

Notification of Service Update for "Dah Sing Private Banking Visa Infinite Credit Card" and Notice of Amendment to the 'Terms and Conditions of "Dah Sing Private Banking Visa Infinite Card" Offer'

Thank you for supporting Dah Sing Private Banking Visa Infinite Credit Card ("**Visa Infinite Card**") of Dah Sing Bank, Limited (the "**Bank**"). It is our pleasure to inform you that with **effect from 1 Jan 2025 ("Effective Date") (unless otherwise specified hereunder)**, there will be a series of updates on Visa Infinite Card exclusive privileges!



Enjoy Reward equivalent to up to 3% Rebate for all retail spending



Enjoy 1 Extra Exclusive Bonus Points for Designated Products



Enjoy Enhanced Exclusive Bonus Point Reward Scheme



Priority Pass Airport Lounges Privileges Update

Details of the updates are as below:

Detailed Updates of Exclusive Bonus Point Reward Scheme

- Enjoy Reward equivalent to up to 3% Rebate¹ for local & overseas retail spending**

Eligible Private Banking Customer² can enjoy Extra Exclusive Bonus Point Offers on designated spending with Visa Infinite Card during the Promotion Period as detailed below:

Promotion Period (Both dates inclusive)	Extra Exclusive Bonus Point Offers
1 Jan 2025 to 31 Dec 2025	Earn 1 Extra Exclusive Bonus Point on Eligible Spending of Extra Bonus Point ³ i.e. 2X Exclusive Bonus Points for every HKD1 spending (including 1 Basic Exclusive Bonus Point and 1 Extra Exclusive Bonus Point)
1 Jan 2025 to 31 Mar 2025	Earn 4 Limited Extra Exclusive Bonus Points on Eligible Spending of Extra Bonus Point ³ i.e. 6X Exclusive Bonus Points for every HKD1 spending (including 1 Basic Exclusive Bonus Point, 1 Extra Exclusive Bonus Point and 4 Limited Extra Exclusive Bonus Points) Equivalent to up to 3% rebate¹
1 Apr 2025 to 30 Jun 2025	Accumulate Eligible Spending ⁴ of HKD10,000 or above each month to continue enjoying the above-stated 4 Limited Extra Exclusive Bonus Points

- Earn 1 Extra Exclusive Bonus Point for Designated Products**

If a Visa Infinite Cardholder settles the payment of any of the Designated Products below in any credit card billing cycle, he / she can earn 1 Extra Exclusive Bonus Point on the payment of Eligible Products upon completion of one Eligible Spending of Extra Bonus Point Offer 1⁵ in the same credit card billing cycle:

Promotion Period (Both dates inclusive)	Designated Products	Extra Exclusive Bonus Point Offers
1 Jan 2025 to 31 Dec 2025	Stocks Investment Savings Plan or Investment Fund Savings Plan of the Bank	Earn 1 Extra Exclusive Bonus Point , i.e. 2X Exclusive Bonus Points for every HKD1 spending (including 1 Basic Exclusive Bonus Point and 1 Extra Exclusive Bonus Point)

- Exclusive Bonus Point for Cash Rebate Redemption and Enjoy a Better Bonus Point Redemption Ratio**

Apart from redeeming the gift coupons, you can also redeem **cash rebate** with Exclusive Bonus Points. The Exclusive Bonus Point Conversion Rate will also be updated from the current 25,000 points for HKD100 gift coupon to **20,000 Exclusive Bonus Points for HKD100 gift coupon or cash rebate**.

- Evergreen Bonus Point**

Your existing bonus point balance and the newly earned Exclusive Bonus Point(s) of the Visa Infinite Card account will become **evergreen and will not expire**.

Detailed Updates of Priority Pass Airport Lounges Privilege (effective from 1 Feb 2025)

With effect from 1 Feb 2025, the Priority Pass Airport Lounges Privilege will be amended and the major amendments are as follows:

- **Promotion Period will be added**

- The promotion period of Priority Pass Airport Lounges ("**Lounges**") promotion is from 1 Feb 2025 to 31 Dec 2025 (both dates inclusive) ("**Promotion Period**").
- Eligible Principal Cardholder of Visa Infinite Card ("**Eligible Principal Cardholder**") can enjoy unlimited access to the Lounges ("**Complimentary Access**") within the Promotion Period. Eligible Principal Cardholder must hold a valid Dah Sing Private Banking Account for the entire month in which he / she accesses the Lounges.
- If Eligible Principal Cardholder is not holding a valid Dah Sing Private Banking Account for the entire month in which he / she accesses the Lounges, he / she can enjoy Complimentary Access once by accumulating **Eligible Spending of Complimentary Access³ of HKD10,000 or above** within the next calendar month following each access to the Lounges.
- **An access fee of HKD250 per person per visit** will be levied on relevant Visa Infinite Card account within 4 months after the use of the Lounges if the Eligible Principal Cardholder (a) does not fulfil the requirement mentioned above; or (b) has accompanying guest(s) and / or Supplementary Card Cardholder(s) who has / have enjoyed access to the the Lounges during the Promotion Period. The visit record is subject to the "Record of Visit" of Priority Pass.
- Visa Infinite Card Cardholders can visit www.dahsing.com/card/vippl/en for the guideline of the use of the Lounges (including the requirements for the use of Priority Pass membership card).

Remarks:

1. Example: Eligible customer can earn 60,000 Exclusive Bonus Points for Eligible Spending of Extra Bonus Point of HKD10,000, which is equivalent to 3% rebate on the basis of redeeming HKD100 gift voucher or cash rebate with every 20,000 Exclusive Bonus Points.
2. "Eligible Private Banking Customer" refers to the Eligible Cardholder who is holding a valid Dah Sing Private Banking Account in the relevant month.
3. "Eligible Spending of Extra Bonus Point" and "Eligible Spending of Complimentary Access" include local and overseas retail transactions. For details, please refer to clause 6d of Terms and Conditions of "Extra Exclusive Bonus Point Offers" and clause 4a of Terms and Conditions of Priority Pass Airport Lounges Promotion (effective from 1 Feb 2025) under the 'Terms and Conditions of "Dah Sing Private Banking Visa Infinite Card" Offer' respectively.
4. "Eligible Spending" includes local & overseas retail purchases and "Octopus Automatic Add Value Service" amount. For details, please refer to clause 3 of Terms and Conditions of "Exclusive Bonus Point Scheme" under the 'Terms and Conditions of "Dah Sing Private Banking Visa Infinite Card" Offer'.
5. "Eligible Spending of Extra Bonus Point Offer 1" includes local & overseas retail purchases and "Octopus Automatic Add Value Service" amount, but excludes the transaction of purchasing the Stocks Investment Savings Plan or Investment Fund Savings Plan of the Bank. For details, please refer to clause 5c of Terms and Conditions of "Exclusive Bonus Point Scheme" under the 'Terms and Conditions of "Dah Sing Private Banking Visa Infinite Card" Offer'.

Amendment to 'Terms and Conditions of "Dah Sing Private Banking Visa Infinite Credit Card" Offer'

- **As a result of the abovementioned updates, upon the Effective Date (unless otherwise specified in the new 'Terms and Conditions of "Dah Sing Private Banking Visa Infinite Credit Card" Offer'), the existing 'Terms and Conditions of "Dah Sing Private Banking Visa Infinite Card" Offer' of the Bank will be amended and replaced by the new 'Terms and Conditions of "Dah Sing Private Banking Visa Infinite Card" Offer', a copy of which can be found at <https://www.dahsing.com/card/pbvitnc/en>. Please be reminded to view or download the aforesaid document on or before 30 Jun 2025. You may not be able to view or download such information after the specified timeframe.**

You can continue to use your existing Visa Infinite Card (including the principal and supplementary card(s), if any) to enjoy the benefits and our credit card services.

Please note that you may refuse to accept the above amendments by giving notice to the Bank to terminate the Visa Infinite Card. Otherwise, the above amendments shall be binding on you if you continue to maintain and / or use your Visa Infinite Card and / or use the relevant services of the Bank on or after the effective dates mentioned above. Please also note that the Bank may not be able to continue to provide you with the services in relation to the Visa Infinite Card if you do not accept the above amendments. Should you have any queries, please feel free to contact our Customer Service Hotline on 2828 8178.

In the event of any inconsistency between the English and Chinese versions of this document, the English version shall prevail.

Dah Sing Bank, Limited
November 2024

The service(s) / product(s) mentioned herein is / are not targeted at customers in the EU.
To borrow or not to borrow? Borrow only if you can repay!
Don't be tempted by quick money. Don't lend your bank account to anyone to launder money.