

General Terms and Conditions for DBS Credit Card Offers

1. Unless otherwise specified, the promotion offers published in this webpage ("Offers") are only applicable to the cardholders of DBS Credit Cards, DBS Co-branded Cards and DBS COMPASS VISA (excluding Business Card and Private Label Card) ("Applicable Credit Cards") issued by DBS Bank (Hong Kong) Limited (the "Bank") ("Cardholders").
2. To enjoy the Offers, Cardholders are required to settle payment with the Applicable Credit Cards.
3. For Cardholders holding DBS Black American Express® Card, Offers are applicable to them only at merchants' outlets (either physical or online) accepting American Express® Card for payment.
4. Certain Offers are not valid on public holidays, eves of public holidays, festive days, eves of festive days and black-out days as designated by the merchants. Please contact the respective merchants for details.
5. Cardholders should confirm the Offers with the respective merchants before payment. Unless otherwise specified, the Offers are only applicable to the respective merchant outlets in Hong Kong.
6. Unless otherwise specified, the Offers are applicable to regular-priced items only and not applicable to fixed-priced, discounted, consignment, promotional, festive and designated items/services. The Offers cannot be used in conjunction with other promotional offers or discounts, coupons or membership offers.
7. Advance appointment with mentioning of using the Offers during reservation may be required for specific merchants. Please call the respective merchants for details in advance.
8. Unless otherwise specified, the Offers related to dining are not applicable to take-away items, set menu, discounted dishes, room services, meetings, private functions, banquets, catering services, happy hours, charge for tea and condiments and 10% service charge.
9. All products and services are subject to availability while stocks last.
10. The prices of all products and services published in this webpage are for reference only. No notice will be made should there be any changes.
11. The Bank is not the supplier of the products/services or the description, photos or reference prices (if any) in relation to the products/services published in this webpage (which are intended to be for reference only). Any enquiry, claim or complaint in relation to the quality or availability of the products/services or the accuracy of any of the aforementioned information contained in this webpage shall be directed to the relevant merchants. The Bank shall assume no liability in respect thereof.
12. The Bank will not accept any liability for any loss incurred by Cardholders should the respective merchants refuse to provide the Offers.
13. Besides these terms and conditions, each Offer is subject to specific terms and conditions applicable to it.

14. A person who is not a party to these terms and conditions may not enforce any of their terms under the Contracts (Rights of Third Parties) Ordinance (Cap 623 of the Laws of Hong Kong).
15. The Bank and the respective merchants may change these terms and conditions and/or modify or terminate the Offers. The Bank's and the respective merchant's decision are final.
16. The English version shall prevail if there is any inconsistency between the English and Chinese versions.

Terms and Conditions for "DBS Credit Card iPhone for Life"

1. "DBS Credit Card iPhone for Life" Plan (the "Plan") is applicable to cardholders holding DBS Credit Cards and Co-branded Cards (excluding DBS VISA Business Card) (the "Applicable Credit Cards") issued by DBS Bank (Hong Kong) Limited (the "Bank") (the "Cardholders").
2. The Plan is jointly offered by the Bank and the mobile service providers designated by the Bank from time to time (the "Participating Merchants"). The promotion period of the Plan is the promotion dates announced by each Participating Merchant individually ("Promotion Period").
3. Under this Plan, Cardholders who purchase designated iPhone products (the "Designated Products") from the Participating Merchants by using the Bank's Card Interest-free Instalment Loan (the "Instalment Loan") through the Applicable Credit Cards during the Promotion Period, the Participating Merchants will repurchase the Designated Products at a maximum of the guaranteed repurchase value (the "Guaranteed Repurchase Price") when the Cardholders meet the following requirements and choose to return the Designated Products to the Participating Merchants:
 - a. The 24th tenor has been posted to the Cardholder's Applicable Credit Card account;
 - b. The Cardholder exercises the right to return the Designated Products within the period specified by the Participating Merchants;
 - c. When the Cardholder returns the Designated Products, the Applicable Credit Card account is still valid; and
 - d. The appearance and function of the Designated Products to be returned by the Cardholder can pass the Participating Merchants' device acceptance standard (the "Device Acceptance Standard").
4. When the Cardholders use the Instalment Loan to purchase Designated Products, the Participating Merchants have the right to determine the number of instalments available for the Designated Products purchased by the Cardholders.
5. The use of the Instalment Loan is subject to the Bank's Card Interest-free Instalment Loan Terms and Conditions. For details, please refer to <https://www.dbs.com.hk/iwov-resources/pdf/creditcards/card-interest-free-instalment-loan-tnc.pdf>.
6. If the Designated Products to be returned by the Cardholders do not meet the Device Acceptance Standard, Participating Merchants have the right to refuse to repurchase the Designated Products or repurchase the Designated Products at a price lower than the Guaranteed Repurchase Price. If the Cardholders and the Participating Merchants reach a repurchase agreement, the Participating Merchants will repurchase the Designated Products at the agreed repurchase price (the "Actual Repurchase Price") and pay the Actual Repurchase Price to the Bank to offset the Cardholder's remaining unpaid Instalment Loan.
7. If the Actual Repurchase Price cannot fully offset the remaining unpaid Instalment Loan of the Cardholders, the Cardholders shall be responsible for repaying the difference to the Bank, and the difference will be shown in the Applicable Credit Card accounts.

8. If the Cardholder fails to fulfil any of the requirements set out in Clause 3, the right to return the Designated Product to the Participating Merchant will be forfeited. In this case or if the Cardholder chooses not to exercise the right to return the Designated Product, the Cardholder must continue to fulfil the repayment obligations of the Instalment Loan until it is repaid in full.
9. The Designated Products under this Plan are directly sold and supplied to the Cardholders by the Participating Merchants. The Bank shall not in any event be liable for the product quality and the services of Participating Merchants. In addition, the Device Acceptance Standard, Guaranteed Repurchase Price and Actual Repurchase Price are also determined by the Participating Merchants at their sole discretion and have nothing to do with the Bank. If Cardholders have any questions about these, they should contact the Participating Merchants directly. Even if there is any dispute between the Cardholder and the Participating Merchant, the Cardholder cannot cancel the Instalment Loan or change its terms before the Instalment Loan is fully repaid and must continue to fulfil the repayment obligations of the Instalment Loan until it is fully repaid.
10. The Bank shall not be responsible for any failure of Participating Merchants to fulfil their obligations to repurchase the Designated Products for any reason (including but not limited to closure or liquidation).
11. Under this Plan, Cardholders' Instalment Loan transactions with Applicable Credit Cards are only entitled to basic spending rewards, i.e. DBS\$1 / \$1 COMPASS Dollar for every HK\$250 spending. The reward is earned when each instalment is posted to the Applicable Credit Card account.
12. Entitlement of this Plan is subject to there being no abuse/non compliance by the Cardholder, failing which the Bank will and/or the Participating Merchant has the right to disqualify the Cardholders from participating in the Plan.
13. The Bank and the Participating Merchants may change these terms and conditions and/or modify or terminate this Plan. The decision of the Bank and Participating Merchants is final.
14. The English version shall prevail if there is any inconsistency between the English and Chinese versions.