

“DBS Black World Mastercard® Hong Kong Airlines DBS\$1 equivalent to HK\$2 “InstaRedeem” Upgraded Offer” Terms and Conditions

1. “DBS Black World Mastercard® Hong Kong Airlines InstaRedeem Upgraded Offer” (“Promotion”) is applicable to the principal cardholders (“Cardholders”) of DBS Black World Mastercard (“Applicable Credit Card”) issued by DBS Bank (Hong Kong) Limited (the “Bank”). This Promotion is not applicable to those Cardholders who choose to participate in DBS\$ Cash Rebate Scheme under the DBS\$ Reward Scheme and supplementary cardholders.
2. The promotion period is from 22 April to 5 May 2024, both dates inclusive (“Promotion Period”).
3. To be eligible to enjoy the offer of this Promotion (“Offer”, please refer to Clauses 4 for details), a Cardholder is required to fulfill all of the following requirements:
 - a. Install the DBS Card+ mobile application (“DBS Card+”) and complete the registration of DBS Card+ account, and turn on the notification in DBS Card+ by selecting More > App & Security Settings > Push Notification > “InstaRedeem” before conducting any Eligible Transaction (see Clause b below for details) for participating in the Promotion. Cardholders who have already registered DBS Card+ do not need to register again;
 - b. Make a transaction with Applicable Credit Card at Hong Kong Airline website (https://www.hongkongairlines.com/en_HK/hx/homepage)* or mobile app to purchase flight ticket (“Eligible Transaction”);
 - c. For avoidance of doubt, the payment has to be made directly with the Applicable Credit Card without via any e-wallet. Payments made via Apple Pay, Google Pay, Alipay HK or any other e-wallet are not applicable to this Promotion and shall not be considered as Eligible Transactions.
4. Cardholders who completed Eligible Transactions with Applicable Credit Card during the Promotion Period shall be entitled to the following Offer:
 - Fully or partly offset the related Eligible Transaction amount at the conversion rate of DBS\$1 to HK\$2 (convert up to DBS\$1,000 for each Eligible Transaction).

Offer is subject to quota and is on a first-come, first-served basis according to the time record of the transaction. When the quota is full, the Offer will no longer be available. Quota full message will be shown on the Bank’s website in case quota is fully used.

5. Definition of Eligible Transaction is determined by the Bank at its sole discretion. For the avoidance of doubt, the following types of transactions shall not be regarded as Eligible Transaction: Octopus Automatic Add-Value Service (“AAVS”) (including the application fee and handling fee in respect of the AAVS), instalment amount of Card Interest-Free Instalment Loan, fund purchases, cash advances and relevant handling/administration fees, casino chips, foreign exchange, finance charges, reversed transactions, late charges, credit card annual fee, Flexi Cash, Call-a-loan, Balance Transfer, Flexi Shopping Programme, Funds Transfer, Fee Based Instalment Programme, insurance payment, tax payment, bill payment transactions (made through DBS iBanking, JET Payment Service, 24-hour Customer Services Hotline, the “Pay and Transfer” function of the mobile application or any other means as specified by the Bank from time to time), fund transfer transactions (made through the “Pay and Transfer” function of the mobile application 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, purchase and/or reload of stored value cards, reload of e-wallet (including but

not limited to PayMe and WeChat Pay), purchase via e-wallet or any other types of transactions as the Bank may specify from time to time.

6. After making an Eligible Transaction, Cardholders can redeem the Offer for that Eligible Transaction through the red "InstaRedeem" function of DBS Card+ after it is posted and displayed in Spending of DBS Card+. The Offer must be redeemed on or before 19 May 2024; otherwise, it will be considered as being forfeited.
7. If a Cardholder would like to set off the spending amount for the Eligible Transaction, the Bank will convert the DBS\$ into HK\$ amount at the rate of DBS\$1 to HK\$2 and credit the amount into the Applicable Credit Card account. Besides fully set off the spending amount, Cardholders can also choose to use DBS\$ to set off part of it. Since DBS\$ is in integral, after the adjustment of decimal places, Cardholders may not be able to fully set off the amount payable under certain circumstances. For avoidance of doubt, please refer to the calculation in the following examples:

| | Eligible Transaction amount (A) | Number of DBS\$ used (B) | Converted at DBS\$1 = HK\$2 to set off the spending amount (C) (C = B × 2) | Amount payable after set off (D) (D = A – C) |
|-----------|---------------------------------|--------------------------|---|---|
| Example 1 | HK\$180 | DBS\$90 | HK\$180 | HK\$0 |
| Example 2 | HK\$180 | DBS\$53 | HK\$106 | HK\$74 |
| Example 3 | HK\$86.90 | DBS\$43 | HK\$86 | HK\$0.9 |

8. The Offer of this Promotion cannot be enjoyed in conjunction with the offer of other "InstaRedeem" promotion offers by the Bank and the merchants. If Cardholder's spending meets the 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 Offer of this Promotion, the same spending cannot be awarded again under other "InstaRedeem" promotion and vice versa. In case of any disputes, the Bank reserves the right of final decision.
9. The Bank has absolute discretion to determine the validity of a transaction and the eligibility of the Offer 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 a Cardholder and that of the Bank, the Bank's record shall be conclusive.
10. 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. If there is any discrepancy between the Bank's record and Cardholder's record of any transaction, the Bank's record shall prevail.
11. Offer is only applicable to Cardholders whose Applicable Credit Card accounts are valid, not in default and in good standing (as determined by the Bank at its sole discretion) during the Promotion Period and when the Offer is issued. If the status of a Cardholder's Applicable Credit Card account is not in good standing, the Bank reserves the right to disqualify the Cardholder from participating in the Promotion and/or enjoying the Offer.
12. Participation in the Promotion is subject to there being no abuse or non-compliance by the Cardholder, failing which the Bank will debit the values of the Offer from the Cardholder's account without notice and/or take such action to recover any outstanding amounts.

13. The Bank may change these terms and conditions and/or modify or terminate the Promotion. The Bank's decision is final.

14. 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.