

## 大新 VIP 銀行服務 Visa Infinite 卡優惠之條款及細則

### I. 一般條款及細則：

- 大新 VIP 銀行服務 Visa Infinite 卡只適用於 VIP 銀行服務之客戶。如客戶終止 VIP 銀行服務，大新銀行有限公司（「本行」）有權取消客戶之大新 VIP 銀行服務 Visa Infinite 卡，而毋須另行通知。
- 下列部份產品/服務並非由本行所提供。客戶如對有關產品或服務質素有任何查詢、意見或投訴，請直接與有關商戶聯絡，本行恕不承擔任何責任。
- 客戶之大新 VIP 銀行服務 Visa Infinite 卡必須於獲享優惠時仍為有效及信用狀況良好。
- 本行及有關商戶（如適用）保留隨時更改本條款及細則及/或更改、取消或終止優惠之權利而毋須事先通知。如有任何爭議，本行及有關商戶擁有最終之決定權。
- 本文所載之條款及細則將成為規限使用本行信用卡的合約之一部份，並須按該合約詮釋。如本條款及細則與該合約有任何抵觸，將以本條款及細則為準。
- 本條款及細則之中英文版本如有歧異，概以英文版本為準。

### II. 「積分獎賞」計劃之條款及細則：

- 憑大新 VIP 銀行服務 Visa Infinite 卡作合資格簽賬，每簽賬 1 港元可獲 1 積分（「基本 1 倍積分」）。合資格簽賬包括本地、海外零售簽賬及「八達通自動增值」服務之交易金額（「合資格簽賬」）；但並不適用於以下交易，包括但不限於現金透支、自動轉賬、「開心消費分期」計劃、信用卡兌現計劃、分行易兌現、結欠轉賬金額、股票投資儲蓄計劃、「網上繳費 Net」繳費金額、「繳費易」繳費金額、交稅金額、免息分期之月供金額、信用卡支票服務交易（如適用）、銀行手續費（包括但不限於繳交年費、財務費用、逾期罰款及現金透支手續費等）、籌碼兌換、未誌賬/ 取消/ 退回及所有未經授權之交易。「本行」擁有「積分獎賞」計劃之適用性之最終決定權。
- 外幣交易及跨境港幣交易包括在海外以外幣或外幣之簽賬，在香港以外幣之簽賬及於非香港登記之商戶之簽賬。有關收費，請參閱「大新信用卡/貴賓卡收費一覽表」。

### III. 投資及保險服務「2 倍積分優惠」之條款及細則：

- 推廣期由即日起至 2023 年 12 月 31 日止（「2 倍積分優惠之推廣期」）。
- 「投資及保險服務 2 倍積分優惠」（「2 倍積分優惠」）適用於大新 VIP 銀行服務 Visa Infinite 卡之主卡及附屬卡客戶（「客戶」）。於 2 倍積分優惠之「推廣期」內客戶以大新 VIP 銀行服務 Visa Infinite 卡繳付任何由泰禾人壽保險有限公司（「泰禾人壽」）承保之保險計劃（投資連連壽險計劃除外）、本行股票投資儲蓄計劃或基金投資儲蓄計劃（「合資格產品」）之有關款項，而客戶同時於該指定簽賬項目誌賬之同一期月結單內作最少一項任何金額之 2 倍積分優惠合資格簽賬（「2 倍積分優惠合資格簽賬」之定義見下列條款 3），該項購買合資格產品之簽賬可獲 2 倍積分（包括「基本 1 倍積分」及「額外 1 倍積分」，合共 2 倍積分）。
- 「2 倍積分優惠合資格簽賬」包括本地、海外零售簽賬及「八達通自動增值」服務之交易金額；但並不適用於購買上述條款 2 之「合資格產品」及以下交易，包括但不限於現金透支、自動轉賬、「開心消費分期」計劃、信用卡兌現計劃、分行易兌現、結欠轉賬金額、股票投資儲蓄計劃、「網上繳費 Net」繳費金額、「繳費易」繳費金額、交稅金額、免息分期之月供金額、信用卡支票服務交易（如適用）、銀行手續費（包括但不限於繳交年費、財務費用、逾期罰款及現金透支手續費等）、籌碼兌換、未誌賬/ 取消/ 退回及所有未經授權之交易。
- 主卡及附屬卡之「2 倍積分優惠合資格簽賬」及 2 倍積分優惠將獨立計算，而每個信用卡賬戶均須符合上述條款 2 及 3 之要求，方可獲享「2 倍積分優惠」。
- 每個信用卡賬戶之每月月結單可獲之「額外 1 倍積分」最多為 25,000 積分。
- 「2 倍積分優惠」將於信用卡月結單截數日後存入客戶之信用卡戶口內，並顯示於月結單上。
- 客戶獲享「2 倍積分優惠」之資格將根據本行有關信用卡戶口之簽賬紀錄為準。
- 若客戶於獲享「2 倍積分優惠」後取消有關合資格產品交易及/或「2 倍積分優惠合資格簽賬」或作退款安排，本行有權於有關戶口扣除有關積分，而毋須另行通知。
- 客戶之信用卡戶口必須於獲享「2 倍積分優惠」時仍然有效及信用狀況良好，方可獲贈有關積分。若客戶未能符合此要求，本行保留撤銷「2 倍積分優惠」之權利而毋須事先通知。

### IV. 「季季有賞」計劃之條款及細則：

- 推廣期由 2023 年 1 月 1 日至 2023 年 12 月 31 日止（「季季有賞之推廣期」）。
- 「季季有賞」計劃只適用於大新 VIP 銀行服務 Visa Infinite 卡之主卡及附屬卡客戶（「客戶」）。客戶憑大新 VIP 銀行服務 Visa Infinite 卡於下列每個季度內分別累積指定合資格簽賬達 50,000 港元或以上（「指定合資格簽賬」之定義見下列條款 3），客戶於

該季度內之指定合資格簽賬可獲 3 倍積分（包括「基本 1 倍積分」及「額外 2 倍積分」，合共 3 倍積分）。若客戶於季度內之累積指定合資格簽賬少於 50,000 港元，該季度內之簽賬只可獲「基本 1 倍積分」。

	「季季有賞」計劃之簽賬季度
第一期	2023 年 01 月 01 日至 03 月 31 日
第二期	2023 年 04 月 01 日至 06 月 30 日
第三期	2023 年 07 月 01 日至 09 月 30 日
第四期	2023 年 10 月 01 日至 12 月 31 日

- 「季季有賞」計劃之合資格簽賬只適用於本地及海外零售簽賬（「指定合資格簽賬」）；但並不適用於以下交易，包括但不限於購買任何由泰禾人壽保險有限公司（「泰禾人壽」）承保之保險計劃、股票投資儲蓄計劃、基金投資儲蓄計劃、「八達通自動增值」服務之交易金額、現金透支、自動轉賬、「開心消費分期」計劃、信用卡兌現計劃、分行易兌現、結欠轉賬金額、股票投資儲蓄計劃、「網上繳費 Net」繳費金額、「繳費易」繳費金額、交稅金額、免息分期之月供金額、信用卡支票服務交易（如適用）、銀行手續費（包括但不限於繳交年費、財務費用、逾期罰款及現金透支手續費等）、籌碼兌換、未誌賬/ 取消/ 退回及所有未經授權之交易。
- 主卡及附屬卡之「指定合資格簽賬」將獨立計算，而每個信用卡賬戶均須符合上述條款 2 及 3 之要求，方可獲享「季季有賞」計劃之額外積分。
- 每個信用卡賬戶於每個簽賬季度可獲之「額外 2 倍積分」最多為 150,000 積分。
- 「季季有賞」計劃之額外積分將於上述每個簽賬季度完結後 10 個星期內誌賬入有關信用卡戶口內，並顯示於月結單上。
- 客戶獲享「季季有賞」之資格將根據本行有關信用卡戶口之簽賬紀錄為準。
- 若客戶於獲享「季季有賞」之有關積分後取消有關「指定合資格簽賬」或作退款安排，本行有權於有關戶口扣除有關積分，而毋須另行通知。
- 客戶之信用卡戶口必須於獲享「季季有賞」之額外積分時仍然有效及信用狀況良好，方可獲贈有關積分。若客戶未能符合此要求，本行保留撤銷「季季有賞」之有關積分之權利而毋須事先通知。

### V. 享用 Priority Pass 機場貴賓室之條款及細則：

- Priority Pass 會員卡將於大新 VIP Banking 銀行服務 Visa Infinite 卡批核後 2 個星期內寄予主卡及附屬卡客戶（「客戶」）。
- 客戶須出示有效之 Priority Pass 會員卡，方可進入機場貴賓室。**若主卡客戶持有大新 VIP 銀行服務戶口，即可於每年度內，最多可免費享用 Priority Pass 機場貴賓室 4 次。**  
若主卡客戶使用 Priority Pass 機場貴賓室時並沒有持有大新 VIP 銀行服務戶口或於同一個年度內已免費享用 4 次 Priority Pass 機場貴賓室，其後若再次使用 Priority Pass 機場貴賓室時，本行將向主卡客戶收取每次 210 港元之「到訪服務費」，而該費用將於有關主卡客戶之信用卡賬戶內扣除，到訪紀錄將根據主卡客戶簽署之「到訪紀錄單」計算。  
\*每年度為每年 1 月 1 日至 12 月 31 日。
- 其他同行賓客及 / 或附屬卡客戶使用機場貴賓室本行將收取每人每次 210 港元「到訪服務費」，而該費用將於有關客戶之信用卡賬戶內扣除，到訪紀錄根據客戶簽署之「到訪紀錄單」計算。
- Priority Pass 機場貴賓室之使用須受由 Priority Pass 所訂定之有關條款及細則約束，詳情請瀏覽 Priority Pass 網頁 [www.prioritypass.com.hk](http://www.prioritypass.com.hk)。
- Priority Pass 機場貴賓室服務由 Priority Pass 提供。客戶如對有關產品或服務質素有任何查詢、意見或投訴，請直接與 Priority Pass 聯絡，本行恕不承擔任何責任。

### VI. 名貴轎車機場接送服務之條款及細則：

- 優惠只適用於大新 VIP 銀行服務 Visa Infinite 卡之主卡及附屬卡客戶（「客戶」）。客戶須憑大新 VIP 銀行服務 Visa Infinite 卡購買或預訂機票、旅遊套票、旅行團或海外酒店住宿，並於預約時出示有關收據證明，方可享用此優惠。名貴轎車機場接送服務由 Visa 之商戶夥伴提供。客戶如對有關產品或服務質素有任何查詢、意見或投訴，請直接與有關商戶聯絡，本行恕不承擔任何責任。
- 有關服務之推廣期、收費、優惠詳情、條款及細則，請瀏覽 Visa 網頁 [www.visa.com.hk](http://www.visa.com.hk)。

### VII. 積分獎賞換領之條款及細則：

- 積分獎賞換領（包括但不限於積分之使用及保存）須受有關條款及細則約束，詳情請參閱 [www.dahsing.com](http://www.dahsing.com) 所載列之信用卡積分獎賞集換領表格。

### VIII. 生日獎賞之條款及細則：

- 生日獎賞須受有關條款及細則約束，詳情請瀏覽 [www.dahsing.com/card/bday](http://www.dahsing.com/card/bday)。

### IX. 環球 VIP 禮遇之條款及細則：

- 優惠由 Visa 之商戶夥伴提供，並須受有關條款及細則約束，本行恕不承擔任何責任。優惠詳情請瀏覽 Visa 網頁 [www.visa.com.hk](http://www.visa.com.hk)。

### 大新「信用卡」持卡人合約（「持卡人合約」）之主要使用條款

客戶須特別注意下列使客戶承擔重大法律責任之主要條款：

- 持卡人在收取信用卡時須即時在卡上簽署。
- 信用卡及其私人密碼必須妥善存放及保密以防止詐騙及被非授權人士使用或被披露。如有違犯，持卡人須為所有交易負上全部責任。
- 持卡人須於每月結賬單上之到期繳款日或之前繳付最低還款額，如不遵從，銀行會收取罰款。
- 如遇違約的情況，持卡人必須全責支付銀行在追收行動中之合理律師及其他費用。
- 在涉及詐騙或嚴重疏忽的情況下，持卡人須負責銀行承受的一切損失。
- 假若持卡人在合理可行情況下儘快向銀行報告任何信用卡之遺失或被竊並已小心及真誠地行事，及在沒有涉及詐騙或嚴重疏忽的情況下，持卡人最高之責任將不超過 500 港元。
- 每月結賬單將在其發出日期起計 60 天後為有效及有決定性，除非持卡人在此期間內通知銀行有關任何非授權之交易。
- 銀行有權可以在沒有事前通知情況下，抵銷或轉移持卡人在銀行任何性質之戶口內之任何存款，用作清還所有使用信用卡之欠款。
- 主卡持有人須要為附屬卡持有人及其名下所有八達通自動增值賬戶（包括但不限於「合家歡」八達通自動增值賬戶）對銀行之欠款負責，而附屬卡持有人則不用為主卡持有人或其他附屬卡持有人的欠款負責。但附屬卡持有人必須為其附屬卡戶口對銀行之所有欠款負責。
- 儘管或有任何相違的條款，銀行保留凌駕權利向持卡人作即時還款之要求。
- 假若持卡人不接受銀行在持卡人合約條款所作出的任何修改，持卡人可在修改生效日前終止信用卡服務。
- 信用卡不可用作任何非法用途，包括支付任何非法賭博。
- 持卡人如對於清還或繳付任何欠款或款項有任何困難，應立即以書面通知銀行。

銀行建議客戶應細閱持卡人合約有關條款之全文。有關條款可在銀行的任何分行索取。

請注意信用卡之使用及信用卡戶口之操作均受制於持卡人合約不時有效的條款，持卡人同意信用卡之申請（不論口頭上或以書面形式），及在信用卡上之簽署或行使（不論他有不簽收該信用卡）後其會受到約束。

本條款及細則的中英文版本如有任何歧異，概以英文版本為準。

### 風險披露聲明：

#### 股票投資儲蓄計劃

投資涉及風險。股票投資儲蓄計劃旨在協助客戶累積股票數目，並期望在長線期內，有增值能力。證券價格可升可跌，有時可能會非常波動，甚至變成毫無價值。客戶可能不能於購買日以最佳價格購買股票。買賣證券未必一定能夠賺取利潤，反而可能會招致損失。投資前客戶應考慮其本身的投資經驗、投資目標及風險承受程度，並參閱相關證券投資服務的條款及細則。如有需要，客戶應尋求獨立專業意見。

#### 基金服務

投資涉及風險。基金價格可升可跌，有時可能會非常波動，甚至變成毫無價值。買賣基金未必一定能夠賺取利潤，反而可能會招致損失。過往的表現並非其將來表現的指引。投資者在作出任何投資決定之前，應考慮其本身的投資經驗、投資目標及風險承受程度，並審慎閱讀有關銷售文件所載的條款、條件及風險因素。如閣下就投資產品之性質及有關之風險有任何疑問，應先獲取任何必要及合適的專業意見。

#### 重要提示

基金乃投資產品，部分基金乃涉及金融衍生工具的結構性產品。投資決定是由閣下自行作出的，但除非大新銀行有限公司於銷售該產品時已向閣下解釋經考慮閣下的財務情況、投資經驗及目標後，該產品是適合閣下的，否則閣下不應投資在有關投資產品。

除非情況另有所指，否則本文件並不構成對任何人士提出進行任何投資/證券交易的招攬、邀請或建議，亦不構成對未來任何投資產品/證券價格變動的任何預測。

大新銀行有限公司

本文件未經證券及期貨事務監察委員會或香港任何監管機構審閱。

由泰禾人壽保險有限公司（「泰禾人壽」）承保之保險計劃非大新銀行有限公司（「本行」）之產品。本行已登記為持牌保險代理機構，並為泰禾人壽之授權持牌保險代理機構。泰禾人壽全面負責一切保障及賠償事宜。泰禾人壽保留對有關保險計劃申請的最終批核權。有關泰禾人壽之保險計劃之保障範圍及內容、詳盡條款及細則及不保事項等，請參閱有關保險計劃之保單契約，並一切概以有關保單契約所載資料為準。

本服務/產品並不是以歐盟的人士為目標。

### 借定唔借？還得到先好借！



## Terms and Conditions of "Dah Sing VIP Banking Visa Infinite Card" Offer

### I. General Terms and Conditions:

- "Dah Sing VIP Banking Visa Infinite Card" is only applicable to Dah Sing VIP Banking Customers only. If Customer terminates his/her VIP Banking Service, Dah Sing Bank (the "Bank") reserves the right to cancel the Customer's "Dah Sing VIP Banking Visa Infinite Card" without any prior notice.
- Part of the above products / services are not offered by the Bank. For any enquiries, disputes or complaints in respect of the relevant product or service quality, please direct to the relevant merchant(s) and the Bank shall not hold any responsibilities.
- "Dah Sing VIP Banking Visa Infinite Card" must remain valid and in good standing status at the time of enjoying the offer.
- The Bank and respective merchants (if applicable) reserve the right to amend these terms and conditions and / or amend, cancel or terminate the offer at any time without prior notice. All matters and disputes will be subject to the final decision of the Bank.
- The terms and conditions contained herein shall form part of the Agreement governing the use of Dah Sing Credit Card and shall be construed accordingly. In case of any conflict between these Terms and Conditions and the Agreement, these Terms and Conditions shall prevail.
- In case of any discrepancies between the English and Chinese versions of these terms and conditions, the English version shall prevail.

### II. Terms and Conditions of "Bonus Point Scheme":

- For every HKD1 spent with "Dah Sing VIP Banking Visa Infinite Card", cardholder can earn 1 bonus point ("Basic 1X bonus point"). Eligible Transactions include local & overseas retail purchases and "Octopus Automatic Add Value Service" amount ("Eligible Transaction"), but exclude the following transactions, including but not limited to cash advances, autopay, "Happy Installment" payments, Cash-in Plan payments, branch cash-in payments, balance transfers, Stocks Investment Savings Plans, "Payeasy" bill payment amounts, "JET Payment" amounts, tax payments, interest-free monthly installments, cheque payments (if applicable), bank handling fees (including but not limited to annual fees, financial charges, late fees and cash advance handling fees etc), casino transactions, unposted / cancelled / refunded transactions and all unauthorized transactions. The Bank reserves the final decision on the applicability of the "Bonus Point Scheme".
- Foreign currency transactions and cross-border transactions in Hong Kong currency include transactions in Hong Kong Dollar 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. Please refer to "List of Service Charges for Dah Sing Credit Card/Private Label Card" for the relevant charges.

### III. Terms and Conditions of "2X bonus point offer" for Investment & Insurance Services:

- The promotion period is valid until December 31, 2023. ("Promotion Period for 2X bonus point offer").
- "2X bonus point offer for Investment & Insurance Services" ("2X bonus point offer") is only applicable to the Principal and Supplementary Cardholders of "Dah Sing VIP Banking Visa Infinite Card" ("Customer"). Customer is entitled to 2X bonus points (including "1X basic bonus point" and "1X extra bonus point") by using "Dah Sing VIP Banking Visa Infinite Card" to settle the payment of any life insurance scheme (exclude investment-linked assurance scheme) of Tahoe Life Insurance Company Limited, Stocks Investment Savings Plans and Investment Fund Savings Plans ("Eligible Products") with the Bank during the Promotion Period for 2X bonus point offer. At the same time, Customer is required to make at least 1 Eligible Transaction for 2X bonus point offer of any amount ("Eligible Transaction" for 2X bonus point offer as defined in Clause 3 below) in the same credit card statement when the relevant payment of Eligible Product(s) is billed.
- "Eligible Transactions for 2X bonus point offer" include local & overseas retail purchases and "Octopus Automatic Add Value Service" amount, but exclude the following transactions, including but not limited to cash advances, autopay, "Happy Installment" payments, Cash-in Plan payments, branch cash-in payments, balance transfers, Stocks Investment Savings Plans, "Payeasy" bill payment amounts, "JET Payment" amounts, tax payments, interest-free monthly installments, cheque payments (if applicable), bank handling fees (including but not limited to annual fees, financial charges, late fees and cash advance handling fees etc), casino transactions, unposted / cancelled / refunded transactions and all unauthorized transactions. The Bank reserves the final decision on the applicability of the "Bonus Point Scheme".
- Eligible Transaction for 2X bonus point offer and "2X bonus point offer" of Principal and Supplementary Card accounts will be counted separately. To be eligible to "2X bonus point offer", each of the credit card accounts has to fulfill the requirement stated in Clause 2 and 3 above.
- Each card account can earn a maximum of 25,000 bonus points for "1X extra bonus point" in each monthly credit card statement.
- "2X bonus point offer" will be credited to eligible card accounts after statement cutoff date and will be shown on monthly credit card statement.
- The Bank will determine the Customer's eligibility for the entitlement of "2X bonus point offer" based on the Customer's transaction records held with the Bank.
- If Customer cancels/refunds the relevant transactions of Eligible Products and/or Eligible Transactions for 2X bonus point offer after the "2X bonus point offer" being credited to the credit card account, the Bank reserves the right to debit the relevant bonus points from the relevant card account without further notice.
- Customer's credit card account must remain valid and in good standing status at the time when the "2X bonus point offer" being credited. If Customer fails to meet the requirement, the Bank reserves the right to forfeit the "2X bonus point offer" without any prior notice.

### IV. Terms and Conditions of "Quarterly Reward Offer":

- The promotion period is valid from January 1, 2023 to December 31, 2023. ("Promotion Period for Quarterly Reward Offer").
  - "Quarterly Reward Offer" is applicable to Principal and Supplementary Cardholders of "Dah Sing VIP Banking Visa Infinite Card" ("Customer"). Customer who accumulates Designated Eligible Spending of HKD50,000 ("Designated Eligible Spending" as defined in Clause 3 below) or above within each of the below quarterly spending periods with "Dah Sing VIP Banking Visa Infinite Card", is entitled to 3X bonus points (including "1X basic bonus point" and "2X extra bonus points") for Designated Eligible Spending made within the corresponding spending period. If the cumulative quarterly spending is below HKD50,000, transactions in spending period will be entitled to "1X basic bonus point" only.
- |                        | Quarterly spending period for "Quarterly Reward Offer" |
|------------------------|--------------------------------------------------------|
| 1 <sup>st</sup> period | January 1 - March 31, 2023                             |
| 2 <sup>nd</sup> period | April 1 - June 30, 2023                                |
| 3 <sup>rd</sup> period | July 1 - September 30, 2023                            |
| 4 <sup>th</sup> period | October 1 - December 31, 2023                          |
- Designated Eligible Spending for Quarterly Reward Offer include local & overseas retail purchases only ("Eligible Transaction"), but exclude the following transactions, including but not limited to the payment of any life insurance scheme of Tahoe Life Insurance Company Limited, Stocks Investment Savings Plans, Investment Fund Savings Plans, "Octopus Automatic Add Value Service" amount, cash advances, autopay, "Happy Installment" payments, Cash-in Plan payments, branch cash-in payments, balance transfers, "Payeasy" bill payment amounts, "JET Payment" amounts, tax payments, interest-free monthly installments, cheque payments (if applicable), bank handling fees (including but not limited to annual fees, financial charges, late fees and cash advance handling fees etc), casino transactions, unposted / cancelled / refunded transactions and all unauthorized transactions.
  - Designated Eligible Spending for Quarterly Reward Offer of Principal and Supplementary Card accounts will be counted separately. To be eligible to the extra bonus points of "Quarterly Reward Offer", each of the credit card accounts has to fulfill the requirement stated in Clause 2 and 3 above.
  - Each card account can earn a maximum of 150,000 bonus points for "2X extra bonus points" in each quarterly spending period.
  - Extra bonus points of "Quarterly Reward Offer" will be credited to the eligible card accounts within 10 weeks upon end of each of the quarterly spending periods and will be shown on the monthly credit card statement.
  - The Bank will determine the Customer's eligibility for the entitlement of "Quarterly Reward Offer" based on the Customer's transaction records held with the Bank.
  - If Customer cancels/refunds the relevant Designated Eligible Spending for Quarterly Reward Offer after the bonus points of "Quarterly Reward Offer" being credited to the credit card account, the Bank reserves the right to debit the relevant bonus points from the relevant card account without further notice.
  - Customer's credit card account must remain valid and in good standing status at the time when the extra bonus point of "Quarterly Reward Offer" being credited. If Customer fails to meet the requirement, the Bank reserves the right to forfeit the bonus points without any prior notice.

### V. Terms and Conditions of Priority Pass Airport Lounges:

- Priority Pass membership card will be delivered to Principal and Supplementary Card Cardholders ("Customers") within 2 weeks upon the approval of "Dah Sing VIP Banking Visa Infinite Card".
- Customer has to present a valid Priority Pass membership card to access the Priority Pass airport lounges. **Principal Card Cardholders of Dah Sing VIP Banking Visa Infinite Card are entitled to enjoy a maximum of 4 times of complimentary Priority Pass airport lounges access in a calendar year\* as long as they are Dah Sing VIP Banking customers at the time of visit.** The Bank will levy an access fee of HKD 210 per visit on the relevant customer's credit card account in the event that the Principal Card Cardholder does not hold a Dah Sing VIP Banking Account at the time of visit or has accessed for more than 4 times of the Priority Pass airport lounges within the same calendar year. The visit record is subject to the "Record of Visit" voucher endorsed by the Principal Card Cardholders upon lounge visit.  
\*From 1 January to 31 December of each year.
- Accompanying guest and/or Supplementary Card Cardholders who access the lounges will be subjected to an access fee of HKD 210 per person per visit and the fee will be debited from the relevant Customer's credit card account. The visit record is subjected to the "Record of Visit" voucher endorsed by customer upon lounge visit.**
- Usage of Priority Pass airport lounges is subject to the relevant terms and conditions set out by Priority Pass. For details, please refer to Priority Pass Website www.prioritypass.com.hk.
- Priority Pass airport lounge service is provided by Priority Pass. For any enquiries, disputes or complaints in respect of the relevant product or service quality, please direct to Priority Pass and the Bank shall not hold any responsibilities.

### VI. Terms and Conditions of Airport Limousine Service:

- The offer is only applicable to the Principal and Supplementary Card Cardholders of "Dah Sing VIP Banking Visa Infinite Card" ("Customer"). Customer has to present the respective receipts with "Dah Sing VIP Banking Visa Infinite Card" payment for proof of purchase or booking of air ticket, travel package, tour or overseas hotel upon the service reservation. Airport limousine service is provided by the merchant partner of Visa. For any enquiries, disputes or complaints in respect of the quality of the relevant products or services

quality, please direct to the relevant merchant and the Bank shall not hold any responsibilities.

- For the promotion period, fee & charge, offer details, terms and conditions of the service, please refer to Visa website [www.visa.com.hk](http://www.visa.com.hk).

### VII. Terms and Conditions of Bonus Point Redemption:

- Bonus point redemption (including but not limited to bonus points' usage and storage) is subject to the relevant terms and conditions. For details, please refer to the relevant Credit Card Bonus Point Program Redemption Form which is available at [www.dahsing.com](http://www.dahsing.com).

### VIII. Terms and Conditions of Birthday Offer:

- Birthday Offer is subject to the relevant terms and conditions. For details, please visit [www.dahsing.com/card/bday/en](http://www.dahsing.com/card/bday/en).

### IX. Terms and Conditions of Worldwide VIP Privileged Offers:

- The service is provided by merchant partner of Visa and is bound by the relevant terms and conditions, and the Bank shall not hold any responsibilities. For offer details, please visit Visa website [www.visa.com.hk](http://www.visa.com.hk).

### MAJOR TERMS AND CONDITIONS OF DAH SING CREDIT CARD CARDHOLDER AGREEMENT (the "Cardholder Agreement")

Customers' attention is drawn to the following major terms and conditions which impose significant liabilities on Cardholder.

- Cardholder should sign the Card immediately upon receipt.
- The Card and its Personal Identification Number ("PIN") should be kept safe and secret to prevent fraud and unauthorised use or disclosure. Failure to observe the above will result in full responsibility for all transactions.
- Cardholder is obliged to pay the minimum payment due on time as shown in the monthly statement and there will be penalty charge if the required minimum is not made.
- In case of default, Cardholder will be fully liable to reimburse fees and other expenses reasonably incurred in recovery actions.
- In case of fraud and gross negligence, Cardholder shall be responsible for all losses suffered by the Bank.
- If Cardholder reports any loss or theft of the Card as soon as reasonably practicable and had acted diligently and in good faith without involving fraud or gross negligence, the maximum liability shall not exceed HKD 500.00.
- The monthly statement of account shall be final and conclusive 60 days after its issue unless Cardholder reports any unauthorized transactions within that period.
- The Bank shall have the right without prior notice to set off or transfer any monies standing to the credit of Cardholder's bank accounts of whatsoever description towards discharge of all sums due to the Bank in connection with the use of the Card.
- The Principal Cardholder will be responsible for the debts of the Supplementary Cardholder and the debts incurred from the accounts with Octopus Automatic Add- Value Service (including but not limited to "Happy Family" Octopus Automatic Add- Value Account). The Supplementary Cardholder shall not be responsible for the debts of the Principal Cardholder or other Supplementary Cardholder. But Supplementary Cardholder shall be held liable by the Bank for the debts of the Supplementary Card in his/her own name.
- Notwithstanding any term to the contrary, the Bank reserves the over-riding right to repayment ON DEMAND.
- Cardholder can terminate the card service if he or she does not accept any amendments to the terms and conditions proposed by the Bank and before the effective date.
- The Card shall not be used for any unlawful purposes including payment for any illegal betting.
- Cardholder shall inform the Bank as soon as possible of any difficulty in repaying any outstanding balance to the Bank.

Customers are nonetheless advised to read the full terms and conditions. A copy of the terms and conditions is readily available to customers who may collect it from any branches of the Bank.

Please note that the use of the Card and the operations of the Card are subject to the terms and conditions of the Cardholder Agreement from time to time in force and Cardholder agrees to be bound by his/her application (whether made verbally or signed) and by his/her signature on or use of the Card (whether or not he/she has acknowledged receipt of the Card).

In the event of any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

### RISK DISCLOSURE:

#### Stocks Investment Savings Plan

Investment involves risks. Stocks Investment Savings Plan ("SISP") is intended to assist customers to accumulate stock portfolio and expect there will be an appreciation in the long term. However, the price of securities fluctuates, sometimes dramatically. The price of securities may move up or down and may become valueless. Customers may not be able to purchase stock at the best price during a particular purchase date. 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. Customers are advised to seek independent professional advice if they wish.

Dah Sing Bank, Limited

#### Investment Fund Service

Investment involves risks. The price of funds fluctuates, sometimes dramatically. The price of fund 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 funds. Past performance is no guide to future performance. Before making any investment decision, investors should consider their investment experience, objectives and risk tolerance level and read carefully the terms and conditions and the risk factors contained in the relevant offering documents. If investors are in doubt about the nature of or the risks associated with this investment product, investors should obtain any necessary and appropriate professional advice before investing.

#### IMPORTANT NOTES

Investment fund is investment product. Some investment funds are structured products involving derivatives. This investment decision is yours but you should not invest in this product unless Dah Sing Bank, Limited has explained to you that this product is suitable for you having regard to your financial situation, investment experience and investment objectives.

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

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

The insurance plans of Tahoe Life Insurance Company Limited ( "Tahoe Life" ) are underwritten by Tahoe Life, which is solely responsible for all coverage and compensation, but are not the products of Dah Sing Bank, Limited (the "Bank"). The Bank, registered as a licensed insurance agency, is the authorized licensed insurance agency of Tahoe Life. Tahoe Life reserves the right of final approval of the enrolment of the insurance plans. For the policy coverage, detailed terms and conditions and policy exclusions, etc. of Tahoe Life's insurance plans, please refer to the policy contract of the insurance plans and the information stated in the relevant policy contract shall prevail.

This service / product is not targeted at customers in the EU.

**To borrow or not to borrow? Borrow only if you can repay!**