

General Terms and Conditions of "Bonus Point Rewards" Promotion (the "Promotion"):

1. The Promotion only applies to customers holding Principal Card and Supplementary Card ("Eligible Cardholder") of the Credit Card or Co-brand card issued by Dah Sing Bank, Limited ("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.
2. Unless otherwise specified, the following transactions, without limitation, are not eligible for bonus point: Cash Advance, Autopay, recurring billing transactions, Happy Installment, Cash-In Plan, Branch Cash-In Plan, Balance Transfer Amount, Securities transaction (except Dah Sing Private Banking Visa Infinite Credit Card and Dah Sing VIP Banking Visa Infinite Card), "PayEasy" Bill Payment amount, "JET payment" amount, Tax payment, Monthly repayment of Interest-free Installment Plan, Gift redemption fee (if applicable), Cheque payment (if applicable), Bank fees and service charges (including but not limited to annual fee, financial charge, late fees and cash advance handling fee), casino transactions, unposted / cancelled / refunded and any unauthorized transactions. The Bank reserves the right to determine the eligibility and validity of the transactions for bonus point.
3. The respective bonus point will be deducted if there is any cancelled or refunded transaction on the monthly statement of the relevant Eligible Card of Eligible Cardholder ("Monthly Statement").
4. Bonus points accumulated in different Eligible Card accounts under the same Eligible Cardholder's name can be combined for redemption calculation (except Dah Sing Private Banking Visa Infinite Credit Card and Dah Sing VIP Banking Visa Infinite Card).
5. Calculation Method of bonus point:
 - Each HKD1 spent on retail purchase or Octopus Automatic Add Value Service can gain 1 bonus point unless other calculation method is specified in the relevant terms and conditions of Eligible Card. For example: HKD500 retail transaction by an Eligible Card is entitled to 500 bonus points.
6. All accumulated bonus points shall not be transferred to other cardholders.
7. The expiry date of the accumulated bonus point under the Eligible Cardholder shown on Monthly Statement shall be final. While the bonus point of Dah Sing Private Banking Visa Infinite Credit Card and Dah Sing VIP Banking Visa Infinite Card does not expire, the bonus point of other Eligible Cards is valid up to 2 years. Expired bonus points will be automatically cancelled and cannot be carried forward or redeemed, and all redemption instructions subsequent to the expiry shall not be accepted. If Eligible Cardholder cancels the Eligible Card, the bonus points accumulated in such credit card account shall be automatically cancelled, cannot be redeemed and shall not be transferred to other cardholders.
8. If the Eligible Cardholder fails to make minimum payment on or before the payment due date shown on the Monthly Statement or did not make minimum payment for 2 times or above in the past 12 months, the bonus points shall not be rewarded until the relevant Eligible Card account resumes its good credit standing.
9. The participating Eligible Card shall maintain as valid and in good credit standing at the time when the redemption application is submitted by Eligible Cardholder. If the relevant Eligible Card account is cancelled or does not have sufficient bonus points for the redemption request, the application shall be cancelled. All redemption requests shall not be amended, cancelled or returned once submitted.
10. Once the redemption request is accepted by the Bank, the required bonus points shall be debited from the relevant Eligible Card account stated by the Eligible Cardholder on the redemption form or platform (collectively, "Redemption Platform"). The relevant record will be stated on the subsequent Monthly Statement. If the relevant Eligible Card account stated on the Redemption Platform does not

have sufficient bonus points for the redemption and the Eligible Cardholder has more than one Eligible Card accounts, the Bank may, after debiting the remaining bonus points in the Eligible Card account stated on the Redemption Platform (if applicable), debit bonus points accumulated in other Eligible Card accounts (except Dah Sing Private Banking Visa Infinite Credit Card and Dah Sing VIP Banking Visa Infinite Card) for processing the redemption application according to the principle of "all bonus points can be combined under the same Eligible Cardholder's name" (please refer to clause 4 above). The total required bonus points will be calculated based on the selection of gift(s) stated on the Redemption Platform ("Gift(s)"), which means more bonus points are required, under such circumstance. The bonus points with the earlier expiry date will first be debited and the Eligible Cardholder cannot decide which Eligible Card account to be debited, as well as the order or combination of Eligible Card accounts for debiting the bonus points.

11. The Gift redemption is available on a first come first served basis while stocks last. The Bank reserves the right to offer any alternative Gift or replacement if the Gift(s) is/are not available or there is any issue arisen without prior notice.
12. The redemption application takes 4 to 8 weeks to process. Once the application is accepted: **a.** Cash Rebate will be credited to the Eligible Card account provided by the Eligible Cardholder on the Redemption Platform in the form of credit card free spending credit, and will be posted on the following relevant Monthly Statement; **b.** if the total value of a single type of Gift voucher/coupon/certificate (collective, "Gift Voucher") to be redeemed is HKD400 or below, the Bank will mail such Gift Voucher(s) to the Eligible Cardholder's card statement address (if there are more than one type of Gift Voucher to be redeemed, each type of Gift Voucher(s) will be delivered to the Eligible Cardholder in separate mail); **c.** if the total value of a single type of Gift Voucher to be redeemed is above HKD400, the Bank will mail a redemption letter to the Eligible Cardholder's card statement address and **the Eligible Cardholder needs to redeem the Gift Voucher within the designated period at the designated redemption centre(s) by presenting the redemption letter.** For details of the redemption, the Eligible Cardholder is required to refer to the redemption letter. The Gift Voucher will be forfeited when the relevant redemption period stated on the redemption letter expired and the bonus points for the redemption will not be returned; and **d.** if Eligible Cardholder redeems Hong Kong International Airport Electric Buggy Service, the Bank will send a redemption SMS to Eligible Cardholder's registered mobile number (as the case may be).
13. For the details and the terms and conditions of Exclusive Bonus Point Scheme under Dah Sing VIP Banking Visa Infinite Card, please [click here](#).
14. For the details and the terms and conditions of Exclusive Bonus Point Scheme under Dah Sing Private Banking Visa Infinite Card, please [click here](#).
15. The Bank shall not bear any responsibility regarding the damaged, lost, amended, stolen or expired Gift redeemed OR redemption letters or Gift sending out and shall not bear any responsibility to reprint, resend or exchange for the said Gift or redemption letters.
16. The use of Gift is subject to the relevant terms and conditions (if applicable) printed on the Gift. The Bank is not the supplier of any Gift Voucher / other gifts / products / food / services offered to Eligible Cardholders and shall not be responsible for any matters in relation to the quality and availability of the Gift Voucher/ other gifts / products / food / services offered. The Bank makes no representation or guarantee as to the quality in respect of such Gift Voucher / other gifts / products / food / services supplied under this program. Any enquiry, comment or complaint about such Gift Voucher / other gifts / products / food / services should be directed to participating merchants.
17. No request for exchange to cash / other products or return for any Gift will be accepted.
18. The relevant Gift shall be terminated immediately upon cessation of the relevant merchant's business.

19. The Bank reserves the right to amend the Gift (including the Gift items or the required bonus points) and the terms and conditions at any time without prior notice. Should any disputes arise, the decision of the Bank shall be final.
20. 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.
21. 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.
22. 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).
23. In the event of any discrepancy between the Chinese version and English version of these Terms and Conditions, the English version shall prevail.

Remarks on Bonus Point Redemption:

1. "Dah Sing Credit Card Bonus Point Program Redemption Form" is only applicable to the Eligible Cards except Dah Sing Private Banking Visa Infinite Credit Card and Dah Sing VIP Banking Visa Infinite Card. Dah Sing Private Banking Visa Infinite Credit Cardholders and Dah Sing VIP Banking Visa Infinite Cardholders have to submit "Exclusive Bonus Point Program Redemption Form" to redeem the gift(s) / cash rebate.
2. **Eligible Cardholders have to select the relevant redemption form according to the Eligible Card type they are holding, they must fill in cardholder's details, quantity for the redemption items and required bonus points in the blanks provided in the relevant form in accordance with the card type.**
 - **Example 1: If Eligible Cardholder holds a Dah Sing APITA UNY Credit Card and wishes to redeem a HKD100 PARKnSHOP Gift Coupon, Dah Sing APITA UNY cardholder's details, Quantity "1" and Total Points "25,000" in the row of "A2378 PARKnSHOP HKD100 Gift Coupon" should be filled in the "Dah Sing Credit Card Bonus Point Program Redemption Form".**
 - **Example 2: If Eligible Cardholder holds a Dah Sing Visa Infinite Credit Card and wishes to redeem a HKD100 PARKnSHOP Gift Coupon, Dah Sing VISA Infinite cardholder's details, Quantity "1" and Total Points "25,000" in the row of "A2378 PARKnSHOP HKD100 Gift Coupon" should be filled in the "Dah Sing Visa Infinite Credit Card Bonus Point Program Redemption Form".**
 - **Example 3: If Eligible Cardholder holds a Dah Sing VIP Banking Visa Infinite Card and wishes to redeem a HKD100 PARKnSHOP Gift Coupon, Dah Sing VIP Banking Visa Infinite Cardholder's details, Quantity "1" and Total Points "20,000" in the row of "A2331 PARKnSHOP HKD100 Gift Coupon" should be filled in the "Exclusive Bonus Point Program Redemption Form".**
3. If an Eligible Cardholder who has more than one Eligible Card accounts submits a redemption request via Redemption Platform and the relevant Eligible Card account stated on the Redemption Platform does not have sufficient bonus points for the redemption, the Bank may, after debiting the remaining bonus points in the Eligible Card account stated on the Redemption Platform (if applicable), debit bonus points accumulated in other Eligible Card accounts (except Dah Sing Private Banking Visa Infinite Credit Card and Dah Sing VIP Banking Visa Infinite Card) (if applicable) for processing the redemption application according to the principle of "all bonus points can be combined under the same Eligible

Cardholder's name". The total required bonus points will be calculated based on the selection of Gift(s) stated on the Redemption Platform. For example, if the Eligible Cardholder who holds a Dah Sing Hello Kitty Platinum Mastercard and a Dah Sing VIP Banking Visa Infinite Card, stated the details of his / her Dah Sing Hello Kitty Platinum Mastercard Credit Card for redeeming PARKnSHOP HKD100 Gift Coupon with Total Points of "25,000" on the Redemption Platform; and if there are insufficient bonus points at such Eligible Cardholder's Dah Sing Hello Kitty Platinum Mastercard account, the remaining 5,000 bonus points will not be debited from his / her Dah Sing VIP Banking Visa Infinite Card account, and the Eligible Cardholder's redemption request would not be accepted due to insufficient bonus points. On the other hand, if the Eligible Cardholder holds a Dah Sing Hello Kitty Platinum Mastercard and Dah Sing APITA UNY Card, the remaining 5,000 bonus point will be debited from his / her Dah Sing APITA UNY Card account according to the principle of "all bonus points can be combined under the same Eligible Cardholder's name". In addition, the bonus points with the earlier expiry date will first be debited and Eligible Cardholder cannot decide which Eligible Card to be debited, as well as the order or combination of Eligible Card accounts for debiting the bonus points.

Remarks on Mileage Conversion Redemption:

1. The Mileage Conversion Redemption ("Mile Redemption") is only applicable to the Principal Cardholder of the Bank's Eligible Card who holds a valid Mileage-Plus[®] account for Mile Redemption application ("Eligible Mileage Redemption Cardholder"). Eligible Mileage Redemption Cardholder does not include the cardholders of Cash Card, Corporate Card, Purchasing Card, Business Card, Gift Card, "Smart Choice" Balance Transfer Program Account, Cash Conversion Plan Account, Private Label Card, 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. For Eligible Mileage Redemption Cardholder who holds various Principal Cards or Supplementary Cards of Eligible Cards under his / her name, the bonus point of respective Eligible Card can be combined for Mile Redemption (except Principal cardholders and Supplementary cardholders of Dah Sing United MileagePlus World Mastercard, Dah Sing ANA World Mastercard and Dah Sing British Airways Platinum Card).
3. Eligible Mileage Redemption Cardholders who use bonus point for Mile Redemption can enjoy a handling fee waiver.
4. MileagePlus[®] Account holder and the Eligible Mileage Redemption Cardholder should be the same person.
5. If the application for Mile Redemption is accepted by the Bank, the Bank will credit the mileages into the MileagePlus[®] Account according to the MileagePlus[®] Account Number provided by the Eligible Mileage Redemption Cardholders. If the relevant mileages fail to be credited due to an incorrect MileagePlus[®] Account Number provided by the Eligible Mileage Redemption Cardholder, the Bank will not be held liable and will not re-issue the relevant mileages and the bonus point.
6. The minimum mileages to be redeemed for each Mile Redemption is 1,000 mileages with 12,000 bonus points in the Eligible Card account(s) (12 bonus points = 1 mileage), and each Mile Redemption must be redeemed in the multiples of 1,000 mileages.
7. Once a Mile Redemption order has been accepted, it cannot be revised, cancelled, transferred or refunded.
8. Once the Mile Redemption request is accepted by the Bank, the required bonus point for redemption will be deducted from the designated Eligible Card as stated in the credit card number box on the Redemption Platform by the Eligible Mileage Redemption Cardholder. The Mile Redemption record will be clearly shown on the latest Monthly Statement. If the Eligible Mileage Redemption Cardholder's

designated Eligible Card account as stated in the credit card number box on the Redemption Platform does not have sufficient bonus point and when the Eligible Mileage Redemption Cardholder has more than one Eligible Card, the bonus point with the earliest expiry date shall first be debited. Eligible Mileage Redemption Cardholder cannot decide the order and the combination of his/her Eligible Card account(s) for debiting the bonus points.

9. The mileages will be credited into the Eligible Mileage Redemption Cardholder's MileagePlus® Account under his / her name within 6-8 weeks upon the Mile Redemption request is accepted by the Bank and the Eligible Mileage Redemption Cardholder's credit card account must be valid and in good standing at the time of crediting the mileages into the relevant account.
10. Bonus points must be converted into mileages and credit into MileagePlus® Account prior to their expiry date.
11. The mileage usage of the MileagePlus® is legally bound by the related terms and conditions of MileagePlus®. For details, please refer to www.united.com.

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.