

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

1. The promotion period for the Dah Sing Credit Card Cash-In Plan ("**Cash-In Plan**") Promotion Offer starts from **1 Nov 2024** to **31 Mar 2025** (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 draws down the Loan on or before **4 Apr 2025** ("**Eligible Customer**") will be entitled to up to HKD2,800 cash reward ("**Cash Reward**"). Eligible Customers are entitled to the Cash Reward according to the approved loan amount and tenor of their Loans 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	400	200
150,000 – 299,999	400	800	400
300,000 – 499,999	600	1,200	1,000
500,000 or above	800	1,600	1,200

*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 any Bank staff and is determined by the Bank at its sole discretion.

3. The Cash Reward will be issued in the form of credit card free spending credit, and will be credited to the credit card account of each Eligible Customer (having fulfilled the requirements set forth in Clause 2 above and this Clause 3) used for applying for the Loan ("**Designated Credit Card Account**") on or before **31 May 2025**. 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 and 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 Loan 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, suspend or modify this promotion 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.