

<Revised version with effect from 29 Dec 2023>

Terms and Conditions of Wing Wah Cake Shop Chinese Wedding Cake Series Offer for Dah Sing Sanrio Credit Card Diamond Club Members:

1. This promotion period is valid from 1 Jan 2022 to 31 Dec 2024 (both dates inclusive) ("**Promotion Period**").
2. The Promotion only applies to customers holding Principal Card or Supplementary Card of the credit card or Co-brand Card ("**Eligible Card**") issued by the Dah Sing Bank (the "**Bank**") ("**Eligible Cardholders**"). UnionPay Dual Currency Credit Card RMB account, Cash Card, Corporate Card, Purchasing Card, Business Card, Gift Card, Private Label Card, "Smart Choice" Balance Transfer Account and Cash Conversion Plan Account are not eligible.
3. The Eligible Cardholders can enjoy a 15% off ("**Offer**") upon purchasing Chinese Wedding Cake Series and Hello Kitty & Dear Daniel Chinese Wedding Cake Series with their Eligible Cards at Hong Kong Wing Wah Cake Shop ("**Wing Wah**") outlets (except Hong Kong International Airport outlets) during the Promotion Period.
4. For the product details of this Offer and Wing Wah outlets' addresses, please contact Wing Wah directly or visit its official website www.wingwah.com/en.
5. Eligible Cardholder must settle full payment with Eligible Card to enjoy the Offer.
6. Unless other specified, the Offer cannot be used in conjunction with other promotional offers, discount, cash vouchers and gift vouchers.
7. Offers cannot be exchanged for cash, bonus points, other products, services or discounts. The Offers are not refundable and transferable to third parties or other accounts, or exchanged for any other gifts.
8. The Offer shall be terminated immediately in the event that the Wing Wah ceases its business.
9. All photos, product prices and product information that relate to the Offer is provided by Wing Wah and is for reference purposes only. The Offer is governed by the relevant terms and conditions issued by Wing Wah. For details, please contact Wing Wah directly. The Bank is not the supplier of any products / food / services offered to the Eligible Cardholders under the Offer and shall not be responsible for any matter in relation to the products or the relevant services. Any enquiry, comment or complaint about the quality of relevant product or services should be directed to Wing Wah.
10. The Bank and Wing Wah reserve the right to amend these Terms and Conditions or cancel or amend the Offer at any time without prior notice. Should any disputes arise, the decision of the Bank and Wing Wah shall be final.
11. 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.
12. 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.
13. 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).
14. In the event of any discrepancy between the Chinese version and English version of these Terms and Conditions, the English version shall prevail.

Terms and Conditions of Dah Sing Sanrio Credit Card Diamond Club Membership Program:

1. The promotion period is valid from 1 Jul 2022 to 30 Jun 2024 (both dates inclusive) ("**Promotion Period**").
2. The promotion is applicable to the Principal Cardholders ("**Eligible Cardholder**") of the Dah Sing Hello Kitty Credit Card and Dah Sing Tabo Credit Card ("**Eligible Card**") issued by Dah Sing Bank, Limited (the "**Bank**").
3. Eligible Cardholders who accumulate Eligible Spending (as defined in clause 4 below) of HKD20,000 or above with the Eligible Card in a relevant quarter as designated in the table below will be entitled to the Dah Sing Sanrio Credit Card Diamond Club Membership ("**Diamond Club Membership**") automatically and become the Diamond Club Member ("**Member**") in the following quarter. No registration is required.

Quarter of Meeting the Spending Requirement	Quarter of becoming a Diamond Club Member
1 Apr – 30 Jun 2023	Jul – Sep 2023
1 Jul – 30 Sep 2023	Oct – Dec 2023
1 Oct – 31 Dec 2023	Jan – Mar 2024
1 Jan – 31 Mar 2024	Apr – Jun 2024
1 Apr – 30 Jun 2024	Jul – Sep 2024

4. Eligible spending of the promotion includes local and overseas retail transactions made by the Eligible Card ("**Eligible Spending**"). Eligible Spending does not include (but not limited to) Mobile Transfer and top-up Transactions (including but not limited to PayMe, TNG, Tag & Go etc.), WeChat Pay HK, AlipayHK, cash advance, Autopay, recurring billing transactions (e.g. Octopus Automatic Add Value Service, Autotoll Automatic Top-up Service, etc.), 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, Happy Installment, Cash-In Plan, Branch Cash-In Plan, Securities transaction, Balance Transfer Amount, Settle Bills Online via eBanking PayEasy Service, Tax payment, JET payment amount, 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 / unauthorized / chargeback transactions. The Bank reserves the final decision for determining the eligibility of each transaction. Spending is calculated according to the transaction date and the posted date must be within the same quarter. All spending is based on the computer record of the Bank. Any Eligible Spending made by a Principal Cardholder and Supplementary Cardholders(s) will be combined under Principal Cardholder's account. Any decimal place for Eligible Transaction amount will be rounded down to the nearest integer. Eligible Spending will be accumulated separately by each eligible principal card if there is more than one Eligible Card under the Eligible Cardholder's name.
5. Each cardholder is required to keep the relevant original sales slip. In case of any disputes, the Bank reserves the right to require the cardholder to submit the original sales slip or all relevant documents for verification purposes. All sales slips and other relevant documents submitted to the Bank will not be returned. The Bank reserves the final right to determine the eligibility of the transaction.
6. The Bank will update the membership status of the cardholders the first month in each quarter and the notification will be mailed to the statement mailing address of the cardholders or emailed to their email address maintained at our Bank. Cardholders must maintain a valid record of the address and

email address at the Bank. The Bank will not be responsible if cardholders cannot enjoy the related benefits as a result of an invalid address or email address.

7. The Eligible Card of the Member must be valid and in good standing upon enjoying the benefits. For details and terms and conditions of the related exclusive member benefits, please visit dahsing.com/card/sanrio/en.
8. The Diamond Club Membership and the related benefits are not transferable, exchangeable or exchanged for cash or any other gifts.
9. In case of any fraud, abuse, or reversal / cancellation of transactions, the Bank reserves the right to cancel the cardholder's Diamond Club Membership without prior notice.
10. The Bank reserves the right to amend these Terms and Conditions of this Promotion or terminate this Promotion at any time without prior notice. In case of disputes, the Bank's and the related service providers' decision shall be final and conclusive.
11. These Terms and Conditions contained herein shall form part of the Agreement governing the use of the 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.
12. 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.
13. 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).
14. In the event of discrepancies between the Chinese version and English version of these Terms and Conditions, the Chinese 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.