

**“DBS Black World Mastercard® Pay with DBS\$ Upgraded Offer for Agoda designated hotel booking” Terms and Conditions**

1. “DBS Black World Mastercard® Pay with DBS\$ Upgraded Offer for Agoda designated hotel booking” (“Promotion”) is only applicable to the principal cardholders (“Cardholders”) of DBS Black World Mastercard (“Applicable Credit Card”) issued by DBS Bank (Hong Kong) Limited (the “Bank”) who choose to participate in DBS\$ Redemption Scheme under the DBS\$ Reward Scheme. This Promotion is not applicable to supplementary cardholders.
2. The Promotion runs from 1 to 30 April 2024 (“Promotion Period”).
3. The Promotion is not applicable to any transactions made via Agoda mobile application.
4. To enjoy the offer of this Promotion (“Offer”, please refer to Clauses 7 for details), a Cardholder is required to fulfill all of the following requirements:
  - a. Cardholders must select any “Pay Now” and “Non-Refundable” hotel room booking (“Eligible Hotel”) at Agoda designated website ([www.agoda.com/dbshk](http://www.agoda.com/dbshk))\* (“Agoda Designated Website”); and the stay period of the Eligible Hotel shall be during 1 April to 31 December 2024;
  - b. After selecting an Eligible Hotel on Agoda’s designated website, the page of “Pay with DBS\$/COMPASS Dollar” function will be linked up, for registering the Applicable Credit Card by following the instruction at Agoda Designated Website.
  - c. The identity of Cardholders must be verified by providing the Bank with their first six digits and last four digits of the Applicable Credit Card number, the expiry date of the Applicable Credit Card and mobile phone number that has been registered with DBS Bank for receiving a One-Time Password from the Bank, and the identity verification will be confirmed upon the One-Time Password is correctly entered. Cardholders can select the spending amount of Eligible Hotel booking to be redeemed with DBS\$ and complete the redemption to enjoy the Offer under the Promotion immediately. Cardholders are required to undergo identity verification for each redemption;
  - d. After successful registration of the “Pay with DBS\$/COMPASS Dollar” function, Cardholders can immediately select the amount of DBS\$ for booking Eligible Hotel and settle payment with Applicable Credit Card via Agoda Designated Website (“Eligible Transaction”) for enjoying the Promotion Offer;
  - e. For avoidance of doubt, this Promotion is only applicable to the payment that has to be made directly with the Applicable Credit Card. Payments made via Apple Pay, Google Pay, Alipay HK or any other e-wallet or third party payment applications/ platforms are not applicable to this Promotion and shall not be considered as Eligible Transactions.
5. After linking up the Applicable Credit Card to use the “Pay with DBS\$/COMPASS Dollar” function, the Cardholders will receive a notification for enjoying the Offer. The Cardholders have to enjoy the Offer by clicking “Offset Now” at Agoda Designated Website right after selecting an Eligible Hotel and before completing an Eligible Transaction. Otherwise, the Offer will be considered as being forfeited. The Offer cannot be redeemed at DBS Card+ mobile application (“DBS Card+”), and will not be displayed on Spending page of DBS Card+ as well.
6. In any case Cardholders exit from Agoda Designated Website voluntarily or involuntarily including but not limited to network disconnection, technical device malfunction or unexpected outage on Agoda Designated Website, during any of the steps illustrated under Clause 4 above, Cardholders will not be eligible to enjoy the Offer and will be required to make another Eligible Transaction at Agoda Designated Website to enjoy the Offer.
7. Where the Applicable Credit Card being linked up at Agoda Designated Website is an Applicable Credit Card which has been enrolled into DBS\$ Redemption Scheme under the DBS\$ Reward Scheme, the eligible Cardholders shall enjoy DBS\$1 equivalent to HK\$2, i.e. shall be entitled to offset related Eligible Transaction at the conversion rate of DBS\$1 = HK\$2 to the following Offer upon completing Eligible Transactions via Agoda Designated Website during the Promotion Period.

Offer is subject to quota and is on a first-come, first-served basis according to the time record of the Eligible Transaction. When the quota is full, the Offer will no longer be available. Quota full message will be shown on the Bank website and Agoda Designated Website in case Offer quotas are full.

8. For Offer as mentioned in clause 7 above, the conversion of DBS\$ is in integral. The bank will convert the DBS\$ to be used by the eligible Cardholders into a Hong Kong dollar amount at the above applicable conversion rate, and credit the relevant Hong Kong Dollar amount into the Applicable Credit Card account for offsetting the amount payable for the Eligible Transaction. For avoidance of doubt, please refer to the examples below for reference:

At the conversion of DBS\$1 to HK\$2 with DBS Black World Mastercard:

	<b>Spending at Merchant (A)</b>	<b>The amount of DBS\$ you would like to offset, and converted at DBS\$1 = HK\$2 (A÷2)</b>	<b>The maximum HK\$ can be converted by DBS\$ (B×2)</b>	<b>The maximum amount can be applied to the spending (i.e. (A))* (C)</b>
<b>Example 1</b>	HK\$1,800.00	DBS\$900	HK\$1,800	HK\$1,800
<b>Example 2</b>	HK\$1,800.00	DBS\$530	HK\$1,060	HK\$1,060
<b>Example 3</b>	HK\$86.90	DBS\$43	HK\$86	HK\$86

\* After the adjustment of decimal places, under certain circumstances, the spending amount of the Eligible Hotel booking may not be set off fully. Also, Cardholders must meet the minimum credit card payment amount requirements set by Agoda for completing the offsetting transaction.

9. For Offer as mentioned in clause 7 above, unless otherwise specified, the DBS\$ which has been used to offset the spending amount of the Eligible Transaction cannot be refunded or returned to the account of Cardholders.
10. The Offer is applicable to the Agoda Company Pte. Ltd. ("Merchant")'s selected hotels and room types with "Pay Now" and "Non-Refundable" tag and the inventory of such hotels and rooms is subject to product availability. Cardholders are required to present their valid Applicable Credit Card upon arrival at hotel.
11. Different room types will have different hotel cancellation and prepayment policies. Cardholders shall read these policies carefully before any bookings are made at Agoda Designated Website.
12. The Offers under this Promotion cannot be enjoyed in conjunction with any other "InstaRedeem" promotion offers/reward offered by the Bank and the Merchant (if any). If the spending of Cardholders made via Agoda Designated Website during the Promotion Period meets the requirements of more than one "InstaRedeem" promotion offers/rewards at the same time, the Bank has the right to determine which offer/reward to be awarded in respect of that spending. When that spending has already been awarded with the Offers of this Promotion, 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.
13. Unless otherwise specified, the Promotion/Offer cannot be used in conjunction with any other promotion offer or promotional discount coupons (included but not limited to Year-round Hotel Booking Offer), and cannot be exchanged for cash/service, other products or discounts and is not transferable.
14. The Bank has absolute discretion to determine the validity of a transaction and the eligibility of the Offers based on the details (including time and date) of the relevant transaction in the Bank's record. If there is any discrepancy between the transaction record of Cardholders and that of the Bank, the Bank's record shall be conclusive.
15. If there is abuse/non-compliance by the Cardholders in this Promotion, he/she cannot enjoy the Offers. The Bank will not offset the spending, or where the offsetting has been effected, the Bank may debit the value that has been offset from the Cardholder's account(s) without prior notice and/or take action to recover any outstanding amounts.
16. In case of any dispute, the Bank and the Merchant reserve the right of final decision.
17. The Bank and the Merchant may change these terms and conditions and/or modify or terminate the Promotion. The Bank's and the Merchant's decision is final.
18. The English version shall prevail if there is any inconsistency between the English and Chinese versions.

\* This is not the Bank's website. The Bank is not responsible or liable for their content or the Cardholder's use of them.