

DBS Treasures Birthday Rewards

General Terms and Conditions

1. This DBS Treasures Birthday Rewards Program ("**Promotion**") is valid from 1 January 2010 to 31 December 2010, both dates inclusive ("**Promotion Period**").
2. The Promotion is only applicable to DBS Treasures customers ("**Customers**") holding the DBS Treasures Platinum Credit Card ("**Applicable Card**") issued by DBS Bank (Hong Kong) Limited (the "**Bank**", which expression includes its successors and assigns).
3. Customers who settle the payment for any Local Dining Transactions (as defined in clause 4 below) or Overseas Transactions (as defined in clause 5 below) (collectively referred to as "**Relevant Transactions**") with the Applicable Card during their birthday month can enjoy double bonus points (for Customers who have selected the Lifetime Bonus Point Scheme for the Applicable Card) or cash rebate reward (for Customers who have selected the Cash Rebate Scheme for the Applicable Card) ("**Rewards**") applicable to the Relevant Transaction(s) at the time of the transaction(s).
4. "**Local Dining Transactions**" means transactions conducted at restaurants in the Hong Kong Special Administrative Region of the People's Republic of China ("**Hong Kong**"). Local Dining Transactions do not include spending on/at banquet services, private parties/functions, private room events, dining outlets in department stores, associations and clubhouses or other dining outlets which are not classified as restaurants (to be determined at the sole and absolute discretion of the Bank).
5. "**Overseas Transactions**" means retail transactions conducted overseas (i.e. outside the territory of Hong Kong and the Macao Special Administrative Region of the People's Republic of China ("**Macao**")) and settled in foreign currencies (i.e. currencies other than Hong Kong Dollar and Macau Pataca).
6. If the Customer enters into transactions overseas using Dynamic Currency Conversion, it will give you the option to settle such transactions in foreign currencies or in Hong Kong Dollar. If you choose to settle an overseas transaction in Hong Kong Dollar at the time of the transaction, such transaction will not be considered as an Overseas Transaction for the purpose of the Promotion. Also, it cannot enjoy the maximum 90 days interest-free repayment period.
7. For the avoidance of doubt, Relevant Transactions do not include transactions and charges such as cash advances and cash advance handling fees, casino chips, Octopus Automatic Add-Value, credit card annual fee, "Call-a-loan" and balance transfers, financial charges, reversed transactions, late charges and other transactional items specified by the Bank from time to time.
8. If the Customer's Applicable Card account is a supplementary card, spending on Relevant Transactions incurred on the supplementary card in the birthday month of the supplementary card holder will also be eligible for the Rewards which will be credited to the primary customer's Applicable Card account.
9. Rewards will only be made with respect to Relevant Transactions which have been successfully posted to the Applicable Card account. Any Relevant Transaction that has been subject to cancellation, charge-back, return of goods or refund are not eligible for the Rewards.
10. The Applicable Card accounts must be in good standing, remain valid and not in default during the Promotion Period. If the status of an Applicable Card account has changed adversely, the Bank reserves the right to disqualify the Customer from participating in the Promotion without notice.
11. If a Customer changes the reward scheme for the Applicable Card during the Promotion Period, the Bank will calculate the Rewards based on the reward scheme applicable to the Applicable Card account at the time of calculation according to the Bank's record.
12. If there is any discrepancy between the Bank's record and a Customer's record of a particular transaction, the Bank's record shall be final and conclusive.
13. The relevant Rewards will be credited to the Applicable Card account within 2 months after the posting of each Relevant Transaction and will be shown on the relevant monthly statements.
14. Any fraud and/or abuse of the Promotion by a Customer (as determined by the Bank at its sole discretion) will result in forfeiture of the customer's eligibility to participate in the Promotion as well as cancellation of all or part of the Customer's account(s) with the Bank. The Bank reserves the right to deduct the Rewards inappropriately credited to a Customer's Applicable Card account pursuant to any fraud and/or abuse without prior notice.
15. The Bank reserves the right to amend these terms and conditions as well as to vary or terminate the Promotion. In cases of disputes, the decisions of the Bank shall be final and conclusive.
16. If there is any inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

星展「豐盛理財」生日獎賞

一般條款及細則

1. 星展「豐盛理財」生日獎賞(「推廣」)有效期為 2010 年 1 月 1 日至 2010 年 12 月 31 日，包括首尾兩天(「推廣期」)。
2. 本推廣只適用於持有由星展銀行(香港)有限公司(「本行」，表示包括其繼承人及受讓人)發出之星展「豐盛理財」白金信用卡(「適用信用卡」)的星展「豐盛理財」客戶(「客戶」)。
3. 客戶於生日月份內以適用信用卡作本地食肆簽賬(定義見下述第 14 條)或海外簽賬(定義見下述第 15 條)(以下統稱為「有關簽賬」)，可就有關簽賬享有雙倍當時適用之積分獎賞(適用於就適用信用卡選擇「無限期積分獎賞」計劃之客戶)或現金回贈(適用於就適用信用卡選擇「現金回贈」計劃之客戶)(以下統稱為「獎賞」)。
4. 「本地食肆簽賬」是指於中華人民共和國香港特別行政區(「香港」)食肆進行的簽賬交易。本地食肆簽賬不包括酒席宴會、私人宴會、包場派對、設於百貨公司/俱樂部/會所內之飲食專櫃/商戶或任何不屬於食肆商戶類別(由本行全權及絕對酌情決定)進行的簽賬交易。
5. 「海外簽賬」是指於海外(即香港及中華人民共和國澳門特別行政區(「澳門」)境外)進行並以外國貨幣(即港幣或澳門幣以外的貨幣)結算的零售簽賬交易。
6. 若客戶於海外以「即時外幣兌換」(Dynamic Currency Conversion)方式簽賬，客戶可選擇以當地貨幣或港幣作結算。若客戶當時選擇以港幣結算該簽賬，則該簽賬就本推廣而言將不被視作海外簽賬，亦不能享有長達 90 日的免息還款期。
7. 為免生疑問，有關簽賬不包括現金透支及有關手續費、籌碼兌換、八達通自動增值、信用卡年費、「Call-a-loan」結餘轉戶、財務費用、沖正簽賬、逾期費用及本行不時指明的簽賬項目。
8. 如客戶的適用信用卡戶口設有附屬卡，於附屬卡客戶的生日月份內經該附屬卡完成的有關簽賬亦可享有獎賞，並將存入主卡客戶的適用信用卡戶口內。
9. 只有成功誌賬於適用信用卡戶口之有關簽賬方可享有獎賞。已被取消、正在進行索償、退貨或退款等之任何交易均不可享有獎賞。
10. 適用信用卡戶口於推廣期內必須信用狀況良好、保持有效及沒有欠繳。若適用信用卡戶口狀? 有不良變化，本行有權隨時取消客戶參加本推廣的資格，並毋須作出任何通知。
11. 若客戶於推廣期間更改適用信用卡的簽賬獎賞計劃，本行於計算獎賞時，將以當時本行記錄所示之簽賬獎賞計劃為計算基準。
12. 如客戶就任何簽賬之記錄與本行記錄不符，將以本行的記錄為準。
13. 有關獎賞將於每項有關簽賬誌賬兩個月內存入客戶之適用信用卡戶口，並顯示於有關月結單上。
14. 客戶如有任何舞弊或欺詐成分(由本行全權決定)，本行有權取消該客戶參加本推廣的資格及其全部或部分戶口。本行保留權利在適用信用卡戶口內扣除任何客戶因舞弊或欺詐而不恰當地獲得的獎賞而不作另行通知。
15. 本行保留更改本條款及細則及/或終止本推廣的權利，而毋須另行通知。若有任何爭議，本行之決定將為最終及具決定性的。
16. 本條款及細則之中、英文版本如有任何歧異，一概以英文版本為準。