

星展銀行（香港）有限公司

DBS 信用卡 DBS\$ 獎賞計劃條款及細則

1. 獎賞計劃之適用性

DBS 信用卡 DBS\$ 獎賞計劃（「獎賞計劃」）只適用於持有由星展銀行（香港）有限公司（「本行」）發出的個人信用卡（不包括 DBS PayLess VISA、DBS 商務卡、COMPASS VISA 及 CV+）（「信用卡」）之主要持卡人（「持卡人」）。

2. 獎賞計劃下的獎賞選擇

2.1 於獎賞計劃下，持卡人可選擇參與 DBS\$ 現金回贈計劃以獲享現金回贈或 DBS\$ 自選換領計劃以換領指定禮品或飛行里數（定義見下列第 4.2 條條款），惟須受制於每種信用卡類別之適用性。

2.2 持卡人每年可透過遞交指定申請表更改其選擇之獎賞計劃一次，有關申請表可於本行網頁 www.dbs.com/hk/card 下載或致電本行 24 小時客戶服務熱線 2290 8888 索取。任何更改獎賞計劃選擇須獲本行批核並於本行接納持卡人的更改申請後發出之信用卡帳戶結單日之翌日起生效。若持卡人申請將其獎賞計劃選擇由 DBS\$ 自選換領計劃更改為 DBS\$ 現金回贈計劃，於更改生效日前所賺取之每 DBS\$1 將兌換為 HK\$1 現金回贈並自動存入信用卡帳戶內。

3. DBS\$ 的累積

3.1 持卡人每 HK\$250 合資格簽賬（定義見下列第 3.2 條條款），可獲 DBS\$1。適用於 DBS Black Card 之 DBS\$ 兑換比率，請瀏覽載於 www.dbs.com/hk/blackcard 之 DBS Black Card DBS\$ 兑換比率。於計算應得的 DBS\$ 時，每項合資格簽賬金額將截至最接近整數，小數位（如有）將不被計算。

3.2 「合資格簽賬」包括所有已誌賬的零售交易及購買指定基金。為免產生疑問，以下類別之交易並不計算為合資格簽賬：現金透支及有關手續費 / 行政費、籌碼兌換、外幣兌換、財務費用、沖正簽賬、逾期費用、信用卡年費、「迅用錢」、結餘轉戶、「現金轉戶」、「輕鬆分期付款」、於香港以外的銷售點（就網上交易而言，指商戶的登記所在地）所進行之港幣交易（不適用於 DBS Eminent Card 及 DBS 白金信用卡）、繳付保險費用（不適用於宏利信用卡）、透過「星展 iBanking 網上理財」、銀通櫃員機之「繳費易」服務或其他不時由本行所提供之繳費方法繳付的任何繳費賬項、已被取消之簽賬、正在進行索償、退貨及 / 或退款等之簽賬或本行不時決定之其他類別之簽賬。

3.3 依據信用卡被批核之月份（「信用卡批核月份」），持卡人所得的 DBS\$ 有效期為每年信用卡批核月份完結時，惟以 DBS Eminent Card、DBS 白金信用卡、DBS 金卡、DBS 普通卡或 DBS Black Card 所賺取之 DBS\$ 不設有效期限。DBS\$ 於有關有效期（如適用）屆滿後將不可用作任何換領。

4. DBS\$ 的換領

4.1 於 DBS\$ 現金回贈計劃下

於每期月結單所賺取之每 DBS\$1 將於該期月結單日自動兌換為 HK\$1 現金回贈並於翌日存入信用卡帳戶內。回贈將顯示於有關月結單上並用以扣減該月結單的到期應付金額。為免產生疑問，該月結單的最低付款額將以扣減回贈後的到期應付金額計算。

4.2 於 DBS\$ 自選換領計劃下

- (i) 持卡人可憑指定金額之 DBS\$ 換領載於本行網頁 (www.dbs.com/hk) 的 DBS\$ 換領禮遇內不時提供之項目。使用 DBS\$ 換領禮遇須受不時適用之條款及細則約束。
- (ii) 本條款及細則第 4.3 條條款適用於以 DBS\$ 換領「亞洲萬里通」里數、「鳳凰知音」里程積分或本行不時指定之任何其他飛行獎勵計劃的飛行里數（「飛行里數」）。

4.3 換領飛行里數

- (i) 持卡人必須為有關飛行獎勵計劃之會員，方可以 DBS\$ 換領飛行里數。持卡人可透過下列相關飛行獎勵計劃機構網頁登記成為其會員：
 - 「亞洲萬里通」：www.asiamiles.com
 - 「鳳凰知音」：www.airchina.com.cn
- (ii) 就 DBS Black Card，每 DBS\$48 可兌換為 1,000「亞洲萬里通」里數；就其他信用卡，每 DBS\$60 可兌換為 1,000「亞洲萬里通」里數。
- (iii) 每 DBS\$32 可兌換為 1,000「鳳凰知音」里程積分。
- (iv) 每次兌換必須為 1,000 飛行里數或其倍數。
- (v) 持卡人必須填妥指定換領表格並提供其有關飛行獎勵計劃之會員號碼，方可換領飛行里數。
- (vi) 每次兌換每換領 5,000（或其部份）飛行里數，本行將收取 HK\$50 手續費，惟每次兌換手續費最高以 HK\$300 為限。手續費將於持卡人的信用卡帳戶扣除。DBS Black Card 持卡人可獲豁免有關手續費。
- (vii) 換領飛行里數之申請須視乎信用卡帳戶有否足夠的 DBS\$ 進行換領，並須獲有關飛行獎勵計劃機構及本行批核。換領所需的 DBS\$ 金額、手續費及任何其他有關費用（如適用）將於換領申請獲批核後即時從持卡人的信用卡帳戶扣除。已換領的飛行里數將自動存入指定的飛行獎勵計劃會員帳戶。
- (viii) 使用已換領的飛行里數須受有關飛行獎勵計劃機構（不時更改或補充）之規則約束。
- (ix) 若持卡人因任何原因未能成功申請換領或使用已換領的飛行里數而造成任何損失，本行概不負責。

5. 持卡人不同信用卡賬戶所累積之獎賞不可合併使用。如信用卡賬戶設有附屬卡，經該附屬卡完成的合資格簽賬將併入主卡賬戶內計算應得的 DBS\$。
6. 所有獎賞計劃下的獎賞（包括但不限於 DBS\$ 或現金回贈）均不可轉讓或兌換現金。
7. 若持卡人的信用卡賬戶被取消或信用卡賬戶之結餘被轉賬至另一賬戶（包括但不限於遺失信用卡時），於信用卡賬戶內所累積之 DBS\$ 或現金回贈將會作廢。
8. 獎賞計劃下的獎賞只適用於由本行全權及酌情決定持卡人的信用卡賬戶狀況良好及至獎賞存入信用卡賬戶時仍然有效及無欠繳之持卡人，否則本行有權隨時終止持卡人的獎賞計劃而毋須作出任何通知。
9. 任何人仕有欺詐及 / 或濫用獎賞計劃情況（由本行全權及酌情決定）將導致其參加獎賞計劃的資格被撤回及 / 或其全部或部份於本行開立的戶口被取消。
10. 本行保留權利在不作事先通知下直接於持卡人在本行開立的任何戶口扣除任何不恰當地獲得的獎賞的價值。若持卡人不恰當地獲得任何 DBS\$，並已經使用有關 DBS\$ 換領項目或有關 DBS\$ 已經兌換為現金回贈，本行保留權利在不作事先通知下在持卡人的信用卡賬戶 (i) 就 DBS\$ 自選換領計劃而言，扣除已換領項目的相等市值或其適當部分或 (ii) 就 DBS\$ 現金回贈計劃而言，以 HK\$1 兌換為 DBS\$1 的比率扣除持卡人不恰當地獲得的 DBS\$ 的價值。本行同時保留權利採取法律行動以追討任何未償付金額。
11. 本行有權修改本條款及細則及 / 或獎賞計劃的內容或終止獎賞計劃。如有任何爭議，本行的決定將具決定性並對持卡人具有約束力。
12. 如本條款及細則的中、英文版本有任何歧義，概以英文版本為準。

DBS\$ 換領禮遇之條款及細則

1. DBS\$ 換領禮遇只適用於在星展銀行（香港）有限公司（「本行」）提供之 DBS 信用卡 DBS\$ 獎賞計劃下選擇 DBS\$ 自選換領計劃之主要持卡人（「持卡人」）。
2. 持卡人可憑指定金額之 DBS\$ 換領載於本行網頁 (www.dbs.com/hk) 的 DBS\$ 換領禮遇內不時提供之項目，各項目之供應視乎存貨量而定。
3. 持卡人必須遞交於 DBS\$ 換領禮遇內之網上換領表格或指定之換領表格（可於本行網頁 www.dbs.com/hk 下載或致電本行 24 小時客戶服務熱線 2290 8888 索取），方可換領 DBS\$ 換領禮遇內之任何項目。於指定之換領表格上可供換領之項目與網上換領表格之項目可能有分別。
4. 換領申請須視乎信用卡賬戶有否足夠的 DBS\$ 進行換領，並須獲本行批核。換領所需的 DBS\$ 金額及任何其他有關費用（如適用）將於換領申請獲批核後即時從持卡人的信用卡賬戶扣除。在一般情況下，換領申請約需 4 至 6 星期處理。

5. 若換領成功，本行將會郵寄換領信件至持卡人於本行紀錄內之通訊地址。持卡人須根據換領信件上所指示之方法領取已換領之項目。就換領現金券而言，本行將酌情認為合適以平郵或掛號將現金券寄予持卡人或郵寄換領信件指示持卡人領取現金券之方法。
6. 如持卡人遞交多於一次換領申請或持卡人於同一次換領申請換領多於一個項目，而持卡人之信用卡賬戶內的 DBS\$ 結餘不足以換領全部項目，本行可全權酌情將 DBS\$ 用於換領本行認為合適下決定之項目並於持卡人的信用卡賬戶內扣除所需的 DBS\$。
7. 所有換領申請一經遞交（不論以任何途徑遞交），恕不能更改或取消換領項目。
8. 若持卡人因任何原因未能成功申請換領而造成任何損失，本行概不負責。
9. 本行並非 DBS\$ 換領禮遇內供換領項目的供應商，故不會對產品及服務的質素負上任何有關責任。
10. 「iBanking 9 折換領優惠」只適用於透過登入星展 iBanking 網上理財戶口換領指定項目之申請。有關優惠詳情，請登入星展 iBanking 網上理財戶口查閱。
11. 本行保留權利在不作事先通知下直接於持卡人在本行開立的任何戶口扣除任何不恰當地獲得的獎賞的價值。若持卡人不恰當地獲得任何 DBS\$，並已經使用有關 DBS\$ 換領項目，本行保留權利在不作事先通知下在持卡人的信用卡賬戶扣除已換領項目的相等市值或其適當部分。本行同時保留權利採取法律行動以追討任何未償付金額。
12. 本行有權修改本條款及細則。如有任何爭議，本行的決定將具決定性並對持卡人具有約束力。
13. 如本條款及細則之中、英文版本有任何歧義，概以英文版本為準。

DBS Black Card DBS\$ 兌換比率

1. DBS Black Card 之主要持卡人（「持卡人」）憑信用卡每 HK\$250 本地合資格簽賬（定義見 DBS 信用卡 DBS\$ 獎賞計劃條款及細則第 3.2 條條款）可賺取 DBS\$2（第 2 至第 4 項所述之合資格簽賬除外）。
2. 持卡人憑信用卡每 HK\$250 海外合資格簽賬可賺取 DBS\$3。海外合資格簽賬均以海外及外國貨幣簽賬為準。如以港幣或澳門幣簽賬之交易則不計算為海外合資格簽賬。
3. 持卡人憑信用卡每支付 HK\$250 之八達通自動增值服務交易金額（包括八達通自動增值服務申請費用及手續費）可賺取 DBS\$1。
4. 持卡人以本行之信用卡免息分期貸款購物，每 HK\$250 元之消費可賺取 DBS\$1。就分期交易，只有已誌賬之每月供款方被計算。
5. 本行保留權利不時更改適用於信用卡的 DBS\$ 兌換比率並作出通知。

註：上述為適用於 DBS Black Card 之簽賬獎賞兌換比率，有關簽賬獎賞計劃之詳情及條款及細則，請參閱 DBS 信用卡 DBS\$ 獎賞計劃。

COMPASS 信用卡獎賞計劃條款及細則

1. 獎賞計劃的適用性

COMPASS 信用卡獎賞計劃（「獎賞計劃」）只適用於持有由星展銀行（香港）有限公司（「本行」）發出的 COMPASS VISA 及 CV+（「信用卡」）的主要持卡人（「持卡人」）。

2. COMPASS Dollar 的累積

2.1. 於獎賞計劃下，COMPASS VISA 的持卡人於本行不時指定的商戶，每 HK\$100 合資格簽賬（定義見下列第 2.2 條款項），可獲 \$1 COMPASS Dollar；CV+ 的持卡人或 COMPASS VISA 的持卡人於指定商戶以外的商戶的合資格簽賬，每 HK\$250 合資格簽賬，可獲 \$1 COMPASS Dollar。於計算應得的 COMPASS Dollar 時，合資格簽賬金額將截至小數點後兩個位。

2.2. 合資格簽賬」包括所有已誌賬的零售交易及購買基金。為免產生疑問，以下類別的交易並不計算為合資格簽賬：現金透支及有關手續費 / 行政費、籌碼兌換、外幣兌換、財務費用、沖正簽賬、逾期費用、信用卡年費、「迅用錢」、結餘轉戶、「現金轉戶」、「先簽賬後分期」計劃、繳付稅務、透過「星展 iBanking 網上理財」、銀通櫃員機的「繳費易」服務或其他不時由本行提供的繳費方法繳付的任何繳費賬項、於香港以外的銷售點（就網上交易而言，指商戶的登記所在地）所進行的港幣交易、已被取消的簽賬、正在進行索償、退貨及 / 或退款等的簽賬或本行不時決定的其他類別的簽賬。

2.3. 持卡人不同信用卡賬戶所累積的 COMPASS Dollar 不可合併使用。如信用卡賬戶設有附屬卡，經該附屬卡完成的合資格簽賬將併入主卡賬戶內計算應得的 COMPASS Dollar。

2.4. 已賺取的 COMPASS Dollar 不設有效期限。

3. COMPASS Dollar 的使用

3.1. 持卡人可於本行不時指定的商戶以 \$1 COMPASS Dollar 相等於 HK\$1 的兌換率使用已賺取的 COMPASS Dollar 支付交易款項。

3.2. 持卡人並可憑指定金額的 COMPASS Dollar 於網頁 (www.compassvisa.com.hk) 換領不時提供的項目。使用 COMPASS Dollar 換領項目須受不時適用的 COMPASS Dollar 換領禮品之條款及細則約束。

4. 於獎賞計劃下的所有 COMPASS Dollar 均不可轉讓。

5. 若持卡人的信用卡賬戶被取消或信用卡賬戶的結餘被轉賬至另一賬戶（包括但不限於遺失信用卡時），於信用卡賬戶內所累積的 COMPASS Dollar 將會作廢。

6. 獎賞計劃下的獎賞只適用於由本行全權及酌情決定持卡人的信用卡賬戶狀況良好及至獎賞存入信用卡賬戶時仍然有效及無欠繳的持卡人，否則本行有權隨時終止持卡人的獎賞計劃而毋須作出任何通知。

7. 任何人仕有欺詐及 / 或濫用獎賞計劃情況（由本行全權及酌情決定）將導致其參加獎賞計劃的資格被撤回及 / 或其全部或部份於本行開立的戶口被取消。
8. 本行保留權利在不作事先通知下直接於持卡人在本行開立的任何戶口扣除任何不恰當地獲得的獎賞的價值。若持卡人不恰當地獲得任何 COMPASS Dollar，並已經於商戶使用有關 COMPASS Dollar 支付交易款項或已經使用有關 COMPASS Dollar 換領任何項目，本行保留權利在不作事先通知下在持卡人的信用卡賬戶 (i) 就於商戶支付交易款項而言，以 HK\$1 兌換為 \$1 COMPASS Dollar 的比率扣除持卡人不恰當地獲得的 COMPASS Dollar 的價值或 (ii) 就換領項目而言，扣除已換領項目的相等市值或其適當部分。本行同時保留權利採取法律行動以追討任何未償付金額。
9. 本行有權修改本條款及細則及 / 或獎賞計劃的內容或終止獎賞計劃。如有任何爭議，本行的決定將具決定性並對持卡人具有約束力。
10. 如本條款及細則的中、英文版本有任何歧義，概以英文版本為準。

COMPASS Dollar 換領禮品之條款及細則

1. COMPASS Dollar 可供參加星展銀行（香港）有限公司（「本行」）提供的 COMPASS 信用卡獎賞計劃的主要持卡人（「持卡人」）換領 COMPASS REWARDS 網頁內不時提供的貨品、「亞洲萬里通」里數或電子禮券。
2. 持卡人可透過電腦於網頁 (www.compassvisa.com.hk) 或手機應用程式登入 COMPASS REWARDS 換領貨品或「亞洲萬里通」里數，惟電子禮券只能透過手機應用程式登入 COMPASS REWARDS 換領。持卡人須遞交於 COMPASS REWARDS 的網上換領表格，並憑指定金額的 COMPASS Dollar 及現金（如適用）換領 COMPASS REWARDS 內提供的項目。

3. 購買 COMPASS Dollar

如持卡人沒有足夠的 COMPASS Dollar，可於 COMPASS REWARDS 網頁以指定價錢購買 \$100 COMPASS Dollar。每次購買必須為 \$100 COMPASS Dollar 或其倍數。本行將在持卡人完成購買交易後 5 個工作天內將 COMPASS Dollar 存入持卡人的信用卡戶口內。購買 COMPASS Dollar 的簽賬將不獲享 COMPASS Dollar 或任何簽賬獎賞。

4. 換領貨品

- 4.1 持卡人的信用卡戶口必須有足夠的 COMPASS Dollar 及 / 或可用信貸限額以換領所選的貨品，並須獲本行批核。若換領成功，本行將發送確認電郵至持卡人於 COMPASS id 所登記的電郵地址。換領所需的 COMPASS Dollar、現金金額（如適用）及任何其他有關費用將於換領申請獲批核後即時從持卡人的信用卡戶口扣除。
- 4.2 倘若持卡人的信用卡戶口內的 COMPASS Dollar 及 / 或可用信貸限額不足夠支付所需換領的貨品，本行將拒絕 / 取消有關換領申請，並以電郵通知持卡人。

- 4.3 除特別註明外，一般貨品均由供應商或物流公司提供送貨服務。
- 4.4 供應商或物流公司將於持卡人成功換領貨品後 9 個工作天內將貨品送達持卡人所提供的收貨人地址。
- 4.5 以下偏遠地區暫時未能提供指定地址派送服務：離島區（東涌除外）、長洲、坪洲、梅窩、大澳、大嶼山、愉景灣、香港赤鱲角國際機場或其範圍內、迪士尼樂園及迪士尼樂園酒店。
- 4.6 以下地區只派送至辦公室或行政大樓：灣仔會展中心、貨櫃碼頭（只提供派送至辦公室或行政大樓）。
- 4.7 若供應商或物流公司於持卡人成功換領貨品後 16 個工作天內仍未能成功聯絡收貨人以派送貨品，持卡人必須於成功換領貨品後 90 天內自行到指定地點提取貨品，提取時必須出示確認電郵作為憑據，否則將視作自動放棄論，所有交易金額不獲退還。
- 4.8 如持卡人要求送貨的指定地址沒有電梯，供應商或物流公司不會安排上樓派送，並會聯絡收貨人於地面取貨。
- 4.9 如就持卡人領取貨品的安排有需要，本行可能會轉交必須的持卡人資料予貨品供應商或物流公司。

5. 換領電子禮券

- 5.1 持卡人所換領的電子禮券會於持卡人遞交網上換領表格後，即時發送予持卡人，並顯示於手機應用程式內的優惠券版面。持卡人須親身前往指定商戶出示電子禮券領取相關項目。
- 5.2 倘若持卡人的信用卡戶口內的 COMPASS Dollar 不足夠支付所換領的電子禮券，本行將以 \$1 COMPASS Dollar 等於 HK\$1 的換算比率計算持卡人所欠的需付現金金額，並直接從持卡人的信用卡戶口扣除有關金額。

6. 換領「亞洲萬里通」里數

- 6.1 持卡人可以每 \$100 COMPASS Dollar 兑換 1,000「亞洲萬里通」里數。
- 6.2 每次兌換必須為 1,000「亞洲萬里通」里數或其倍數。
- 6.3 持卡人必須提供其「亞洲萬里通」的會員號碼，方可換領「亞洲萬里通」里數。
- 6.4 每次兌換，每換領 5,000（或其部份）「亞洲萬里通」里數，本行將收取 HK\$50 手續費，惟每次兌換手續費最高以 HK\$300 為限。手續費將於持卡人的信用卡賬戶扣除。於 2015 年 12 月 31 日前，兌換「亞洲萬里通」之手續費將全數獲得豁免。
- 6.5 換領「亞洲萬里通」里數的申請須視乎信用卡賬戶有否足夠的 COMPASS Dollar 進行換領，並須獲「亞洲萬里通」及本行批核。換領所需的 COMPASS Dollar、手續費及任何其他有關費用（如適用）將於換領申請獲批核後即時從持卡人的信用卡賬戶扣除。已換領的「亞洲萬里通」里數將自動存入指定的「亞洲萬里通」會員賬戶。
- 6.6 使用已換領的「亞洲萬里通」里數須受「亞洲萬里通」（不時更改或補充）的規則約束。

- 6.7 若持卡人因任何原因未能成功申請換領或使用已換領的「亞洲萬里通」里數而造成任何損失，本行概不負責。
7. 所有換領申請一經遞交，恕不能更改或取消換領項目。
8. 如持卡人遞交多於一次換領申請或持卡人於同一次換領申請換領多於一個項目，而持卡人的信用卡戶口內的 COMPASS Dollar 及 / 或可用信貸限額餘額不足以換領全部項目，本行可全權酌情將 COMPASS Dollar 及 / 或可用信貸限額用於換領本行認為合適下決定的項目並於持卡人的信用卡戶口內扣除所需的 COMPASS Dollar 及 / 或可用信貸限額。
9. 若持卡人因任何原因未能成功申請換領而造成任何損失，本行概不負責。
10. 本行並非 COMPASS REWARDS 內供換領項目的供應商，故不會對貨品及服務的質素負上任何有關責任，持卡人應直接與供應商聯絡。
11. 貨品的圖片、資料及原價均由供應商提供，並只供參考之用。本行對該原價及其在市場真正售價的差異恕不負責。
12. 本行保留權利在不作事先通知下直接於持卡人在本行開立的任何戶口扣除任何不恰當地獲得的獎賞的價值。若持卡人不恰當地獲得任何 COMPASS Dollar，並已經使用有關 COMPASS Dollar 換領貨品、「亞洲萬里通」里數或電子禮券，本行保留權利在不作事先通知下在持卡人的信用卡賬戶扣除已換領項目的相等市值或其適當部分。本行同時保留權利採取法律行動以追討任何未償付金額。
13. 本行有權修改本條款及細則。如有任何爭議，本行保留最終決定權。

2015 年 4 月 1 日起生效

DBS Bank (Hong Kong) Limited

DBS Credit Card DBS\$ Reward Scheme

Terms and Conditions

1. Application of the Reward Scheme

DBS Credit Card DBS\$ Reward Scheme ("Reward Scheme") is only applicable to principal cardholders ("Cardholders") of personal credit cards (excluding DBS PayLess VISA, DBS VISA Business Card, COMPASS VISA and CV+) ("Card(s)") issued by DBS Bank (Hong Kong) Limited ("Bank").

2. Choices of rewards under the Reward Scheme

2.1 Subject to application to each card type, under the Reward Scheme, Cardholders may choose to participate in DBS\$ Cash Rebate Scheme where Cardholders shall be rewarded with cash rebate or DBS\$ Redemption Scheme where Cardholders may redeem specified items or Flying Miles (as defined in clause 4.2 below).

2.2 Each Cardholder may change his/her choice under the Reward Scheme once each year by submitting the prescribed application form which can be downloaded from the Bank's website at www.dbs.com/hk/card or calling our 24-hour Customer Services Hotline at 2290 8888. Any change in any choice under the Reward Scheme is subject to approval by the Bank and will take effect from the day following the date of the statement for the Card account issued after the Bank has approved the Cardholder's application for the change. If a Cardholder applies to change his/her choice under the Reward Scheme from DBS\$ Redemption Scheme to DBS\$ Cash Rebate Scheme, each DBS\$ earned before the effective date of the change will be converted into HK\$1 cash rebate and shall be credited to the Card account automatically.

3. Accumulation of DBS\$

3.1 Cardholders shall earn DBS\$1 for every HK\$250 worth of Eligible Spending (as defined in clause 3.2 below). For DBS\$ conversion rates applicable to DBS Black Card, please refer to DBS Black Card DBS\$ Conversion Rates at www.dbs.com/hk/blackcard. When calculating the entitlement to DBS\$, the amount of each Eligible Spending will be rounded down to the nearest integral, decimal places (if any) will not be counted.

3.2 "Eligible Spending" includes all posted retail transactions and specified fund purchases. For the avoidance of doubt, the following types of transaction shall not fall under the scope of Eligible Spending: cash advances and relevant handling/administration fees, casino chips, foreign exchange, finance charges, reversed transactions, late charges, credit card annual fee, Call-a-loan, Balance Transfer, Funds Transfer, Fee Based Instalment, transactions in Hong Kong Dollars at the point of sales (in case of online transactions, the place of registration of the merchant) outside Hong Kong (not applicable for DBS Eminent Card and DBS Platinum Credit Card), insurance payment (not applicable for Manulife Credit Card), any bill payment transactions made through DBS iBanking, JET Payment Service or any other means as specified by the Bank from time to time, transactions that have been subject to cancellation, charge-back, return of goods and/or refund or any other types of transactions specified by the Bank from time to time.

3.3 Depending on the month in which the Card was approved by the Bank ("Card Approval Month"), DBS\$ accumulated by a Cardholder will be valid until the end of the Card Approval Month each year, except there shall be no expiry date applicable to DBS\$ earned under DBS Eminent Card, DBS Platinum Credit Card, DBS Gold Card, DBS Classic Card or DBS Black Card. DBS\$ shall not be redeemable after the relevant expiry date (if applicable).

4. Redemption of DBS\$

4.1 Under the DBS\$ Cash Rebate Scheme

Every DBS\$1 earned in a statement cycle will be automatically converted into HK\$1 cash rebate on the date of the statement issued for that statement cycle and credited to the Card account on the following day. The credit transaction shall be shown in the relevant statement and the amount due for that statement will be reduced by the amount of the cash rebate accordingly. For the avoidance of doubt, the amount of minimum payment for that statement shall be calculated with the reduced due amount.

4.2 Under the DBS\$ Redemption Scheme

- (i) Cardholders may redeem the items available from time to time in DBS\$ Redemption Offer at the Bank's website (www.dbs.com/hk) with the specified amount of DBS\$. Use of the DBS\$ Redemption Offer is subject to terms and conditions applicable from time to time.
- (ii) The terms and conditions under clause 4.3 shall apply to redemption with DBS\$ of Asia Miles, PhoenixMiles Mileage Points or flying miles under any other frequent flyer program as the Bank may specify from time to time ("Flying Miles").

4.3 Redemption of Flying Miles

- (i) To redeem Flying Miles with DBS\$, a Cardholder must be a member of the relevant frequent flyer program. Cardholders may register for the relevant membership by visiting the website of the operator of the relevant frequent flyer program as follows:
Asia Miles: www.asiamiles.com
Phoenix Miles: www.airchina.com.cn
- (ii) For DBS Black Card, every DBS\$48 can be converted into 1,000 Asia Miles. For all other Cards, every DBS\$60 can be converted into 1,000 Asia Miles.
- (iii) Every DBS\$32 can be converted into 1,000 Phoenix Miles Mileage.
- (iv) Each conversion must be conducted in multiples of 1,000 Flying Miles.
- (v) Cardholders are required to complete the prescribed redemption form and provide the Cardholder's membership number of the relevant frequent flyer program in order to redeem Flying Miles.
- (vi) A handling fee of HK\$50 will be charged for every 5,000 (or part thereof) Flying Miles redeemed under each redemption, subject to a maximum charge of HK\$300 per redemption. The handling fee will be charged to the Cardholder's Card account. Cardholders of DBS Black Card are entitled to a waiver of the handling fee.
- (vii) Each application for redemption of Flying Miles is subject to there being sufficient DBS\$ under the Card account to conduct the redemption and to the approval of the operator of the relevant frequent flyer program and the Bank. The amount of DBS\$ required for the redemption, the handling fee and any other relevant charges (if applicable) will be deducted from Cardholder's Card account immediately upon the application for redemption is being approved. The Flying Miles redeemed will be credited to the specified frequent flyer program membership account automatically.
- (viii) Use of the Flying Miles redeemed is subject to rules and regulations imposed by the operator of the relevant frequent flyer program (as amend or supplemented from time to time).
- (ix) The Bank will not accept any liability in relation to any loss incurred by a Cardholder arising out of any unsuccessful application for redemption caused by any reason or a Cardholder's inability to use any Flying Miles redeemed.

5. Rewards accumulated in different Card accounts of a Cardholder cannot be combined. If there is a supplementary card under the Card account, Eligible Spending under a supplementary card will be deemed Eligible Spending under the principal Card account for calculation of entitlement to DBS\$.
6. All rewards under the Reward Scheme (including but not limited to any DBS\$ or cash rebate) are not transferrable or redeemable for cash.
7. Any DBS\$ or cash rebate accumulated in the Card account will be forfeited upon the Card account being closed or if the account balance of the Card account is transferred to another account (including but not limited to upon the loss of a Card).
8. The Bank reserves the right to offer any reward under the Reward Scheme only to Cardholders whose Card account is determined at the sole discretion of the Bank to be in good standing and remain valid and not in default at all times and when the rewards are being credited to the Card account, otherwise the Bank may terminate the Reward Scheme for such Cardholder without notice.
9. Any fraud and/or abuse of the Reward Scheme by any person (as determined by the Bank at its sole discretion) will result in forfeiture of the person's eligibility to participate in the Reward Scheme and/or cancellation of all or part of the person's account(s) with the Bank.
10. The Bank reserves the right to deduct any reward awarded inappropriately to a Cardholder directly from any of the Cardholder's account(s) with the Bank without prior notice. In the event that any DBS\$ is inappropriately awarded to a Cardholder and the Cardholder has redeemed items using the DBS\$ or the DBS\$ have been converted into cash rebate, the Bank reserves the right to charge the Cardholder from his / her Card account (i) the equivalent market value of the item redeemed or the appropriate portion thereof (in the case of DBS\$ Redemption Scheme) or (ii) the dollar amount of DBS\$ inappropriately awarded to the Cardholder on the conversion rate of HK\$1 for every DBS\$1 (in the case of DBS\$ Cash Rebate Scheme) without prior notice. The Bank also reserves the right to take legal action in such instances to recover any outstanding amounts.
11. The Bank reserves the right to amend these terms and conditions and/or any feature of the Reward Scheme or terminate the Reward Scheme. In the event of any dispute, decision of the Bank shall be final and binding on Cardholders.
12. In case of discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.

DBS\$ Redemption Offer Terms and Conditions

1. DBS\$ Redemption Offer is only applicable to principal cardholders ("Cardholders") who choose to participate in DBS\$ Redemption Scheme under DBS Credit Card DBS\$ Reward Scheme offered by DBS Bank (Hong Kong) Limited (the "Bank").
2. Cardholders may redeem the items available from time to time in DBS\$ Redemption Offer at the Bank's website (www.dbs.com/hk) with the specified amount of DBS\$. The items are available while stock lasts.
3. To redeem any items in DBS\$ Redemption Offer, Cardholders are required to submit the online redemption form in DBS\$ Redemption Offer or the prescribed redemption form which can be downloaded from the Bank's website at www.dbs.com/hk or obtained by calling our 24-hour Customer Services Hotline at 2290 8888. The items available for redemption in the prescribed redemption form may be different from the online redemption form.
4. Each application for redemption is subject to there being sufficient DBS\$ under the Card account to conduct the redemption and to the approval of the Bank. The amount

- of DBS\$ required for the redemption and any other relevant charges (if applicable) will be deducted from Cardholder's Card account immediately upon the application for redemption is being approved. About 4 to 6 weeks are normally required for processing of application.
5. A redemption letter will be mailed to the correspondence address of the Cardholder in the Bank's record upon successful redemption. Cardholder is required to follow the instruction stated in the redemption letter to collect the redeemed items. For redemption of cash coupon, the cash coupon will be mailed to the Cardholder by ordinary or registered mail or a redemption letter will be mailed to instruct the Cardholder to collect the cash coupon as the Bank at its discretion sees fit.
 6. If a Cardholder submits more than one application for redemption or multiple items are redeemed in the same application, while Cardholder's Card account does not have sufficient DBS\$ to redeem all items, the Bank may at its sole discretion apply DBS\$ to redeem items determined by the Bank as the Bank deems appropriate and deduct the required DBS\$ from the Card account.
 7. No amendment or cancellation of redeemed items is acceptable upon submission of application for redemption (regardless of the submission channels).
 8. The Bank will not accept any liability in relation to any loss incurred by a Cardholder arising out of any unsuccessful application for redemption caused by any reason.
 9. The Bank is not a supplier of the items redeemable under the DBS\$ Redemption Offer, and will not accept any liability in relation to the quality of the products and services.
 10. "iBanking 10% off Redemption Offer" is only applicable to the application for redemption of specified items via login to DBS iBanking account. Please login to DBS iBanking account for offer details.
 11. The Bank reserves the right to deduct any reward awarded inappropriately to a Cardholder directly from any of the Cardholder's account(s) with the Bank without prior notice. In the event that any DBS\$ is inappropriately awarded to a Cardholder and the Cardholder has used the DBS\$ to redeem any items in the DBS\$ Redemption Offer, the Bank reserves the right to charge the Cardholder from his / her Card account the equivalent market value of the item redeemed or the appropriate portion thereof without prior notice. The Bank also reserves the right to take legal action in such instances to recover any outstanding amounts.
 12. The Bank reserves the right to amend these terms and conditions. In the event of any disputes, the decision of the Bank shall be final and binding on Cardholders.
 13. In case of discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.

DBS Black Card DBS\$ Conversion Rates

1. Principal cardholder ("Cardholder") of DBS Black Card ("Card") shall earn DBS\$2 for every HK\$250 worth of local Eligible Spending (as defined in clause 3.2 of DBS Credit Card DBS\$ Reward Scheme Terms and Conditions) with the Card (except Eligible Spending listed in items 2 to 4).
2. Cardholders shall earn DBS\$3 for every HK\$250 worth overseas Eligible Spending with the Card. Overseas Eligible Spending must be incurred overseas and in foreign currency. Hong Kong Dollar and Macau currency transactions shall not fall under the scope of eligible overseas Eligible Spending.
3. Cardholders shall earn DBS\$1 for every HK\$250 added to the applicable Octopus card(s) by means of Octopus Automatic Add-Value Service ("AAVS") (including the application fee and handling fee in respect of the AAVS) with the Card.

- Cardholders shall earn DBS\$1 for every HK\$250 purchase with Card Interest-Free Instalment Loan offered by DBS Bank (Hong Kong) Limited (the "Bank"). For instalment transactions, only posted monthly instalments are counted.
- The Bank reserves the right to amend the DBS\$ conversion rates applicable to the Card from time to time upon notice.

Note : The above is the spending reward conversion rate applicable to DBS Black Card. For details and terms and Conditions of the relevant spending reward scheme, please refer to DBS Credit Card **DBS\$ Reward Scheme**.

COMPASS CARD Reward Scheme

Terms and Conditions

1. Application of the Reward Scheme

COMPASS CARD Reward Scheme ("Reward Scheme") is only applicable to principal cardholders ("Cardholders") of COMPASS VISA and CV+ ("Card(s)") issued by DBS Bank (Hong Kong) Limited ("Bank").

2. Accumulation of COMPASS Dollar

2.1. Under the Reward Scheme, Cardholders of COMPASS VISA shall earn \$1 COMPASS Dollar for every HK\$100 worth of Eligible Spending (as defined in clause 2.2 below) at merchants designated by the Bank from time to time; Cardholders of CV+ or Cardholders of COMPASS VISA conducting Eligible Spending at merchants other than the designated merchants shall earn \$1 COMPASS Dollar for every HK\$250 worth of Eligible Spending. When calculating the entitlement to COMPASS Dollar, the amount of each Eligible Spending will be rounded to two decimal places.

2.2. "Eligible Spending" includes all posted retail transactions and fund purchases. For the avoidance of doubt, the following types of transaction shall not fall under the scope of Eligible Spending: cash advances and relevant handling/administration fees, casino chips, foreign exchange, finance charges, reversed transactions, late charges, credit card annual fee, Call-a-loan, Balance Transfer, Funds Transfer, Fee Based Instalment, tax payment, any bill payment transactions made through DBS iBanking, JET Payment Service or any other means as specified by the Bank from time to time, transactions in Hong Kong Dollars at the point of sales (in case of online transactions, the place of registration of the merchant) outside Hong Kong, transactions that have been subject to cancellation, charge-back, return of goods and/or refund or any other types of transactions specified by the Bank from time to time.

2.3. COMPASS Dollar accumulated in different Card accounts of a Cardholder cannot be combined. If there is a supplementary card under the Card account, Eligible Spending under a supplementary card will be deemed Eligible Spending under the principal Card account for calculation of entitlement to COMPASS Dollar.

2.4. There shall be no expiry date applicable to COMPASS Dollar earned.

3. Use of COMPASS Dollar

3.1. Cardholders may use the COMPASS Dollar earned to settle payment for transactions at merchants designated by the Bank from time to time at the rate of \$1 COMPASS Dollar to HK\$1.

3.2. Cardholders may also redeem items available from time to time at the website (www.compassvisa.com.hk) with the specified amount of COMPASS Dollar. Redemption of items with COMPASS Dollar is subject to the COMPASS Dollar Redemption Offer Terms and Conditions applicable from time to time.

4. All COMPASS Dollar earned under the Reward Scheme is not transferrable.

- Any COMPASS Dollar accumulated in the Card account will be forfeited upon the Card account being closed or if the account balance of the Card account is transferred to another account (including but not limited to upon the loss of a Card).
- The Bank reserves the right to offer reward under the Reward Scheme only to Cardholders whose Card account is determined at the sole discretion of the Bank to be in good standing and remain valid and not in default at all times and when the rewards are being credited to the Card account, otherwise the Bank may terminate the Reward Scheme for such Cardholder without notice.
- Any fraud and/or abuse of the Reward Scheme by any person (as determined by the Bank at its sole discretion) will result in forfeiture of the person's eligibility to participate in the Reward Scheme and/or cancellation of all or part of the person's account(s) with the Bank.
- The Bank reserves the right to deduct any reward awarded inappropriately to a Cardholder directly from any of the Cardholder's account(s) with the Bank without prior notice. In the event that any COMPASS Dollar is inappropriately awarded to a Cardholder and the Cardholder has used the COMPASS Dollar to settle payment for transactions at merchants or redeem any items, the Bank reserves the right to charge the Cardholder from his/her Card account (i) the dollar amount of COMPASS Dollar inappropriately awarded to the Cardholder on the conversation rate of HK\$1 for every \$1 COMPASS Dollar (in the case of settlement of payment for transactions at merchants) or (ii) the equivalent market value of the item redeemed or the appropriate portion thereof (in the case of items redemption) without prior notice. The Bank also reserves the right to take legal action in such instances to recover any outstanding amounts.
- The Bank reserves the right to amend these terms and conditions and/or any feature of the Reward Scheme or terminate the Reward Scheme. In the event of any dispute, decision of the Bank shall be final and binding on Cardholders.
- In case of discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.

COMPASS Dollar Redemption Offer

Terms and Conditions

- COMPASS Dollar is for principal cardholders ("Cardholders") who participate in COMPASS Card Reward Scheme offered by DBS Bank (Hong Kong) Limited (the "Bank") to redeem the goods, Asia Miles or m-coupons available from time to time at the COMPASS REWARDS website.
- Cardholders may log in COMPASS REWARDS via the website (www.compassvisa.com.hk) by using a computer or the mobile application to redeem goods or Asia Miles. However Cardholders can only log in COMPASS REWARDS by the mobile application to redeem m-coupons. To redeem any items in COMPASS REWARDS, Cardholders are required to submit the online redemption form in COMPASS REWARDS and redeem with the specified COMPASS Dollar and cash (if applicable) as applicable.

3. Purchase of COMPASS Dollar

If Cardholders do not have sufficient COMPASS Dollar, Cardholders can purchase \$100 COMPASS Dollar at a price specified at the COMPASS REWARDS website. Each purchase must be \$100 COMPASS Dollar or its multiple. The Bank will credit the COMPASS Dollar to Cardholder's credit card account within 5 working days from the date of purchase. The spending related to the purchase of COMPASS Dollar will not be eligible for COMPASS Dollar or any spending rewards.

4. Redemption of Goods

- 4.1 Each redemption application is conditional upon there being sufficient COMPASS Dollar and/or available credit limit under the Cardholder's credit card account for redemption of the selected goods, subject to the approval of the Bank. A confirmation email will be sent to the email address registered under the COMPASS id upon successful redemption. The amount of COMPASS Dollar, cash (if applicable) required for the redemption and other relevant charges will be deducted from Cardholder's credit card account immediately upon the approval of the redemption application.
- 4.2 If there is insufficient COMPASS Dollar and/or available credit limit under the Cardholder's credit card account for the redemption of the selected goods, the relevant redemption application will be rejected or cancelled by the Bank. An email will be sent to notify the Cardholder of the same.
- 4.3 Unless otherwise specified, all goods will be delivered by the supplier or logistic company.
- 4.4 Supplier or logistic company will deliver the goods to the recipient's address provided by the Cardholders within 9 working days after the application for redemption is approved.
- 4.5 Delivery service is not available to the following non-urban areas: Outlying Island (except Tung Chung), Cheung Chau, Peng Chau, Mui Wo, Tai O, Lantau Island, Discovery Bay, Hong Kong International Airports or its range, Hong Kong Disneyland and Disneyland Hotel.
- 4.6 For the following areas, delivery is up to the office or administrative building: Hong Kong Convention and Exhibition Centre, Container Terminals.
- 4.7 In case the supplier or logistic company is not able to contact the recipient for delivery arrangement within 16 working days after the approval of the redemption application, the Cardholder will need to pick up the goods at a designated redemption centre with proof of the order confirmation email within 90 days after the approval of the redemption application. Otherwise, the Cardholder is deemed to have forfeited his right and no refund will be made.
- 4.8 If the designated delivery address does not have an elevator, the supplier or logistic company will not arrange door to door service and will contact the recipient to collect the goods on the ground floor.
- 4.9 For the purpose of redemption, the Bank may pass the Cardholder's information to the supplier or logistic company.

5. Redemption of m-coupons

- 5.1 The m-coupons redeemed by the Cardholder will be issued to the Cardholder instantly and displayed on the coupon book under the mobile application upon submission of the online redemption form. Cardholder is required to redeem the relevant items by visiting the designated merchants in person and presenting the m-coupons accordingly.
- 5.2 If there is insufficient COMPASS Dollar under the Cardholder's credit card account for the redemption of m-coupons, the Bank will charge the outstanding cash amount from the Cardholder's credit card account at the rate of HK\$1 for \$1 COMPASS Dollar.

6. Redemption of Asia Miles

- 6.1 Every \$100 COMPASS Dollar can be converted into 1,000 Asia Miles.
- 6.2 Each conversion must be conducted in multiples of 1,000 Asia Miles.

6.3 To redeem Asia Miles, a Cardholder must provide the Asia Miles membership number.

6.4 A handling fee of HK\$50 will be charged for every 5,000 (or part thereof) Asia Miles redeemed under each redemption, subject to a maximum charge of HK\$300 per redemption. The handling fee will be charged to the Cardholder's credit card account.

6.5 Each redemption application for Asia Miles is conditional upon there being sufficient COMPASS Dollar under the credit card account to conduct the redemption and subject to the approval of the operator of the Asia Miles and the Bank. The amount of COMPASS Dollar required for the redemption, the handling fee and any other relevant charges (if applicable) will be deducted from Cardholder's credit card account immediately upon the approval of the redemption application. The Asia Miles redeemed will be credited to the specified Asia Miles membership account automatically.

6.6 Use of the Asia Miles redeemed is subject to rules and regulations imposed by the operator of Asia Miles (as amended or supplemented from time to time).

6.7 The Bank will not accept any liability in relation to any loss incurred by a Cardholder arising out of any unsuccessful redemption application caused by any reason or a Cardholder's inability to use any Asia Miles redeemed.

7. No amendment or cancellation of redeemed items is acceptable upon submission of the redemption application.

8. If a Cardholder submits more than one redemption application or multiple items are redeemed in the same application, while Cardholder's credit card account does not have sufficient COMPASS Dollar and/or available credit limit to redeem all items, the Bank may at its sole discretion apply COMPASS Dollar and/or available credit limit to redeem items determined by the Bank as the Bank deems appropriate and deduct the corresponding COMPASS Dollar and/or available credit limit from the credit card account as required.

9. The Bank will not accept any liability in relation to any loss incurred by a Cardholder arising out of any unsuccessful redemption application caused by any reason.

10. The Bank is not a supplier of the items redeemable under the COMPASS REWARDS, and will not accept any liability in relation to the quality of the products and services.

11. Any photos, description and suggested retail price in relation to the goods are provided by the product supplier and are for reference only. The Bank shall assume no liability for any difference between the suggested retail price and the actual market price.

12. The Bank reserves the right to deduct any reward awarded inappropriately to a Cardholder directly from any of the Cardholder's account(s) with the Bank without prior notice. In the event that any COMPASS Dollar is inappropriately awarded to a Cardholder and the Cardholder has redeemed goods, Asia Miles or m-coupons using the COMPASS Dollar, the Bank reserves the right to charge the Cardholder from his/her Card account the equivalent market value of the item redeemed or the appropriate portion thereof without prior notice. The Bank also reserves the right to take legal action in such instances to recover any outstanding amounts.

13. The Bank reserves the right to amend these terms and conditions without notice. In the event of any disputes, the decision of the Bank shall be final and binding on Cardholders.

Effective 1st April 2015