

**Terms and Conditions of
"Dah Sing Credit Card Cash-In Plan Online Application Offer"**

1. The promotion period for the Dah Sing Credit Card Cash-In Plan ("**Cash-In Plan**") Online Application Offer ("**Offer**") starts from **1 Apr 2024 to 30 Sep 2024** (both dates inclusive) ("**Promotion Period**").
2. Customer who successfully applies for a loan under the Credit Card Cash-In Plan of Dah Sing Bank, Limited ("**Bank**") with a minimum loan amount of HKD50,000 and a 24 months or above repayment period ("**Loan**") by submitting the [Dah Sing Credit Card Cash-In Plan Application Form](#) online, via Dah Sing e-Banking Service or via Dah Sing Mobile Banking Service during the Promotion Period, and thereafter drawdown the Loan on or before 5 Oct 2024 ("**Eligible Customer**") will be entitled to up to HKD3,000 Cash Reward ("**Cash Reward**"). Eligible Customers are entitled to the Cash Reward according to the approved loan amount and tenor as detailed below:

Approved Loan Amount (HKD)	Cash Reward for successful online application (HKD)		Extra Cash Reward for successful straight through online application* (HKD)
	For Tenor of 24 – 36 Months	For Tenor of 48 – 60 Months	
50,000 – 149,999	200	500	200
150,000 – 299,999	400	1,000	400
300,000 – 499,999	600	1,500	600
500,000 or above	800	2,000	1,000

*Successful straight through online application means the entire process from application for the Loan to Loan disbursement is successfully completed online without manual processing by Bank staff.

3. The Cash Reward will be issued in the form of credit card free spending credit, and will be credited to each Eligible Customer's credit card account used to apply for the Cash-In Plan (the "**Designated Credit Card Account**") on or before **31 Dec 2024**. The credit card free spending credit can only be used for settlement of new transaction items of the Designated Credit Card Account; it is not transferable, refundable and cannot be exchanged for cash or other offer, discount, product or service. To receive the Cash Reward, the Eligible Customer's Designated Credit Card Account must be valid and must have good repayment records when the Bank is about to credit the Cash Reward. If an Eligible Customer makes an early settlement of the Cash-In Plan during the related tenor, the Bank will debit the equivalent amount of the Cash Reward granted to such Eligible Customer from the relevant Designated Credit Card Account without prior notice.
4. Should there be any fraud and / or abuse conducted by an Eligible Customer (as determined by the Bank at its sole discretion), the Bank reserves the right to deduct the equivalent value of the Cash Reward credited to such Eligible Customer inappropriately pursuant to any fraud and / or abuse directly from his / her bank account(s) with the Bank without prior notice and / or to take legal action to recover any outstanding amount.

5. The Bank reserves the right to terminate or modify the Offer or modify these Terms and Conditions at any time without prior notice. In case of any dispute, the Bank reserves the right of final decision.
6. The Dah Sing Credit Card Cash-In Plan is subject to the relevant terms and conditions. Please [click here](#) for details.
7. These Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong. Each party hereto submits to the non-exclusive jurisdiction of the courts of Hong Kong.
8. A person who is not a party to these Terms and Conditions may not enforce any of the provisions by virtue of the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong).
9. In case of any discrepancy between the Chinese and the English versions of these Terms and Conditions, the English 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.