

## ANA Card HK Visa Platinum – "Mileage Scheme" Terms and Conditions

1. ANA Card HK Visa Platinum Mileage Scheme (the "Scheme") is only applicable for the Cardholder of ANA Card HK Visa Platinum (the "Cardholder") issued by Dah Sing Bank Limited (the "Bank").
2. During the continuation of the Scheme, Cardholder will be awarded 1 mileage of ANA Mileage Club (the "AMC") for each HK\$8.00 spend on the retail transactions with the ANA Card HK Visa Platinum Card ("the Card"). To be eligible for the mileage, the Principal Cardholder must also be AMC member. Retail transactions on the Principal Card and Supplementary Card will be calculated and converted into mileage separately. The mileage thus earned will be credited into Principal Cardholder's AMC account. Total retail transactions amount will be calculated up to the last integer and any amount beyond the decimal point will not be accumulated to mileage. The Bank reserves the right to change at any time and without prior notice the ratio between (a) miles to be awarded; and (b) the retail transaction amount charged to the Card.
3. The charges of transactions are not eligible for mileage are: cash advance, balance transfer, "Cash-In Plan", "Happy Installment", "Happy Tax", PayEasy Bill Payment Services, Interest Free Installment transactions, annual fee, finance charges, late payment charges or casino chip purchases and other unauthorized transactions by the Bank. The Bank may add to, or remove from, the above list from time to time at its discretion and the Bank reserves the right of final decision.
4. To be eligible for the mileage, the Cardholder's AMC account must be valid and in good standing at the time of mileage conversion.
5. The Cardholder's mileage is not transferable and cannot be merged with other credit card's mileage program.
6. The Cardholder's mileage accumulated under the Card will be forfeited when the Cardholder's account is closed or is not in good standing in the opinion of the Bank, the Cardholder's account has expired or ceased to be effective or a breach of the ANA Card HK Visa Platinum Agreement has occurred.
7. The Bank will credit the awarded mileage to AMC account according to the AMC account number provided correctly by the Cardholder. If the pertinent mileage fail to be credited due to an incorrect AMC number provided by the Cardholder, the Bank will not be held liable.
8. The Bank is entitled at any time and without any prior notice or liability to Cardholder in any manner whatsoever to terminate the Scheme or cancel or vary its benefits or features, or vary, add to or delete any of these Terms and Conditions, or withdraw or change the participants of the Scheme or modify or limit the right of crediting mileage and/or the manner of their redemption even though any of such acts may diminish the value of the mileage already accumulated.
9. Should any transaction in the billing statement be cancelled or refunded for whatever reason, the mileage earned in respect to those transactions will be deducted or cancelled.
10. All matters and disputes will be subject to the final decisions of Dah Sing Bank and All Nippon Airways.
11. The Chinese version of these Terms and Conditions is for reference only. In case of any discrepancy between the English and Chinese versions, the English version shall prevail.

According to the Personal Data (Privacy) Ordinance, you may, at any time, choose not to receive any promotional materials. Please let us know in writing in case of such request (Dah Sing Bank, Data Protection Officer, GPO Box 333 Hong Kong)