

## DBS Black Card DBS\$ 兌換比率

1. 就 DBS Black World Mastercard 而言：
  - a. 每 HK\$250 海外合資格簽賬可獲 DBS\$3。海外合資格簽賬指於香港以外的銷售點（就網上交易而言，指商戶的登記及 / 或結算所在地）所進行的外幣交易，港幣及澳門幣的交易均不視為外幣交易；
  - b. 每 HK\$250 的八達通自動增值服務交易金額（包括八達通自動增值服務申請費用及手續費）可獲 DBS\$1；
  - c. 每 HK\$250 的信用卡免息分期貸款的供款金額及信用卡商戶免息分期付款計劃的供款金額可獲 DBS\$1；及
  - d. 除上述註明外，每 HK\$250 其他合資格簽賬可獲 DBS\$2。
  
2. 就 DBS Black American Express Card 而言：
  - a. 每 HK\$250 的八達通自動增值服務交易金額（包括八達通自動增值服務申請費用及手續費）可獲 DBS\$1；
  - b. 每 HK\$250 的信用卡免息分期貸款的供款金額及信用卡商戶免息分期付款計劃的供款金額可獲 DBS\$1；及
  - c. 除上述註明外，每 HK\$250 其他合資格簽賬可獲 DBS\$3。
  
3. 為免產生疑問，DBS\$ 獎賞計劃條款及細則第 3.4 條條文同樣適用於 DBS Black Card。

## **DBS Black Card DBS\$ Conversion Rates**

1. For DBS Black World Mastercard:
  - a. every HK\$250 worth overseas Eligible Spending shall be awarded with DBS\$3. Overseas Eligible Spending refers to transactions 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. Hong Kong Dollar and Macau currency transactions shall not be counted as transactions in foreign currencies;
  - b. every HK\$250 added to Octopus card by means of Octopus Automatic Add-Value Service ("AAVS") (including the application fee and handling fee in respect of the AAVS) shall be awarded with DBS\$1;
  - c. every HK\$250 worth instalment amount of Card Interest-Free Instalment Loan and instalment amount of Credit Card Interest-free Merchant Instalment Plan shall be awarded with DBS\$1; and
  - d. except as specified above, every HK\$250 worth other Eligible Spending shall be awarded with DBS\$2.
  
2. For DBS Black American Express Card:
  - a. every HK\$250 added to Octopus card by means of Octopus Automatic Add-Value Service ("AAVS") (including the application fee and handling fee in respect of the AAVS) shall be awarded with DBS\$1;
  - b. every HK\$250 worth instalment amount of Card Interest-Free Instalment Loan and instalment amount of Credit Card Interest-free Merchant Instalment Plan shall be awarded with DBS\$1; and
  - c. except as specified above, every HK\$250 worth other Eligible Spending shall be awarded with DBS\$3.
  
3. For avoidance of doubt, clause 3.4 of DBS\$ Reward Scheme Terms and Conditions is also applicable to DBS Black Card.