

General Terms and Conditions of "Apple Store Spending Reward" Promotion ("this Promotion"):

1. The promotion period of the Promotion is from 1 Mar 2024 to 30 Apr 2024 (both dates inclusive) ("**Promotion Period**"). Spending is calculated based on relevant transaction dates as recorded by Dah Sing Bank, Limited ("**Bank**").
2. This Promotion only applies to the cardholders ("**Eligible Cardholders**") holding a Principal Card or Supplementary Card of a Visa Card or Co-brand Card ("**Eligible Visa Card**") issued by Dah Sing Bank, Limited ("**Bank**").
3. Eligible Cardholders cannot simultaneously enjoy "Visa Card Flash Offer – 6% Cash Rebate" of this Promotion and the rewards of the other Dah Sing Credit Card Spending Promotions.
4. Eligible Cardholder who fulfills the requirements stated for this Promotion under the section of Terms and Conditions for "Visa Card Flash Offer - 6% Cash Rebate" will be entitled to enjoy the relevant Cash Rebate ("**Rewards**").
5. **"Eligible Transactions" refers to the posted retail / online transactions made at Apple Retail Stores in Hong Kong and Hong Kong Apple Store Online (excluding any franchise shops and their online store (if any)) during the relevant Promotion Period.**
6. Eligible Transactions do not include the payment made via eWallet (including but not limited to Alipay HK, WeChat Pay HK and PayMe), unposted / cancelled / refunded and any unauthorised transactions. The Bank reserves the right to final decision for determining the eligibility of Eligible Transactions.
7. The Bank will determine the eligibility of the Eligible Transactions based on the merchant code, transaction category and / or type of currency as defined from time to time by the Bank and / or VISA International. Eligible Transactions shall be determined at the sole and absolute discretion of the Bank. The Bank shall not be liable to determine the eligibility of any transaction before it has been made by the Eligible Cardholders.
8. Foreign currency transactions shall be automatically converted into Hong Kong Dollar on the date that the relevant transactions were processed at the rates determined by the relevant card associations (if applicable). For details of service charges related to foreign currency transactions, please refer to the List of Service Charges for Dah Sing Credit Card / Private Label Card issued by the Bank.
9. All product photos, prices and information related to this Promotion are provided by Apple ("**Participating Merchant**") and are for reference purposes only.
10. The Rewards shall be terminated immediately in the event that the Participating Merchant ceases business.
11. The Bank is not the supplier of products / services offered to the Eligible Cardholders by the Participating Merchant and shall not be responsible for any matters in relation to the quality and availability of such products / services. The Bank makes no representation or guarantee in respect of such products / services. Any enquiries, comments or complaints about products / services should be directed to the Participating Merchant.
12. The Rewards cannot be exchanged for cash, bonus points or other products, services or discounts. The

Rewards are not refundable and transferable to third parties or other accounts, and cannot be exchanged for any other gift.

13. The Bank will use the Bank's transaction records to determine the eligibility of an Eligible Cardholder. The relevant Eligible Card should be maintained as valid and in good credit standing during the entire Promotion Period and when the Rewards are offered. The relevant Eligible Transaction must be posted. Otherwise, the Bank reserves the right to forfeit the related Rewards without prior notice.
14. Each Eligible Cardholder is required to keep the relevant original sales slip(s)/receipt(s) for retail transaction(s). In case of any dispute, the Bank reserves the right to require the Eligible Cardholder to submit the original sales slip(s)/receipt(s) or other relevant document(s) for verification purpose. Submitted documents (whether original or in copies) will not be returned.
15. In case of any fraud / abuse / reversal / cancellation of transactions in respect of which the relevant Rewards under this Promotion is awarded, the Bank reserves the right to debit the equivalent value from the relevant Eligible Cardholder's credit card account(s) without prior notice.
16. The Bank reserves and the right to amend these Terms and Conditions, or cancel, suspend or amend this Promotion at any time without prior notice. Should any disputes arise, the decision of the Bank shall be final.
17. 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 such agreements, these Terms and Conditions shall prevail.
18. 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.
19. 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).
20. In the event of any discrepancy between the Chinese and English versions of these Terms and Conditions, the English version shall prevail.

Terms and Conditions for "Visa Card Flash Offer - 6% Cash Rebate":

1. An Eligible Visa Cardholder is entitled to enjoy the Offer of this Promotion upon successful registration by using his/her Eligible Visa Card under his/her name via Dah Sing Mobile App or the designated webpage (dashing.com/card/apple/en) ("**Successful Registration**") during the Promotion Period. The Offer is applicable to the first 10,000 successfully registered Eligible Cardholders. Registration quota applies and is on a first-come-first-served basis. The registration dates and time are based on record of the Bank. Please mark down the "Registration Reference Number" as assigned upon your Successful Registration. If Eligible Cardholders have already registered for previous "Apple Store Spending Reward" Promotion during 16 Oct 2023 – 29 Feb 2024, they do not need to register this Promotion again.

2. If an Eligible Cardholder holds more than one Eligible Visa Card, he / she is only required to register once with the Principal Card of any one of his / her Eligible Visa Cards. Registration by any Supplementary Card of an Eligible Card is not acceptable for the Offer. The Bank will not issue any notification if an Eligible Cardholder fails to register successfully due to provision of incorrect information (if applicable).
3. Eligible Cardholder is required to successfully register and make accumulated Eligible Transaction of HKD5,000 or above (or equivalent value) by using his/her Eligible Visa Card under his/her name (including the Principal Card and Supplementary Card(s)) in order to enjoy 6% Cash Rebate ("**Cash Rebate**").
4. Each Eligible Visa Cardholder (including all Principal Card and Supplementary Card(s)) of his / her Eligible Visa Card under his / her name can enjoy a maximum of HKD400 Cash Rebate during the Promotion Period.
5. The Cash Rebate will be credited to the Eligible Cardholder's Principal Visa Card account with the latest Eligible Transaction record during the Promotion Period in the form of Dah Sing Credit Card free spending credit **in or before Aug 2024**. The Cash Rebate will be used for settlement of new transaction(s) and will be shown on the account statement of the following month for the relevant Eligible Visa Card. Any decimal place for Cash Rebate amount will be rounded up to the nearest integer.

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.