"DBS Black World Mastercard® Overseas Spending Foreign Currency Handling Fee Waiver" Terms and Conditions

1. "DBS Black World Mastercard® Overseas Spending Foreign Currency Handling Fee Waiver " ("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 Promotion starts from 1 March 2026 to 31 March 2026 ("Promotion Period"), both dates inclusive.

3. To be eligible for the Promotion, Cardholders are required to successfully register the Promotion on or before 31 March 2026 11:59pm (HK Time) (according to the Bank's record) via DBS Card+ mobile application ("DBS Card+"). In the event of registration via DBS Card+, Cardholders shall follow below steps:

    i. Register DBS Card+ membership (Cardholders who are already with DBS Card+ membership may skip step i and go to step ii directly);

    ii. Register for the Promotion. Cardholders must read and confirm the acceptance of the Promotion's terms and conditions and input the required information according to the instructions. Cardholders will be given a confirmation email with reference number upon successful registration for record and enquiry purposes.

4. Registration quota is applied for the Promotion and is available on a first-come, first-served basis. Quota full message will be shown on the DBS Card+ > Reward > Marketing Offers > promotion page if quotas of the registration is full.

5. Each Cardholder is only required to register once during Registration Period. If the Applicable Card is a supplementary card, only registration by the principal Cardholder is required. Cardholders who fail to register this Promotion during the Registration Period shall not be eligible to participate in this 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.

6. Cardholders, who accumulate eligible retail spending ("Eligible Retail Spending", definition refers to Clause 8) of HK$20,000 or above ("Target Spending") with the Applicable Credit Card during Promotion Period, are eligible to enjoy a waiver of 1.95% foreign exchange rate adjustment for foreign currency transaction ("Foreign Currency Transaction Handling Fee Waiver") for the accumulated eligible overseas spending ("Eligible Overseas Spending", definition refers to Clause 8) during Promotion Period. During the Promotion Period, the amount of Foreign Currency Transaction Handling Fee Waiver can be enjoyed by Applicable Credit Card is capped at HK$800.

7. The Eligible Overseas Spending amount will be calculated based on the converted amount in Hong Kong Dollars posted in the credit card statement when calculating the amount of the Foreign Currency Transaction Handling Fee Waiver. The Target Spending is calculated based on the converted amount in Hong Kong Dollars of the accumulated Eligible Retail Spending amount that posted in the credit card statement

8. For the purpose of the Promotion, all **Eligible Retail Spending** and **Eligible 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 Overseas Spending** refers to posted transactions of 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 Eligible Overseas Spending.

    ii. **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, Flexi Shopping Programme, transactions in Hong Kong Dollars 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.

    iii. 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.

9. Eligible Retail Spending and Eligible Overseas Spending accumulated in different Applicable Credit Card accounts of a Cardholder cannot be combined when calculating the accumulated spending amount and the Foreign Currency Transaction Handling Fee Waiver. If there is a supplementary card under the Applicable Credit Card account, eligible spending under a supplementary card will be counted towards the Eligible Retail Spending and Eligible Overseas Spending of the principal card for calculation of Overseas Spending Handling Fee Waiver.

10. The Overseas Spending Handling Fee Waiver will be credited to Cardholder's Applicable Credit Card account by 30 June 2026 in the format of cash rebate ("Reward") and be shown in monthly statement.

11. The calculations of Reward for related transaction amount are rounded down to their nearest integer, decimal places (if any) are not counted.

12. Reward is 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 Reward is being credited to the Applicable Credit Card account. If the account status has changed, the Bank reserves the right to terminate the Reward for Cardholders. The Bank shall have the sole discretion in determining a Cardholder's eligibility to the Reward.

13. Reward cannot be transferred, exchanged for cash, credit limit or other discounts / products / services.

14. The validity of any registration and/or Overseas Spending Handling Fee Waiver 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 or Cardholders is not able to provide confirmation email with reference number, the decision of the Bank shall be final and binding.

15. 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 record, the Bank's record and determination shall be final and conclusive.

16. 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.

17. 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 extra value from the Cardholder's account without notice and/or take such action to recover any outstanding amounts.

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

19. The English version shall prevail if there is any inconsistency between the English and Chinese versions.
20. Promotion information will remain accessible up to one week after the end of the Promotion.