

“DBS Black World Mastercard® x Meituan & Dianping Eat-Shop-Play Rewards” Terms and Conditions

1. DBS Black World Mastercard® x Meituan & Dianping Eat-Shop-Play Rewards (“**Promotion**”) is only applicable to the principal cardholders (“**Principal Cardholders**”) of DBS Black World Mastercard® (“**Applicable Credit Card**”) issued by DBS Bank (Hong Kong) Limited (**the “Bank”**). This Promotion is not applicable to supplementary card cardholders.
2. The Promotion runs from 7 August 2026 to 22 October 2026 (both dates inclusive) (“**Promotion Period**”), and is divided into weeks as follows:

Week	Date and time
1	7 August 2026 (10:00am) – 13 August 2026 (11:59pm)
2	14 August 2026 (12:00am) – 20 August 2026 (11:59pm)
3	21 August 2026 (12:00am) – 27 August 2026 (11:59pm)
4	28 August 2026 (12:00am) – 3 September 2026 (11:59pm)
5	4 September 2026 (12:00am) – 10 September 2026 (11:59pm)
6	11 September 2026 (12:00am) – 17 September 2026 (11:59pm)
7	18 September 2026 (12:00am) – 24 September 2026 (11:59pm)
8	25 September 2026 (12:00am) – 1 October 2026 (11:59pm)
9	2 October 2026 (12:00am) – 8 October 2026 (11:59pm)
10	9 October 2026 (12:00am) – 15 October 2026 (11:59pm)
11	16 October 2026 (12:00am) – 22 October 2026 (11:59pm)

3. Principal Cardholders who bind the Applicable Credit Card successfully and conduct a single net spending upon designated amount with Applicable Credit Card during the Promotion Period via Meituan App (including Meituan and Meituan Waimai) or Dianping App (“**Merchant**”)(“**Eligible Transaction**”) shall be entitled to the corresponding “InstaRedeem” amount (“**InstaRedeem**”), details as below (“**Offer**”). Principal Cardholders can directly deduct the payable amount for that Eligible Transaction through the Red “InstaRedeem” button revealed on that transaction after the transaction is posted and displayed on “Spending” page of DBS Card+ mobile application (“**DBS Card+ app**”).

Offer	Eligible Transaction Amount	Applicable Credit Card	“InstaRedeem” amount
Offer 1	A single net spending from HK\$150 to below HK\$350	DBS Black World Mastercard®	HK\$15 “InstaRedeem”
Offer 2	A single net spending of HK\$350 or above	DBS Black World Mastercard®	HK\$35 “InstaRedeem”

4. Cardholders can enjoy Offer 1 and Offer 2 once per week respectively. All Offers will be provided on a first come first served basis according to the time record of pressing the InstaRedeem button for redeeming the Offer.
5. To be eligible to enjoy InstaRedeem, Principal Cardholders are required to install the DBS Card+ app and completely register a DBS Card+ app account, and turn on the notifications in DBS Card+ app by tapping "More" > "App & Security Setting" > "Push Notifications" > "InstaRedeem" before conducting any Eligible Transaction for participating in the Promotion. Principal Cardholders must conduct the Eligible Transaction by 22 October 2026 and tap the InstaRedeem button for redeeming the Offer by 5 November 2026 23:59 (HKT); otherwise, it will be considered as giving up the Offer on its own. The time for posting of transaction and displaying the transaction on DBS Card+ app "Spending" page will be depended on the merchant category, payment processing time of merchant or payment gateway.
6. For the avoidance of doubt, the following types of transactions are not applicable for the calculation of Eligible Transactions:
 - a. Any transactions that are subject to cancellation, charge-back, return of goods and/or refund,
 - b. Any autopay, unposted transactions, bill payment transactions made through DBS iBanking, JET Payment Service, 24-hour Customer Services Hotline, transactions made via "Pay & Transfer" function in DBS Card+ app or any other means as specified by the Bank from time to time;
 - c. Payment via eWallet (including but not limited to Apple Pay, Google Pay, Samsung Pay, Alipay HK, WeChat Pay, PayPal, etc.), all reloads of e-Wallet and Octopus Automatic Add-Value Service;
 - d. Any other type of transaction as determined by the Bank from time to time.
7. Unless specified, Offer cannot be used in conjunction with other promotional offers or discounts, coupons or membership offers.
8. 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.
9. Any fraud and/or abuse of the offer by any person (as determined by the Bank at their sole discretion) will result in forfeiture of the person's eligibility to the Offer. The Bank reserves the right to deduct the value of any offer redeemed inappropriately to a Cardholder directly from any of the Cardholder's Applicable Credit Card without prior notice and/or take legal action in such instances to recover any outstanding amounts.
10. Participation in the Promotion is subject to there being no abuse or non-compliance by the Principal Cardholder. The Offer entitled by Principal Cardholders shall be determined by the Bank at its sole discretion based on the Bank's record. Principal Cardholders must retain the original transaction slips of any transactions. In case of any disputes, the Bank reserves the right to require Principal 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 Principal Cardholder's record of any transaction, the Bank's record shall prevail.

11. The InstaRedeem of this Promotion cannot be enjoyed in conjunction with other "InstaRedeem" offer offered by the Bank. If a Principal Cardholder's spending meets the requirements of other "InstaRedeem" 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" promotions and vice versa. In case of any disputes, the Bank reserves the right of final decision.
12. The Offer is only applicable to Principal 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 Principal Cardholder's Applicable Credit Card account is not in good standing, the Bank reserves the right to disqualify the Principal Cardholder from participating in the Promotion and/or enjoying the Offer.
13. The Bank is not the supplier of the products/services and the description, photos or reference price (if any) in relation to the products/services, which are not provided by the Bank and 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 on this marketing material shall be directed to the participating supplies. The Bank shall assume no liability in respect thereof.
14. In case of any dispute, the Bank reserves the right of final decision.
15. The Bank may change these terms and conditions and/or modify or terminate the Promotion. The Bank's decision is final.
16. The English version shall prevail if there is any inconsistency between the English and Chinese versions.
17. Promotion information will remain accessible up to one week after the end of the Promotion.