

DBS Eminent Card Welcome Offer Terms and Conditions

1. The DBS Eminent Card Welcome Offer (“Welcome Offer”) is only applicable to applicants who have successfully applied to become the principal cardholder of DBS Eminent Card (including DBS Eminent Visa Signature Card and DBS Eminent Visa Platinum Card) issued by DBS Bank (Hong Kong) Limited (the “Bank”) (“New Card”) by submitting the DBS Eminent Card Application Form (including DBS Eminent Visa Signature Card and DBS Eminent Visa Platinum Card) (“Application Form”) to the Bank during the period from 2 January 2024 to 2 April 2024 (“Offer Period”) and all supporting documents required by the Bank within one month from the date of application.
2. Unless otherwise specified, the Welcome Offer is applicable to “New Customers” and “Existing Customers” (collectively, the “Customers”). New Customers shall mean applicants who, during the New Card approval process have not applied for, do not currently hold, or in the 12 months prior to the date of application for the New Card, have not held and/or cancelled any principal credit cards (including co-branded cards) issued by the Bank. “Existing Customers” shall mean applicants who, during the New Card approval process have not applied for, do not currently hold, or in the 12 months prior to the date of application for the New Card, have not held and/or cancelled DBS Eminent Card issued by the Bank.
3. Under the Welcome Offer, Customers are entitled to receive the applicable welcome gift (“Welcome Gift”) set out below after downloading DBS Card+ Mobile Application (“DBS Card+”), registering and activating DBS Card+ account and activating physical New Card within 1 month of the New Card issuance date. For the Customer who has already registered and activated DBS Card+, there is no need to register DBS Card+ again. New Customer must fulfill the relevant spending requirements within 3 months from card issuance date (“Spending Period”):

New Customers	
Welcome Gift	“Spending Requirement”
<p>Up to HK\$600 Rewards:</p> <ul style="list-style-type: none"> ○ 10% Cash Rebate (“Cash Rebate”) on Eligible Spending, with a maximum limit of Cash Rebate HK\$450; and/or ○ Extra HK\$100 Cash Rebate (“Extra Cash Rebate”); and/or ○ HK\$50 InstaRedeem Discount for activating the physical New Card (“HK\$50 InstaRedeem”) 	<ul style="list-style-type: none"> ○ Cash Rebate: accumulate retail spending or make transaction as listed below (“Eligible Spending”) with the New Card within Spending Period: <ul style="list-style-type: none"> - accumulated retail spending of HK\$3,000 or above, and/or - designated Instant Cash Service: the approved cash out amount that the New Customer has successfully applied for “Instant Cash” service via online (The Eligible Spending amount

of this item is up to HK\$3,000, and the maximum cash rebate is HK\$300)

- Extra Cash Rebate: accumulate spending or make transaction as listed below with New Card within Spending Period:
 - HK\$1,000 or above in total for top up amount via Octopus Automatic Add Value Service; or
 - apply 12-month or above Flexi Shopping Programme
- HK\$50 InstaRedeem: successfully activate the physical New Card via DBS Card+ within 2 months from card issuance date

Existing Customers	
Welcome Gift	“Spending Requirement”
HK\$50 InstaRedeem	Successfully activate the physical New Card via DBS Card+ within 2 months from card issuance date

4. Each Customer can enjoy the Welcome Offer once during the Offer Period. For the avoidance of doubt, if Customer has successfully applied for more than one New Card with the Bank by submitting multiple Application Forms to the Bank, he/she will only be entitled to enjoy the Welcome Offer once in respect of all applications submitted during the Offer Period.
5. The relevant Welcome Gift will be sent to eligible New Customers as follows:
 - Cash Rebate and Extra Cash Rebate:
 - 5.1. Cash Rebate will be rounded up to the nearest integer. Cash Rebate and Extra Cash Rebate will be credited to the New Card account of New Customers within 3 months after the end of the Spending Period and will be shown on the monthly statement. Below fulfillment schedule for reference:

New Card Approval Date	Cash Rebate and Extra Cash Rebate Fulfillment Period
2 to 31 January 2024	by 30 July 2024

1 to 29 February 2024	by 31 August 2024
1 to 31 March 2024	by 31 September 2024
1 to 30 April 2024	by 30 October 2024

- 5.2. Fulfillment of the Cash Rebate and Extra Cash Rebate shall be calculated based on Eligible Spending and top up amount via Octopus Automatic Add Value Service conducted with each New Card successfully applied during the Offer Period. If New Customer has successfully applied for more than one New Card, Eligible Spending and top up amount via Octopus Automatic Add Value Service conducted with different New Cards cannot be combined for the purpose of calculating fulfillment of the Spending Requirement. The amount of any Eligible Spending and top up amount via Octopus Automatic Add Value Service conducted through any supplementary card under the New Card will be aggregated with that of the principal card of the New Card for the purpose of calculating fulfillment of the Cash Rebate and Extra Cash Rebate.
- HK\$50 InstaRedeem
 - 5.3. The HK\$50 InstaRedeem will be awarded to the eligible Customers via the red “InstaRedeem” button of DBS Card+ upon completing retail single spending transaction with amount of HK\$50 or above with the physical New Card and when the spending displays on Spending page of DBS Card+. Reloads of e-Wallets (e.g. PayMe, WeChat Pay and Alipay), retail transactions paid through e-Wallets and payment or transfer via “Pay & Transfer” function of DBS Card+, will not be considered as spending for pushing of the red “InstaRedeem” button.
 - 5.4. In order to receive push notification, eligible Customers must enable the “InstaRedeem” push notification of DBS Card+.
 - 5.5. The eligible Customer can use the HK\$50 InstaRedeem received to set off the amount payable for that transaction via the “InstaRedeem” function of DBS Card+. If the eligible Customer fails to complete transactions with the New Card to enjoy the HK\$50 InstaRedeem within 3 months starting from the month of the New Card issuance date, he/she will be deemed to have forfeited the Welcome Gift. The Bank will not make any special arrangements and any forms of compensation.
 - 5.6. The HK\$50 InstaRedeem as a Welcome Offer cannot be enjoyed in conjunction with other “InstaRedeem” promotion offers offered by the Bank and the merchants. If Customer’s spending meets the award requirements of other “InstaRedeem” promotion offer at the same time, the Bank has the right to determine which offer to be awarded in respect of that spending. When the spending has already been awarded under the Welcome Offer, the same spending cannot be awarded again under other “InstaRedeem” promotions and vice versa. In case of any disputes, the Bank reserves the right of final decision.
6. Definition of designated Instant Cash Service: Refer to Instant Cash service applied via the Bank's DBS Credit Card "Instant Cash" website or via DBS Card+.
7. For the purpose of calculating Cash Rebate and Spending Requirement, “Eligible Spending” refers to any posted retail transactions (For a purchase under Card Interest-free Instalment Loan of Eligible Spending, only posted monthly instalments in the New Card account shall be counted) and the Cash out amount of designated Instant Cash Service. For the avoidance of doubt, the

following types of transaction shall not fall under the scope of Eligible Spending: fund purchases, cash advances and relevant handling/administration fees, application fee/handling fee and add value of Octopus Automatic Add-Value Service (except for Extra Welcome Gift), casino chips, foreign exchange, finance charges, reversed transactions, late charges, credit card annual fee, "Call-a-loan" (except for the Cash out amount of designated Instant Cash Service), "Balance Transfer", "Funds Transfer" (except for the Cash out amount of designated Instant Cash Service), "Fee Based Instalment", monthly instalment amount of "Flexi-Shopping Programme" (except for Extra Welcome Gift), payment via "Pay & Transfer" function of DBS Card+, transactions in Hong Kong Dollars at the point of sales (In case of online transactions, the place of registration and/or settlement of the merchant) outside Hong Kong, top up of e-Wallets (including but not limited to PayMe, WeChat Pay and Alipay), insurance payment, tax payment, any bill payment transactions made through DBS iBanking, JET Payment Service, 24-hour Customer Services Hotline 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.

8. If Customer cancels his/her New Card or does not activate the physical New Card within 12 months from the New Card issuance date, the Bank will debit the Welcome Gift or its equivalent amount from the Customer's account without notice.
9. Welcome Gift is only available to New Customers whose New Card accounts are determined in the sole discretion of the Bank to be in good standing, remain valid and not in default during the period from New Card issuance date to issuance of the Welcome Gift. The Bank shall have the sole discretion in determining a New Customer's entitlement to the Welcome Gift.
10. Customers must keep the original receipt of each Eligible Spending transaction. In case of disputes about the entitlement of Welcome Gift, the Bank reserves the right to require the Customers to present the original receipt of the Eligible Spending transactions for verification. If there is any discrepancy between the Bank's record and Customer's receipt, the Bank's record and determination shall be final and conclusive.
11. Entitlement to Welcome Gift is subject to there being no abuse/non compliance by the Customer, failing which the Bank will debit the value of the Welcome Gift from the Customer's account without notice and/or take such action to recover any outstanding amounts.
12. During card application quality inspection, if the Bank finds the supporting documents (including but not limited to the front and back of Hong Kong Identity Card) provided by Customers are damaged, cropped (including Hong Kong Identity Card in both front and back of the see-through window), blurred or glared, regardless the application is approved instantly, the Bank has the right to require Customers to re-upload the relevant intact supporting documents to the Bank, otherwise the New Card would be suspended and Welcome Gift will not be entitled.
13. The Bank may change these terms and conditions and/or modify or terminate the Welcome Offer. The Bank's decision is final.
14. The English version shall prevail if there is any inconsistency between the English and Chinese versions.