



## Terms and conditions

1. Subject to 10% service charge, based on the regular price.
2. Designated offers are applicable exclusively to designated Card type(s) only. Please refer to individual offers for details of applicable Card type(s).
3. The offers are only applicable at designated outlets and available while stocks last. Please check with respective merchants for details.
4. The offers cannot be exchanged for cash, other products and services or discounts and are not transferable.
5. The offers are applicable to regular priced items only and are not applicable to other discounted items, special/promotional offers, fixed price items, special promotional menu, guest chef promotions, cigarettes/cigars/tobacco, bottled wine, liquor, spirit, private functions, banquets, weddings, meetings/conferences, catering services, room service, ticket sales events, coupons, cash vouchers, complimentary valet parking, bonus point programme, any mileage programmes, sales merchandise, VIP/private rooms and VIP/membership benefits (unless otherwise specified).
6. The dining offers are only applicable to food bills (unless otherwise specified) and dine-in consumption only. Discounts on the beverage bills are only applicable to specific merchants.
7. The dining offers in hotels are only applicable to 2-12 persons (unless otherwise specified).
8. Cardholders must be one of the patrons. Advance booking by stating a redemption of the offers is required. Cardholders may have to present the Card prior to enjoying the offers.
9. The dining offers are not applicable to service charge, and any charge for tea and condiments (unless otherwise specified).
10. Unless otherwise specified, the dining offers are not valid on general holidays (including Sundays) in Hong Kong, eve of general holidays (excluding Saturdays), festive days, eves of festive days, days with an open firework display, days where tickets are required for entry to the venue and black-out dates as specified by merchants.
11. In case of renovation in any of the outlets of the participating merchants, no offers will be available.
12. The offers are subject to additional terms and conditions set out by the merchants.
13. The Bank and respective merchants reserve the right to alter or terminate the offers and amend the terms and conditions at any time. The Bank will not notify the Cardholders separately of any such change. In case of any disputes, the decision of the Bank and/or the respective merchants shall be final and conclusive.

**To borrow or not to borrow? Borrow only if you can repay!**

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14. In case of any disputes, Cardholders are required to present the relevant original sales receipts and Card sales slips for further investigation by the Bank.
15. These terms and conditions are subject to prevailing regulatory requirements.
16. These terms and conditions shall be construed and governed in accordance with the laws of the Hong Kong Special Administrative Region.

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