

"DBS Black World Mastercard® Overseas Spending Extra Summer Rewards" Terms and Conditions (Revised Version: Major changes increasing the corresponding Extra Rewards and the maximum Extra Reward of Tier 1 in Phase 2 and being presented in a newly separated table. The revisions are in *italic and bold* for easy reference. Apart from the relevant revisions, other terms remain unchanged):

1. "DBS Black World Mastercard® Overseas Spending Extra Summer Rewards" ("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"). This Promotion is not applicable to those Cardholders who choose to participate in DBS\$ Cash Rebate Scheme under the DBS\$ Reward Scheme.
2. The Promotion starts from 1 August 2025 to 30 September 2025 ("Promotion Period"), which takes place in 3 phases:
 - i. The first phase starts from 1 August to 31 August 2025, both dates inclusive ("Phase 1").
 - ii. The second phase starts from 1 September to 30 September 2025, both dates inclusive ("Phase 2").
3. To be eligible for the Promotion, Cardholders are required to successfully register the Promotion on or before 30 September 2025 11:59pm (HK Time) (according to the Bank's record) ("Registration Period") 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 only applicable to the first 10,000 Cardholders who completed the registration with the Applicable Credit Card. 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. Cardholder who registers during 7 August 2025 to 31 August 2025 can enjoy the Extra Reward of Eligible Overseas Spendings made in Phase 1 and Phase 2, while Cardholder who registers during 1 September 2025 to 30 September 2025 can enjoy the Extra Reward of Eligible Overseas Spendings made in Phase 2.

7. Cardholders, who accumulate eligible overseas spending ("Eligible Overseas Spending", definition refers to Clause 9) with the Applicable Credit Card and reach the designated Target Spending Amount stated in the table below ("Target Spending") in a certain phase, are eligible to receive an extra reward in a corresponding tier ("Extra Reward"), in addition to the DBS\$ earned under the original DBS\$ Redemption Scheme ("Basic Reward"). The accumulated Eligible Overseas Spending amount will be determined based on the transaction currency amount converted to Hong Kong Dollars and posted in the credit card statement. If Cardholder's accumulated Eligible Overseas Spending within a certain phase meets multiple Target Spendings, Cardholders will be only entitled to the higher tier of extra reward. Details are as follows:

i. Phase 1:

Tier	Target Spending Of Overseas Spending Amount Of this Phase (Accumulated Eligible Overseas Spending)	Basic Reward	Extra Reward	Total Reward	Maximum Extra Reward of this Phase
Tier 1	HK\$3,000	3X DBS\$	1X DBS\$ (i.e. DBS\$12, equivalent to 250 miles)	4X DBS\$ (i.e. HK\$250=DBS\$4) (HK\$3 = 1 Mile)	DBS\$12
Tier 2	HK\$10,000	3X DBS\$	1.8X DBS\$ (i.e. DBS\$72, equivalent to 1,500 miles)	4.8X DBS\$ (i.e. HK\$250=DBS\$4.8) (HK\$2.5 = 1 Mile)	DBS\$72

i. Phase 2:

Tier	Target Spending Of Overseas Spending Amount Of this Phase (Accumulated Eligible Overseas Spending)	Basic Reward	Extra Reward	Total Reward	Maximum Extra Reward of this Phase
Tier 1	HK\$3,000	3X DBS\$	2X DBS\$ (i.e. DBS\$24, equivalent to 500 miles)	5X DBS\$ (i.e. HK\$250=DBS\$4) (HK\$2.4 = 1 Mile)	DBS\$24
Tier 2	HK\$10,000	3X DBS\$	1.8X DBS\$ (i.e. DBS\$72, equivalent to 1,500 miles)	4.8X DBS\$ (i.e. HK\$250=DBS\$4.8) (HK\$2.5 = 1 Mile)	DBS\$72

The aforementioned 1X, 1.8X, 2X, 3X, 4X, 4.8X and 5X DBS\$ are calculated based on earning DBS\$1 for every HK\$250 spending and each DBS\$48 can be redeemed to 1,000 miles.

8. Each cardholder can enjoy the Extra Reward from either Tier 1 or Tier 2 once only in each phase. The total Extra Reward throughout the Promotion Period is capped at DBS\$144, which is equivalent to 3,000 miles, for each Cardholder (Mileage redemption rate is calculated as DBS\$48 = 1,000 miles).
9. For the purpose of the Promotion, all **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.

10. For the avoidance of doubt, the following types of transactions shall not be regarded as **Eligible Overseas Spending**: spendings settled in Hong Kong Dollars and Macau Pataca, reload amount of Octopus Automatic Add-Value Service (including application fee/handling fee), Loan Amount for “Card Interest-free Instalment Loan”, Loan Amount for “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, 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.
11. Eligible Overseas Spending accumulated in different Applicable Credit Card accounts of a Cardholder cannot be combined when calculating Extra Rewards. If there is a supplementary card under the Applicable Credit Card account, Eligible Spending under a supplementary card will be counted towards the Eligible Spending of the principal card for calculation of Extra Rewards.
12. Basic Reward will be credited to Applicable Credit Card account automatically after the transaction(s) is posted and be shown in monthly statement. The Extra Reward will be credited to Cardholder’s Applicable Credit Card account by 31 December 2025 in the format of DBS\$ and be shown in monthly statement.
13. The calculations of Basic Reward and Extra Reward for related transaction amount are rounded down to their nearest integer, decimal places (if any) are not counted.
14. 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 Cardholders. The Bank shall have the sole discretion in determining a Cardholder’s eligibility to the Extra Reward.

15. Extra Rewards cannot be transferred, exchanged for cash, credit limit or other discounts / products / services.
16. 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 or Cardholders is not able to provide confirmation email with reference number, the decision of the Bank shall be final and binding.
17. 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.
18. 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.
19. 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 Reward from the Cardholder's account without notice and/or take such action to recover any outstanding amounts.
20. The Bank may change these terms and conditions and/or modify or terminate the Promotion. The Bank's decision is final.
21. The English version shall prevail if there is any inconsistency between the English and Chinese versions.
22. Promotion information will remain accessible up to one week after the end of the Promotion.