

<Revised version with effect from 27 Nov 2024>

Terms and Conditions of "Visa Card Privilege – MTR Ride · Get HKD5 Cash Rebate Every Day" Promotion ("Promotion"):

1. The promotion period of the Promotion is from 1 Nov 2024 to 31 Jan 2025 (both dates inclusive) ("Promotion Period") and is divided into 3 phases. Spending is calculated based on relevant transaction dates as recorded by Dah Sing Bank, Limited ("Bank"):
 - i. "Phase 1": 1 Nov 2024 to 30 Nov 2024 (both dates inclusive)
 - ii. "Phase 2": 1 Dec 2024 to 31 Dec 2024 (both dates inclusive)
 - iii. "Phase 3": 1 Jan 2025 to 31 Jan 2025 (both dates inclusive)
2. The Promotion only applies to customers holding Principal Card or Supplementary Card of the Visa card or Co-brand card issued by Dah Sing Bank, Limited ("Eligible Card") ("Eligible Cardholders"). The Bank's Cash Card, Corporate Card, Purchasing Card, Business Card, Gift Card, Private Label Card, "Smart Choice" Balance Transfer Program Account and Cash Conversion Plan Account are not eligible.
3. **"Eligible Spending" refers to eligible MTR fare transaction made by using an Eligible Card at the MTR gates or gantries that accept Eligible Card of MTR Corporation Limited ("Participating Merchant") during the Promotion Period. Ineligible transactions include but are not limited to:**
 - i. **Fare transaction made at Airport Express, Light Rail and MTR Bus;**
 - ii. **Transactions made via digital wallet (including but not limited to Octopus, AlipayHK, WeChat Pay HK, PayMe, TNG, Tap & Go and PayPal);**
 - iii. **Transactions made at the Customer Service Centres in MTR stations or via MTR Mobile app or webpage of Participating Merchant;**
 - iv. Unposted / cancelled / refunded and any unauthorised transactions.The Bank and Participating Merchant reserve the right of final decision on the eligibility of transactions.
4. **The accumulated Eligible Spending amount for MTR rides daily is based on the daily posting amount of MTR fare payment system and is subject to the total accumulated fare for MTR rides daily collected by MTR from Eligible Cardholders ("MTR Rides Daily Amount"). Eligible Cardholder can enjoy HKD5 Cash Rebate ("Cash Rebate") upon accumulated MTR Rides Daily Amount of HKD5.1 or above by using the same Eligible Card during the Promotion Period. Each Eligible Card is entitled to a maximum of HKD5 per MTR Rides Daily Amount ("Rebate Daily Cap"), HKD50 Cash Rebate per Phase ("Rebate Phase Cap") and a maximum of HKD150 Cash Rebate during the entire Promotion Period. If there is a supplementary card under the Eligible Card account, the principal card and the supplementary card will be deemed as independent Eligible Card (i.e. The MTR Rides Daily Amount, Rebate Daily Cap and Rebate Phase Cap of this Promotion for each Eligible Card will be counted individually and separately). Eligible Cardholders can view the record of the MTR Rides Daily Amount through the Bank's credit card statements but the Bank has no responsibility to the accuracy of the relevant information.**

5. **The Cash Rebate will be credited to the same Eligible Card account in the form of refund transaction during the corresponding Refund Transaction Posted Period (please refer to the table below for details) after the posting of the Eligible Spending ("Refund Transaction"). The Refund Transaction will be shown on the relevant Eligible Card account statement. The bonus point / rebate reward earned (if any) from the Refund Transaction(s) will be cancelled or deducted from the Eligible Card account. Bonus points / rebate reward reversal will be applied in the same statement cycle in which the Refund Transaction is posted, which however may be different from the statement cycle of the corresponding Eligible Spending.**

| The Phase in which the Eligible Spending is made | Refund Transaction Posted Period |
|--|----------------------------------|
| Phase 1: 1 Nov – 30 Nov 2024 | In or before Jan 2025 |
| Phase 2: 1 Dec – 31 Dec 2024 | In or before Feb 2025 |
| Phase 3: 1 Jan – 31 Jan 2025 | In or before Mar 2025 |

6. **The Cash Rebate is subject to a total of 18,800 quotas per Phase and a total of 56,400 quotas during the entire Promotion Period, and is on a first-come-first-served basis according to the Eligible Spending posting date and time in the Bank's record. Quota full message will be shown on the Bank's promotion page if the Cash Rebate quota in such phase is full.**
7. The Cash Rebate cannot be exchanged for cash, bonus points, or other products, services or discounts. It is not refundable and transferable to third parties or other accounts.
8. The Bank will determine the eligibility of Eligible Spending based on the merchant code or transaction category or type of currency as defined from time to time by the Bank or Visa International as well as the record of the Bank. Eligible Spending shall be determined at the sole and absolute discretion of the Bank. The Bank shall not be liable to determine the eligibility of any transactions before they are made by the Eligible Cardholders.
9. The Promotion mentioned herein shall be terminated immediately in the event that the Participating Merchant ceases its business.
10. The Bank is not the supplier of the relevant services offered to the Eligible Cardholders by the Participating Merchant and shall not be responsible for any matters in relation to the relevant services. The Bank makes no representation or guarantee in respect of the relevant services. Any enquiries, comments or complaints about the relevant services should be directed to the Participating Merchant.
11. The Bank will use the Bank's transaction record to determine the eligibility of Eligible Cardholders. The relevant Eligible Card should be maintained as valid and in good credit standing during the entire Promotion Period and when the Cash Rebate is to be offered and credited into the relevant Eligible Card account. The relevant Eligible Spending must be posted.
12. Eligible Cardholder is required to keep record of relevant transactions. In case of any disputes, the Bank reserves the right to require the Eligible Cardholder to submit relevant Eligible Spending record for verification purpose. Submitted Eligible Spending records and documents (whether original or copy) will not be returned.

13. In case of any fraud / abuse / reversal / cancellation of transactions in respect of which the relevant Cash Rebate under the Promotion is awarded, the Bank reserves the right to debit the equivalent value of the relevant Cash Rebate from relevant Eligible Cardholder's account(s), as the case may be, without prior notice.
14. The Bank and Participating Merchant reserve the right to amend these Terms and Conditions or cancel, suspend or amend the Promotion at any time without prior notice. Should any disputes arise, the decision of the Bank shall be final.
15. These Terms and Conditions shall form part of any applicable agreements governing the use of the Eligible Cards and shall be construed accordingly. In case of any conflict between these Terms and Conditions and aforementioned agreements, these Terms and Conditions shall prevail.
16. 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.
17. 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).
18. In the event of any discrepancy between the Chinese version and English version 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.