$ Avios)	Cumulative total of 6,000 Avios	Cumulative total of 8,000 Avios
3b	Apply for the Eligible Card through online channel, meet Tier 2 requirement and successfully open a sole or joint-named YOU i-Account, VIP i-Account or Hello Kitty VIP i-Account as the Primary Account Holder	Cumulative total of 2,000 Avios ($HKD12,000 \div HKD6 \times 1$ Avios)	Cumulative total of 18,000 Avios	Cumulative total of 20,000 Avios

26. "**Card Issuance Date**" refers to the approval date of the Welcome Offer Eligible Cardholder's Eligible Card. The Bank will issue a credit card approval notification through SMS to Welcome Offer Eligible Cardholder's valid Hong Kong mobile phone number according to the Bank's record upon successful card approval. Welcome Offer Eligible Cardholder can refer to that SMS for the Card Issuance Date.
27. "**Eligible Spending**" includes retail purchases, cash advances, autopay, recurring payment amounts, designated Mobile Payment Transactions (including Apple Pay, Google Pay™ and Samsung Pay), interest-free monthly installments, , but excluding transactions including but not limited to Octopus Automatic Add Value Service amounts, top-up amounts to mobile wallets (including but not limited to top-up amounts to Octopus) via any mobile payment and payment amounts in relation to adding a new Octopus on any mobile payment, Mobile Transfer and Top-up Transactions (including but not limited to PayMe, TNG, Tap & Go etc.), WeChat Pay HK, Alipay HK, "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, bank handling fees (including but not limited to annual fees, financial charges, late fees and cash advance handling fees, etc.), "PayEasy" Bill Payment amounts, "JET Payment" amounts, tax payments, interest-free monthly installments, gift redemption fees (if applicable), cheque payments (if applicable), casino transactions and unposted / cancelled / refunded / unauthorized / chargeback transactions. Eligible Spending of supplementary card(s) will be considered as the Eligible Spending of the Welcome Offer Eligible Cardholder. Eligible Spending is calculated based on the relevant transaction date(s) and subject to the record of the Bank.
28. "**Primary Account Holder**" refers to the "Applicant" mentioned in the New Account(s) / Service(s) Application Form signed by the customer.
29. If the Eligible Cardholder prior to the card application already holds a sole or joint-named YOU i-Account, VIP i-Account or Hello Kitty VIP i-Account in the capacity as Primary Account Holder, he/she will not be eligible for the extra Avios awarded in Tier 3b.
30. The Basic Avios of Welcome Offer awarded will be credited to the Welcome Offer Eligible Cardholder's Executive Club membership account within 6 weeks after issuance of the credit card monthly statement with the record of the relevant Eligible Spending. The extra Avios will be credited to the Welcome Offer Eligible Cardholder's Executive Club membership account within 6 to 8 weeks upon fulfilment of the spending requirements as specified in Clause 25 above.
31. The YOU i-Account, VIP i-Account or Hello Kitty VIP i-Account (if applicable) and Eligible Card must be valid and in good standing status at the time of the reward fulfillment otherwise the Welcome Offer Eligible Cardholder will not be entitled to the rewards.
32. The Bank reserves the right of final decision for determining if any transaction fulfils the definition of Eligible Spending.
33. For the details and relevant terms and conditions of YOU i-Account, please visit www.dahsing.com/you/en.
34. For the details and relevant terms and conditions of VIP i-Account, please visit www.dahsing.com/vip/en.
35. For the details and relevant terms and conditions of Hello Kitty VIP i-Account, please visit www.dahsing.com/vip/hellokitty/en.

Terms and Conditions for Extra HKD500 Cash Rebate Offer for Opening YOU Banking Account and Securities Account ("Cash Rebate Offer"):

36. The promotion period of Cash Rebate Offer is from 1 Apr 2024 to 30 Jun 2024 ("Cash Rebate Offer Promotion Period").

37. Customers who fulfill the following requirements ("Cash Rebate Offer Eligible Cardholders") will be entitled to HKD500 cash rebate:

- i. successfully apply for a principal card of Dah Sing ONE+ Credit Card, Dah Sing British Airways Platinum Card, Dah Sing ANA World Mastercard or Dah Sing MyAuto Credit Card via designated online application form or Dah Sing Mobile Banking App (not applicable to application submitted via the online application form or Dah Sing Mobile Banking App of branch staff or credit card promoter) ("Cash Rebate Offer Eligible Card") during the Cash Rebate Offer Promotion Period; and
- ii. become a new-to-deposit YOU Banking customer of the Bank (i.e. customer who did not hold any account with the Bank (including YOU i-Account) (sole or joint-named) in the capacity as Primary Account Holder (as defined in Clause 38 below) in the past 12 months prior to the start of the Cash Rebate Offer Promotion Period (i.e. 1 Apr 2024)) or existing deposit customer who successfully opens / upgrades to YOU i-Account (sole or joint-named) in the capacity as Primary Account Holder during the period from the Cash Rebate Offer Eligible Card application date to 3 months after the date of new card issuance;
- iii. achieve a Savings Deposit Growth (as defined in Clause 39 below) of HKD30,000 or above (or its equivalent) in 3 consecutive months from the calendar month following the opening date of the YOU i-Account ("Reward Period"); and
- iv. successfully open a Securities Account with the Bank by end of the Reward Period.

38. "Primary Account Holder" refers to the "Applicant" mentioned in the New Account(s) / Service(s) Application Form signed by the customer.

39. Savings Deposit Growth = Average Daily Savings Deposit Balance (A) - Deposit Benchmark (B)

(A) = The sum of the daily Total Savings Deposit Balance (as defined in Clause 40 of below) during the Reward Period (on public holidays (including Sundays), the Total Savings Deposit Balance will be calculated based on the Total Savings Deposit Balance of the previous business day.) ÷ The number of calendar days during the Reward Period

(B) = Deposit Benchmark (For new-to-deposit customer, it will be set as HKD0; For existing deposit customer, it will be set as the sum of the Eligible Savings and Current Accounts Balance (as defined in Clause 42 below) as of the last working day of the month immediately preceding the month of successful account opening.)

40. "Total Savings Deposit Balance" includes all positive deposit balances of the Eligible Savings Account(s) (as defined in Clause 41 below) held by each Cash Rebate Offer Eligible Cardholder with the Bank. If an Eligible Savings Account has any foreign currency deposits, such deposits will be calculated in HKD according to the daily exchange rate quoted by the Bank. If a Cash Rebate Offer Eligible Cardholder only holds a sole-named account, the Total Savings Deposits Balance will only

include the positive deposit balance of the Eligible Savings Account under such name; if a Cash Rebate Offer Eligible Cardholder holds a sole-named account and is also the Primary Account Holder of joint-named account(s), the Total Savings Deposits Balance will include the positive deposit balances of the Eligible Savings Accounts under such sole-named and joint-named accounts.

41. "Eligible Savings Account" includes the sole-named and joint-named i-Account Multi-Currency Savings Deposit Account, Hong Kong Dollar, Renminbi and Foreign Currency Savings Accounts and Hong Kong Dollar Flexi Deposit maintained with the Bank by the Cash Rebate Offer Eligible Cardholder, but excludes any Target Savings Deposit, Fixed Deposit and current account deposit.
42. "Eligible Savings and Current Accounts Balance" includes the positive deposit balances of Eligible Savings Account and the Current Accounts held by the Eligible Customer in the capacity as Primary Account Holder with the Bank in sole or joint name.
43. If the Cash Rebate Offer Eligible Cardholder applies for more than one Cash Rebate Offer Eligible Card during the Cash Rebate Offer Promotion Period, he/she can only enjoy the Cash Rebate Offer once through the first approved Cash Rebate Offer Eligible Card.
44. The relevant cash rebate will be credited to the Cash Rebate Offer Eligible Card account of the Cash Rebate Offer Eligible Cardholder according to the below table upon fulfilment of the requirements as specified in Clause 37 above and will be posted on relevant statement. All cash rebate will be used for payment of new transaction items. All cash rebate cannot be exchanged. The relevant Cash Rebate Offer Eligible Card and YOU Banking Account must be valid and in good standing status at the time of the cash rebate, otherwise the Cash Rebate Offer Eligible Cardholder will not be entitled to the relevant cash rebate.

Issuance Date of the Cash Rebate Offer Eligible Card	Cash Rebate Date
1 Apr 2024 – 30 Jun 2024	On or before 31 Jan 2025
1 Jul 2024 onwards	On or before 30 Apr 2025

45. If a Cash Rebate Offer Eligible Cardholder who enjoys the Cash Rebate Offer terminates the Cash Rebate Offer Eligible Card and/or closes the relevant YOU Banking Account within 18 months of card issuance, the Bank reserves the right to charge a handling fee of HKD500 without prior notice.
46. For the details and relevant terms and conditions of Cash Rebate Offer Eligible Cards, please visit the below webpages:

Dah Sing ONE+ Credit Card	www.dahsing.com/card/one/en
Dah Sing British Airways Platinum Card	www.dahsing.com/card/ba/en
Dah Sing ANA World Mastercard	www.dahsing.com/card/ana/en
Dah Sing MyAuto Credit Card	www.dahsing.com/card/myauto/en

47. For the details and relevant terms and conditions of YOU Banking Account, please visit www.dahsing.com/you/en.
48. For the details and relevant terms and conditions of Securities Account, please visit www.dahsing.com/securities/en.

49. In case of any fraud / abuse / reversal or cancellation of transactions in respect of which the Cash Rebate Offer is awarded, the Bank reserves the right to debit an amount equivalent to the Cash Rebate Offer from the account of the Cash Rebate Offer Eligible Cardholder maintained with the Bank without prior notice.

Terms and Conditions for Supplementary Card Reward:

48. The promotion period for this Supplementary Card Reward is from 29 Dec 2023 to 31 Dec 2024, both dates inclusive ("Supplementary Card Reward Promotion Period").
49. The Supplementary Card Reward is only applicable to the Principal Card Cardholder of the Eligible Card issued by the Bank ("Supplementary Card Reward Eligible Cardholder").
50. The Supplementary Card Reward Eligible Cardholder will be entitled to 1,000 Avios for each supplementary card of his / her Eligible Card upon fulfilling the following requirements:
- Successfully apply for a supplementary card of his / her Eligible Card within the Supplementary Card Reward Promotion Period; and
 - Accumulate Eligible Spending (as defined in Clause 27 above) of HKD1,000 by using the supplementary card within the first 2 months from the date of such supplementary card issuance.
51. The Avios in respect of this Supplementary Card Reward will be credited to the Supplementary Card Reward Eligible Cardholder's Executive Club membership account within 6 to 8 weeks upon fulfilment of all the requirements as specified in Clause 46 above. Please check the Avios record in your Executive Club account accordingly. The Eligible Card account, supplementary card account of the Eligible Card and the respective Executive Club membership account must be valid and in good standing at the time the Avios are to be credited into the Executive Club membership account.

Terms and Conditions for British Airways Ticket Discounts Promotion ("Discount Offer"):

52. The promotion period of this Discount Offer is valid between 1 Jan 2022 and 18 Feb 2025 (both dates inclusive) ("Discount Offer Promotion Period"). The booking period of air tickets is from 1 Jan 2022 to 18 Feb 2025. Travels must be completed on or before 18 Feb 2026.
53. The Discount Offer is only applicable to cardholders of Eligible Card.
54. Eligible Cardholders are entitled to a 10% Discount Offer for a round trip air ticket purchased with Eligible Card through the designated website of British Airways: ba.com/dsb10 using the promotion code "CARDOFFERH" and their Executive Club membership number / username and PIN during the Discount Offer Promotion Period for flight departing from Hong Kong. This Discount Offer is applicable to the total roundtrip price of every air ticket including government taxes, fees, carrier imposed charge or fuel surcharge and other taxes and fees (if applicable) on the same booking.
55. This Discount Offer is valid for all published fares in any cabin – World Traveller, World Traveller Plus, Club World or First on flights operated by British Airways. The Discount Offer is not valid for flights on code share or franchise carriers.
56. This Discount Offer applies for up to 8 passengers booked on the same booking for the same flights. Eligible Cardholders must travel together to qualify for this Discount Offer.
57. If an Eligible Cardholder fails to input the designated promotion code during payment transaction and is unable to enjoy this Discount Offer, neither the Bank nor British Airways will be liable or bear any responsibility.
58. For newly enrolled British Airways Executive Club members, please allow 24 hours after membership enrolment before using the promotion code.

59. All rules of roundtrip fare purchased apply, including but not limited to advance purchase, minimum stay, weekend-add-ons, and cancellation / refund rules. This Discount Offer is subject to British Airways' fare rules and conditions of contract and other significant restrictions available on ba.com and may be limited or withdrawn at any time without advance notice.
60. This Discount Offer is subject to availability. Fares, fees and offers may be changed from time to time without prior notice. For details, please visit ba.com.
61. This Discount Offer cannot be transferred to third parties or other accounts, exchanged for cash, other products, services or discount offers.
62. This Discount Offer is available to British Airways' flights only, not valid for discounts on British Airways' holidays (hotel + flight or hotel + car), hotels, car rental, redemption flights or bookings using Avios Part Payment.
63. All offers are provided by British Airways. The Bank is not the supplier of the above mentioned offer. The Bank shall not be responsible for any matter in relation to relevant offers and the Executive Club programme. Any enquiries, comments or complaints about the quality of relevant offers should be directed to the respective airline.

Terms and Conditions for Dah Sing Insurance JourneySure Travel Insurance Plan Offers ("Travel Insurance Offer"):

64. The promotion period of Travel Insurance Offer is valid from 29 Dec 2023 to 30 Jun 2024, both dates inclusive ("Travel Insurance Offer Promotion Period").
65. The Travel Insurance Offer is only applicable to the cardholder of Dah Sing British Airways Platinum Card ("Travel Insurance Offer Eligible Card") issued by Dah Sing Bank, Limited ("Bank") ("Travel Insurance Offer Eligible Cardholder").
66. The Travel Insurance Offer cannot be used in conjunction with other Dah Sing Credit Card offers (including but not limited to birthday discount offer) and staff discount offer issued by Dah Sing Insurance Company (1976) Limited ("Dah Sing Insurance").
67. The Extra Miles Reward is not applicable to the renewal of any insurance policy.
68. JourneySure Travel Insurance Plan is ("JourneySure") underwritten by Dah Sing Insurance, who is solely responsible for all coverage and compensation, but not the product of the Bank. The Bank is an authorized insurance agency of Dah Sing Insurance. Dah Sing Insurance reserves the right of final approval of the enrollment for the insurance plan. The above information is for reference only but is not the details of the plan coverage. For the policy coverage, detailed terms and conditions, eligibility for enrollment and policy exclusions of Dah Sing Insurance's insurance plan, please refer to the policy contract of the insurance plan and the information stated in the relevant policy provisions shall prevail.
69. Personal data of cardholders may be collected by Dah Sing Insurance and the use of such personal data shall be subject to the "Personal Information Collection Statement" of Dah Sing Insurance. For details, please refer to Dah Sing Insurance website at www.dahsinginsurance.com.
70. The above insurance products are subject to Dah Sing Insurance's terms and conditions. All insurance products / services are provided and sold to customers by Dah Sing Insurance. Dah Sing Insurance is responsible for the quality and availability of the products / services. The Bank makes no representation or guarantee as to the quality in respect of products / services supplied under this program. For any enquiry or complaint about the products / services, please contact Dah Sing Insurance.
71. The Travel Insurance Offer shall be terminated immediately upon cessation of Dah Sing Insurance's business.
72. All photos, products price and products information are for reference only. For details, please contact Dah Sing Insurance.

73. The Bank and Dah Sing Insurance reserve the right to terminate, suspend or amend the Travel Insurance Offer and amend these Terms and Conditions without prior notice to the Travel Insurance Offer Eligible Cardholders. Should there be any disputes, the decision of the Bank and Dah Sing Insurance should be final.

Terms and Conditions for Travel Insurance Offer 1 of Up to 3.5X Avios via Online Enrollment for Single Trip Travel Insurance ("Extra Avios Reward") Terms and Conditions:

74. The promotion period of Extra Avios Reward is valid from 29 Dec 2023 to 30 Jun 2024, both dates inclusive ("Extra Avios Reward Promotion Period").

75. Extra Avios Reward is only applicable to the Principal Card or Supplementary Card cardholders of Dah Sing British Airways Platinum Card ("Extra Avios Reward Eligible Card") ("Extra Avios Reward Eligible Cardholders") issued by Dah Sing Bank, Limited ("Bank").

76. Extra Avios Reward Eligible Cardholders can enjoy the Basic Avios as well as the Extra Avios Reward for successful enrollment of the JourneySure Travel Insurance Plan (only applicable to Single Trip) ("JourneySure (Single)") via Dah Sing Insurance Company (1976) Limited's ("Dah Sing Insurance") website (dahsinginsurance.com) during the Extra Avios Reward Promotion Period. Please refer to the details as follows:

Example: Rewards for Every HKD600 of Premium Transaction

Insurance Plan	Extra Avios Rewards	Basic Avios [^]	Extra Avios	Total Avios
JourneySure (Single)	3.5X Avios (1X Basic Avios [^] + Extra 2.5X Avios)	100 Avios	250 Avios	350 Avios

[^] For every HKD6 spent locally in Hong Kong, 6 bonus points will be earned which will be automatically converted to 1 Avios.

77. Relevant premium payment must be made and fully paid by the Extra Avios Reward Eligible Card. The Extra Avios Reward will be calculated according to the amount of the final discounted payment to Dah Sing Insurance. Once the transaction has been confirmed, no Extra Avios Reward will be earned if there is any change in premium.

78. The Basic Avios will be credited into the Principal Cardholder's British Airways Executive Club membership account within 6 weeks after the issuance of Credit Card Statement. The Extra Avios will be credited into the Principal Cardholder's Executive Club membership account within 3 months upon Extra Avios Reward Eligible Cardholders successfully enroll the JourneySure (Single) respectively. Please check the Avios record in your Executive Club account accordingly.

79. Dah Sing Insurance is the insurance underwriter of JourneySure (Single). The Bank is the authorized insurance agent for Dah Sing Insurance. JourneySure (Single) is the product of Dah Sing Insurance but not the Bank's products. Dah Sing Insurance is solely responsible for all coverage and compensation, and reserves the right of final approval.

80. For details of coverage, requirements and exclusions of the above insurance products, please contact Dah Sing Insurance (Enquiry hotline: 2808 5000). Cardholders can also request a copy of relevant terms and conditions of the policy from Dah Sing Insurance for details.

Terms and Conditions for Travel Insurance Offer 2 of Extra 10% Cash Rebate ("Extra Rebate Offer")

81. To enjoy the Extra Rebate Offer, cardholders of Eligible Card must successfully enroll for JourneySure (applicable to Single Trip and Annual Plan) via Dah Sing Insurance's website (www.dahsinginsurance.com) and settle the full premium with the Eligible Card during the Travel Insurance Offer Promotion Period. Spending is based on transaction date.

82. The Extra Rebate Offer will be given in the form of cash rebate. The cash rebate will be calculated based on the original premium of JourneySure net of levy(ies) imposed by the Insurance Authority (if applicable), Dah Sing Insurance DSI Club member and premium discount amount.

Examples:

	(a) Original Premium of JourneySure	(b) Dah Sing Insurance DSI Club Member and Premium Discount Amount	Total Cash Rebate [((a)(b))*10%]
Example 1	HKD600	HKD0	HKD60
Example 2	HKD600	HKD150 (25% Premium Discount)	HKD45

83. The relevant cash rebate will be credited to the relevant Eligible Card account within 3 months after successful enrollment of JourneySure, and will be shown on the credit card statement of the following month. If the Eligible Card is a supplementary card, the cash rebate will be credited to the relevant principal Eligible Card account. Any decimal place for cash rebate amount will be rounded up to the nearest integer.
84. The Extra Rebate Offer is not applicable to ineligible spending which includes unposted / cancelled / refunded and unauthorised transactions. The Bank and Dah Sing Insurance reserve the final decision on determining the eligibility of each transaction. All cash rebate will be used for payment of new transaction items. All cash rebate cannot be exchanged or transferred to other account or exchanged to cash, other products, services or discounts.
85. In the event that the transactions of purchasing JourneySure are cancelled or reversed after the Eligible Cardholder receives the relevant cash rebate of the promotion, the Bank will debit an amount equivalent to the rebate from any account of the Eligible Cardholder without prior notice.
86. The relevant Eligible Card account should remain as valid and in good credit standing during the entire Travel Insurance Offer Promotion Period and at the time when the relevant cash rebate is to be credited. The relevant transactions for purchasing JourneySure must be posted; otherwise, the Bank will forfeit the relevant cash rebate without prior notice.

Risk Disclosure Statement:

Securities Service

Investment involves risks. The price of securities fluctuates, sometimes dramatically. The price of securities may move up or down and may become valueless. Losses may be incurred as well as profits made as a result of buying and selling securities. Customers should carefully consider whether the investment products or services mentioned herein are appropriate for them in view of their investment experience, objectives and risk tolerance level, and read the terms and conditions of relevant Securities Services before making any investment decision.

Unless the context requires otherwise, this document does not constitute any offer, invitation or recommendation to any person to enter into any securities transaction nor does it constitute any prediction of likely future movements in prices of any securities.

This document has not been reviewed by the Securities and Futures Commission or any regulatory authority in Hong Kong.

Should there be any inconsistency or conflict between the English and Chinese versions, 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.

Don't be tempted by quick money. Don't lend your bank account to anyone to launder money.