

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

1. 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**").
2. The Travel Insurance Offer is only applicable to the cardholder of Dah Sing United MileagePlus World Mastercard ("**Eligible Card**") issued by Dah Sing Bank, Limited ("**Bank**") ("**Eligible Cardholder**").
3. 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**").
4. The Extra Miles Reward is not applicable to the renewal of any insurance policy.
5. 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 the licensed 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.
6. 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.
7. 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 insurance products / services. The Bank makes no representation or guarantee as to the quality in respect of the insurance products / services supplied under this program. For any enquiry or complaint about the insurance products / services, please contact Dah Sing Insurance.
8. The Travel Insurance Offer shall be terminated immediately upon cessation of the Dah Sing Insurance's business.
9. All photos, products price and products information are for reference only. For details, please contact Dah Sing Insurance.
10. The Bank and Dah Sing Insurance reserve the right to terminate or amend the Travel Insurance Offer and these Terms and Conditions without prior notice to the Eligible Cardholders. Should there be any disputes, the decision of the Bank and Dah Sing Insurance should be final.
11. These Terms and Conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region ("Hong Kong"). Any dispute arising under these Terms and Conditions shall be subject to the non-exclusive jurisdiction of the courts of Hong Kong.
12. 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).

Terms and Conditions for Travel Insurance Offer 1: 3.5X miles Reward ("Extra Miles Reward")

13. Eligible Cardholders can enjoy the Extra Miles Reward in addition to the Basic Miles upon successful enrollment for JourneySure (applicable to Single Trip and Annual Plan) via Dah Sing Insurance website (www.dahsinginsurance.com) and full settlement of premium with Eligible Card within the Travel Insurance Offer Promotion Period. Details of the Extra Miles Reward are as follows:

Insurance Plan	Extra Miles Reward	Example		
		Rewards for Every HKD800 of Premium Transaction		
		Basic Miles [^]	Extra Miles	Total Miles
JourneySure	3.5X miles (Basic Miles [^] + Extra 2.5X Miles)	100 miles	250 miles	350 miles

[^] For every HKD8 spent locally in Hong Kong, 8 bonus points will be earned which will be automatically converted to 1 mile.

14. The Extra Miles Reward will be calculated according to the amount of the final discounted payment to Dah Sing Insurance after deducting lev(ies) imposed by the Insurance Authority (if applicable). Once the transaction is confirmed, no Extra Miles will be earned if there is any change in premium.
15. The Basic Miles will be credited to the Principal Cardholder's MileagePlus Account within 6-8 weeks after the issuance of the relevant Credit Card Statement which records the enrollment for JourneySure. The Extra Miles will be credited to the Principal Cardholder's MileagePlus Account within 3 months upon Eligible Cardholder's successful enrollment for JourneySure.
16. The miles earned from both principal and supplementary cards will be credited to the principal Cardholder's MileagePlus account. Miles will be calculated based on the amount of premium paid (calculated up to the last integer). Any miles beyond the decimal place after calculation will not be accumulated. The Eligible Card account and MileagePlus account must be valid and in good standing during the entire Travel Insurance Offer Promotion Period and at the time the miles are credited.

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

17. To enjoy the Extra Rebate Offer, Eligible Cardholders 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 Promotion Period. Spending is based on transaction date.
18. 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

19. 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.
20. 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 for 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.
21. In the event that the transactions of purchasing JourneySure are cancelled or reversed after Cardholders receive 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.
22. 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 credited. The relevant transactions for purchasing JourneySure must be posted; otherwise, the Bank will forfeit the relevant cash rebate without prior notice.

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!