

“DBS Black World Mastercard® Overseas Spending As Low As HK\$2 = 1 Mile Reward” Terms and Conditions:

1. “DBS Black World Mastercard Overseas Spending As Low As HK\$2 = 1 Mile Reward” (the “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”).
2. The registration of this Promotion is available from 12 December 2025. The Promotion is valid from 1 January 2026 to 31 December 2026 (“Promotion Period”), both dates inclusive.
3. To participate in this Promotion, Cardholders must complete the registration process successfully and being given a reference number upon successful registration during the Promotion Period via DBS Card+ mobile application (“Successful Registration”). Each Cardholder is required to register once only during the Promotion Period. If the Applicable Card is a supplementary card, only registration by the principal Cardholder is required. Cardholders who have not performed a Successful Registration will not be eligible for the Promotion. Upon Successful Registration, no cancellation or amendment is allowed. The Bank has the final decision on whether a Cardholder has performed a Successful Registration. To accommodate with system upgrade, please take note that the registration is not available on 30 December 2025.
4. For Cardholders who successfully register from 12 December 2025 to 31 December 2025, when Cardholders accumulate “Eligible Retail Spending” (as defined in clause 5 below) of HK\$20,000 or above (“Spending Goal”) in a certain calendar month from the first day to the end of Promotion Period, the “Overseas Spending” (as defined in clause 5 below) in corresponding calendar month can earn Extra DBS\$ (“Extra Reward”) to accomplish earning DBS\$6 from each HK\$250 Overseas Spending per the following details on top of the DBS\$ earned under the DBS\$ Redemption Scheme (“Basic Reward”); for Cardholders who successfully register during the Promotion Period, from the next calendar day of Successful Registration during the Promotion Period, when Cardholders accumulate Eligible Retail Spending of HK\$20,000 or above with the Applicable Credit Card in a certain calendar month, the Overseas Spending in corresponding calendar month can earn Extra Reward to accomplish earning DBS\$6 from each HK\$250 Overseas Spending on top of the Basic Reward. The Extra Reward for each calendar month is capped at DBS\$240 for each Cardholder, while the total Extra Reward for the Promotion Period is capped at DBS\$2,880 for each Cardholder. Please refer to below for details:

Spending Category	Basic Reward	Extra Reward	Total Reward
Overseas Spending	3X DBS\$ (i.e. HK\$250=DBS\$3) Equivalent to HK\$4 = 1 Mile	3X DBS\$ (i.e. HK\$250=DBS\$3)	6X DBS\$ (i.e. HK\$250=DBS\$6) Equivalent to HK\$2 = 1 Mile

The above calculation of 1X DBS\$ is based on each HK\$250 spending can earn DBS\$1 and each DBS\$48 can redeem 1,000 miles. E.g. If a Cardholder meets Spending Goal and entitles to earn Extra Reward, and there is HK\$2,000 of Overseas Spending conducted, Cardholder can earn DBS\$48 to redeem 1,000 miles ($\text{HK\$2,000} \div \text{HK\$250} \times 6 = \text{DBS\$48}$, i.e. 1,000 miles), which is equivalent to redeem 1 mile with HK\$2 spending.

5. For the purpose of the Promotion, the Eligible Retail Spending and Overseas Spending are counted based on the transaction date. Definition of Eligible Retail Spending and Overseas Spending are determined by the Bank at its sole discretion and the corresponding definitions are as follows:
 - i. Eligible Retail Spending are all the posted Overseas Retail Transactions and Local Retail Transactions. For the avoidance of doubt, the following types of transactions shall not

be regarded as Eligible Retail Spending: reload amount of Octopus Automatic Add-Value Service (including application fee/handling fee), transaction and subsequent monthly payment of "Card Interest-free Instalment Loan", transaction and subsequent monthly payment of "Credit Card Interest-free Merchant Instalment Plan", cash advance and relevant handling/administration fees, casino chips, foreign exchange, fund purchases, security purchases, credit card annual fee, finance charges, late charges, reversed transactions, Flexi Cash, Call-a-loan, Funds Transfer, Balance Transfer, Flexi Shopping Programme, transactions settled in Hong Kong dollar and Macau Pataca at the point of sales (in case of online transactions, the place of registration and/or settlement of the merchant) outside Hong Kong, insurance payment, tax payment, all bill payment transactions (made through DBS iBanking, JET Payment Service, the "Pay & Transfer" function of the DBS Card+ mobile application or any other means as specified by the Bank from time to time), fund transfer transactions (made through the "Pay & Transfer" function of the mobile application or any other means as specified by the Bank from time to time), transaction that has been subject to cancellation, charge-back, return of goods and/or refund, purchase and/or reload of stored value cards or any other types of transactions as the Bank may specify from time to time.

- ii. Within Eligible Retail Spending, spending related to (a) adding value to Octopus via Apple Pay, Google Pay and Samsung Pay; (b) reloading of electronic wallets (including but not limited to PayMe, WeChat Pay and Alipay); and (c) spending conducted via electronic wallets (including but not limited to PayMe, WeChat Pay and Alipay (except at merchants designated by the Bank from time to time) but other than Apple Pay, Google Pay and Samsung Pay) shall collectively be referred to as "E-Wallet Retail Spending". Cardholder shall only contribute the Eligible Retail Spending accumulation and earn Extra Rewards for the first HK\$5,000 Electronic Wallet Retail Spending but excluding Electronic Wallet Retail Spending exceeding HK\$5,000.
- iii. Overseas Spending means any retail transactions settled in foreign currencies at the point of sales (in case of online transactions, the place of registration and/or settlement of the merchant) outside Hong Kong, while any spendings settled in Hong Kong Dollars and Macau Pataca will be excluded. Dynamic Currency Conversion provides an option to settle any overseas transaction in either foreign currencies or Hong Kong Dollars. However, the selected currency is final once Cardholder has made the choice. For the avoidance of doubt, if Cardholders choose to settle an overseas transaction in Hong Kong Dollars via Dynamic Currency Conversion, the transaction is not counted as Overseas Spending.

- 6. Eligible Retail Spending and Overseas Spending accumulated in different Applicable Credit Card accounts of a Cardholder cannot be combined when accumulating towards Spending Goal and calculating Extra Rewards. If there is a supplementary card under the Applicable Credit Card account, Eligible Retail Spending and Overseas Spending under a supplementary card will be counted towards the spending of the principal card.
- 7. The Basic Reward of the corresponding Overseas Spending will be credited to Applicable Credit Card account automatically after the transaction(s) is posted and be shown in monthly statement. Calculation of Extra Rewards is determined by the transaction date. The Extra Reward will be

credited to Applicable Credit Card account within 1 month after the end of each calendar month. If the Overseas Spending of a certain calendar month is posted after the Extra Reward of that corresponding calendar month is credited to the Applicable Credit Card, the Bank will not recalculate the Extra Reward of such calendar month.

8. When there is cancelled or refunded Eligible Retail Spending (based on transaction date) in any calendar month, such cancelled or refunded Eligible Retail Spending will be counted in the accumulated Eligible Retail Spending i.e. deduct from the accumulated Eligible Retail Spending. Hence, to achieve the Spending Goal to get the Extra Reward, the actual accumulated spending required by the Cardholder is calculated by the below formula:

The required accumulated Eligible Retail Spending to earn Extra Reward = Spending Goal + the amount of cancelled or refunded Eligible Retail Spending

9. For Cardholders who choose to participate in DBS\$ Redemption Scheme under the DBS\$ Reward Scheme, when the Bank credited the DBS\$ you earned from this Promotion, it will be included in the "Current Month Earned DBS\$" in the corresponding monthly statement; for Cardholders who choose to participate in DBS\$ Cash Rebate Scheme under the DBS\$ Reward Scheme, every DBS\$1 accumulated in a statement cycle will be automatically converted into HK\$1 cash rebate on the issue date of the statement for that statement cycle and credited to the Applicable Card account on the following day.
10. The calculations of Basic Reward and Extra Reward for related Eligible Retail Spending and Overseas Spending amount are rounded down to their nearest integral, decimal places (if any) are not counted.
11. Extra Rewards are only applicable to Cardholders whose Applicable Credit Card accounts are in good standing, remain valid and not in default (as determined by the Bank at its sole discretion) throughout the Promotion Period and when the Extra Rewards are being credited to the Applicable Credit Card account. If the account status has changed, the Bank reserves the right to terminate the Extra Reward for Cardholder. The Bank shall have the sole discretion in determining a Cardholder's eligibility to the Extra Reward.
12. Extra Rewards cannot be transferred, exchanged for cash, credit limit or other discounts / products / services.
13. The validity of any registration and/or Extra Reward eligibility of Cardholders will be determined by the Bank at its sole discretion. In the event of discrepancy or inconsistency of registration record between Cardholders and the Bank, the decision of the Bank shall be final and binding.
14. Eligibility of any transaction for the purpose of the Promotion shall be determined based on its transaction and posting date and time in the Bank's record. If there is any discrepancy between the Bank's record and Cardholder's transaction slip, the Bank's record and determination shall be final and conclusive.
15. Cardholders must retain the original transaction slips of any transactions. In case of any disputes, the Bank reserves the right to require Cardholders to submit the relevant original transaction slips, other documents or evidence for verification. The submitted transaction slips, documents and/or evidence will not be returned.
16. Participation in the Promotion is subject to there being no abuse/non compliance by the Cardholder, failing which the Bank will debit the values of the Extra Reward from the Cardholder's account without notice and/or take such action to recover any outstanding amounts.

17. The Bank may change the terms and conditions and/or modify/terminate the Promotion. The Bank's decision is final.
18. The English version shall prevail if there is any inconsistency between the English and Chinese versions.
19. Promotion information will remain accessible up to one week after the end of the Promotion. For details, please check via the Bank's website > Credit Cards > Promotion Terms and Conditions.