

Notice of Amendment to the Terms and Conditions Concerning the Use of Priority Pass Airport Lounges by Dah Sing Visa Infinite Credit Card Customers

With effect from 1 January 2019 (the "Effective Date"), Clause 2 (including the remark) of Section IV "Terms and Conditions of Priority Pass Airport Lounges" in the "Terms and Conditions of Dah Sing Visa Infinite Credit Card Offer" will be revised as follows:

2. Customers are required to present a valid Priority Pass membership card to access Priority Pass airport lounges. **During the Priority Pass validity period, Dah Sing Visa Infinite Credit Card Principal Cardholders are entitled to 1 complimentary access pass per quarter[^], provided that eligible spending[#] in the previous quarter is HK\$50,000 or above^{*}.** Access passes cannot be carried forward to subsequent quarters and shall automatically expire at the end of the quarter in which they are issued. If the eligible spending threshold is not reached, the Bank will levy an access fee of HK\$210 per person per visit on the Principal Cardholder's account. The number of visits is calculated based on the "Visit Record Form" signed by the customer on each visit.

*Spending period	[^] Access pass validity period (valid for one visit)
1 January – 31 March	1 April – 30 June
1 April – 30 June	1 July – 30 September
1 July – 30 September	1 October – 31 December
1 October – 31 December	1 January – 31 March

[#] Eligible spending includes local & overseas retail purchases only and excludes the following transactions, including but not limited to life insurance schemes issued by Tahoe Life Insurance Company Limited, Stock Investment Savings Plans, Investment Fund Savings Plans, balance credited by the "Octopus Automatic Add Value Service", cash advances, autopay, "Happy Installment" payments, Cash-in Plan payments, branch cash-in payments, balance transfers, "Payeasy" bill payment amounts, "Jet Payment" amounts, tax payments, interest-free monthly installments, cheque payments (if applicable), bank handling fees (including but not limited to annual fees, financial charges, late fees and cash advance handling fees), casino transactions, unposted/cancelled/refunded transactions and all unauthorized transactions.

Dah Sing Visa Infinite Credit Card Principal Cardholders are entitled to the aforementioned offer from 1 April to 30 June 2019, provided that eligible spending from 1 January 2019 to 31 March 2019 meets the required threshold. With the exception of the aforementioned amendments, other service charges and terms and conditions shall remain unchanged. The use of Priority Pass airport lounges is subject to the relevant terms and conditions. For details, please visit the Priority Pass Website (www.prioritypass.com/en).

Please note that if you do not agree with the above amendments, the Bank shall not be able to continue providing services to you. Please terminate all corresponding credit card(s) services and settle all outstanding balances before the Effective Date. Any accumulated bonus points shall become invalid upon the termination of the credit card services. The above amendment shall be binding on you if you continue to retain and/or use your credit card(s) on or after the Effective Date. Should you have any queries, please feel free to contact our Customer Service Hotline on 2828 8178.

If there is any discrepancy between the English and Chinese versions of this notice, the English version shall prevail.