



星展銀行(香港)有限公司

修訂通知

下列與信用卡服務相關的收費及獎賞將作出修訂。因此，適用於相關DBS信用卡、DBS聯營卡（宏利卡（附設宏康保）除外）及DBS商務卡的條款及細則及收費表將於指定生效日期作出修訂。本行現將條款及細則及收費表的主要修訂撮述如下，並以刪除線標示已刪除的內容及以下劃底線標示已新增的內容以茲識別。你應仔細閱讀以下內容，以確保你了解各項修訂及可能對你造成的影響。

A. 有關信用卡收費及費用

1. DBS Black Card的年費(生效日期：2023年11月1日)

相關收費表	項目	收費	
		現時的年費	修訂後的年費
DBS信用卡收費表	DBS Black World Mastercard®主卡	每張HK\$2,800	每張HK\$3,600
	附屬卡	每張HK\$1,400	每張HK\$1,800
	美國運通卡主卡	每張HK\$2,000	每張HK\$3,600
	附屬卡	每張HK\$1,000	每張HK\$1,800

2. DBS COMPASS VISA換領飛行里數的手續費(生效日期：2023年11月1日)

每次兌換每換領5,000(或其部份)飛行里數，本行將收取HK\$100手續費，每次兌換的手續費不設上限。

3. 以港幣支付外幣簽賬的有關費用(不適用於DBS Live Fresh Card)(生效日期：2024年1月4日)

本行將就在香港境外或與非香港登記/結算的網上商戶進行的港幣交易，收取交易金額1%的費用。

相關收費表	項目	收費
DBS信用卡收費表	以港幣支付外幣簽賬的有關費用	客戶在外地消費時，有時候可選擇以港幣支付外幣簽賬。此選項屬海外商戶的直接安排，而非由信用卡發卡機構提供。客戶應於簽賬前向該商戶查詢有關匯率及手續費的詳情，因為以港幣支付外幣簽賬，所涉及的費用可能會較以外幣簽賬的手續費為高。銀行就這些以港幣支付的外幣簽賬將不會收取額外手續費。Visa/萬事達卡/美國運通就這些以港幣

		支付的外幣簽賬會向本行收取交易金額1%的費用，而本行會向客戶收取相同的費用(DBS Live Fresh Card除外)。Visa/萬事達卡/美國運通亦會對登記及/或結算所在地於香港境外的商戶(按商戶的設定)所進行的網上港幣交易向本行收取交易金額1%的費用，而本行會向客戶收取相同的費用(DBS Live Fresh Card除外)。
DBS商務卡收費表	以港幣支付外幣簽賬的有關費用	客戶在外地消費時，有時候可選擇以港幣支付外幣簽賬。此選項屬海外商戶的直接安排，而非由信用卡發卡機構提供。客戶應於簽賬前向該商戶查詢有關匯率及手續費的詳情，因為以港幣支付外幣簽賬，所涉及的費用可能會較以外幣簽賬的手續費為高。銀行就這些以港幣支付的外幣簽賬將不會收取額外手續費。Visa就這些以港幣支付的外幣簽賬會向本行收取交易金額1%的費用，而本行會向客戶收取相同的費用。Visa亦會對登記及/或結算所在地於香港境外的商戶(按商戶的設定)所進行的網上港幣交易向本行收取交易金額1%的費用，而本行會向客戶收取相同的費用。

B. 有關信用卡簽賬獎賞

1. DBS信用卡及DBS聯營卡(不包括DBS COMPASS VISA)持卡人累積DBS\$(生效日期：2023年12月1日)

下表有關DBS\$的累積的條文將作出修訂：

新增/更改條文	修訂詳情	修訂影響範疇
DBS\$獎賞計劃條款及細則第3.4條(此為新增條文，而原有的第3.4條及其後的條文將相應重新編號)	如合資格簽賬關於(a)透過八達通自動增值服務為八達通卡增值(包括八達通自動增值服務申請費及手續費)或本行不時指定的任何其他方法為八達通卡增值；(b)增值電子錢包(包括但不限於PayMe、微信支付及支付寶)；及(c)透過包括但不限於PayMe、微信支付及支付寶(在本行不時指定的商戶除外)，但Apple Pay、Google Pay及Samsung Pay除外的電子錢包進行的簽賬((a)、(b)及(c)統稱「電子錢包簽賬」)，持卡人僅可就每個曆月首HK\$5,000的電子錢包簽賬賺取DBS\$。每個曆月超過HK\$5,000的電子錢包簽賬不可賺取DBS\$。	有關八達通或電子錢包的簽賬獎賞上限為每個曆月的首HK\$5,000簽賬。

DBS Eminent Card高達5%回贈計劃的條款及細則第5ii條(修訂)	高達1%其他零售簽賬回贈 a. 「其他零售簽賬」是指除以上指定簽賬類別外的其他合資格零售簽賬，包括電子錢包增值(如PayMe、微信支付及支付寶)及任何透過電子錢包(包括但不限於PayMe、微信支付及支付寶)進行的指定簽賬類別簽賬。其他零售簽賬當中有關(a)以Apple Pay、Google Pay與Samsung Pay增值八達通；(b)電子錢包增值(包括但不限於PayMe、微信支付及支付寶)；及(c)透過包括但不限於PayMe、微信支付及支付寶(在本行不時指定的商戶除外)，但Apple Pay、Google Pay及 Samsung Pay除外的電子錢包進行的簽賬統稱「 電子錢包零售簽賬 」。 b. 持卡人於每個曆月以適用信用卡於其他零售簽賬合計的 首HK\$20,000(適用於Signature卡)/HK\$15,000(適用於白金卡) 合資格簽賬(包括首HK\$5,000的電子錢包零售簽賬，但超過HK\$5,000的電子錢包零售簽賬除外)可享1%回贈(「1%其他零售簽賬獎賞」)，當中已包括0.4%基本回贈(「基本獎賞」)及0.6%額外回贈(「額外獎賞2」)(即每HK\$250其他零售簽賬合資格簽賬可獲DBS\$2.5)。 5%指定簽賬獎賞及1%其他零售簽賬獎賞(統稱「獎賞」)已包括持卡人於DBS\$獎賞計劃下應得的每HK\$250簽賬可獲DBS\$1的基本獎賞(即0.4%基本獎賞)。額外獎賞將於合資格簽賬誌賬後存入適用信用卡賬戶內。如指定簽賬類別或其他零售簽賬的合資格簽賬超出上述有關上限，其後的合資格簽賬一律按DBS\$獎賞計劃計算簽賬獎賞。	有關八達通或電子錢包的簽賬獎賞上限為每個曆月的首HK\$5,000簽賬。

2. DBS COMPASS VISA持卡人累積COMPASS Dollar (生效日期：2024年1月4日)
下表有關COMPASS Dollar的累積的條文將作出修訂：

相關條款及細則及條文編號	修訂詳情	修訂影響範疇
i. DBS COMPASS VISA附屬卡持卡人賺取及換領COMPASS Dollar的安排		
COMPASS 信用卡獎賞計劃條款及細則第1條及第2.3條(修訂)	1. 獎賞計劃的適用性 COMPASS信用卡獎賞計劃(「 獎賞計劃 」)只適用於持有由星展銀行(香港)有限公司(「 本行 」，包括其承讓人及繼承人)發出的DBS COMPASS VISA主卡或附屬卡(「 信用卡 」)的主要持卡人(「 持卡人 」)。 2.3於計算應得的COMPASS Dollar時，不同信用卡(包括主卡及附屬卡)完成的合資格簽賬不可合併計算→持卡人不同信用卡賬戶所累積的COMPASS Dollar不可合併使用。如信用卡賬戶設有附屬卡，經附屬卡完成的合資格簽賬將視為主卡賬戶的合資格簽賬以計算應得的COMPASS Dollar。	簽賬獎賞只適用於主要持卡人，附屬卡賺取的簽賬獎賞，將視為主卡的簽賬，以計算應得的COMPASS Dollar。 附屬卡持卡人於2024年1月4日或以前累積的COMPASS Dollar，將於2024年1月內轉移至主卡賬戶。
ii. 取消指定商戶簽賬1% COMPASS Dollar回贈		
COMPASS 信用卡獎賞計劃條款及細則第2.1條(修訂)	於獎賞計劃下，除於本行不時指定的商戶外→持卡人每HK\$250合資格簽賬(定義見下列第2.2條條文)可獲\$1 COMPASS Dollar；持卡人於指定商戶(使用信用卡免息分期付款進行的購物除外)每HK\$100合資格簽賬，則可獲\$1 COMPASS Dollar→就於指定商戶使用信用卡免息分期付款進行的購物→持卡人每HK\$250合資格簽賬，可獲\$1 COMPASS Dollar→於計算應得的COMPASS Dollar時，每項合資格簽賬的金額將計至小數點後兩個位。	指定商戶簽賬1% COMPASS Dollar回贈將會終止。持卡人將於所有商戶賺取0.4% COMPASS Dollar回贈(即每HK\$250合資格簽賬可獲\$1 COMPASS Dollar)。

3. DBS COMPASS VISA持卡人使用COMPASS Dollar(生效日期：
2024年1月4日)

下表有關COMPASS Dollar的使用的條文將作出修訂：

相關條款及細則及條文編號	修訂詳情	修訂影響範疇
COMPASS 信用卡獎賞計劃條款及細則第3.1條(修訂)	視乎是否適用於主卡或附屬卡而定→持卡人可： (a)於本行不時指定的商戶以\$1 COMPASS Dollar相等於HK\$1的兌換率使用已賺取的COMPASS Dollar支付交易款項； (b)(a) 透過本行不時指定的途徑，換領本行不時提供的「亞洲萬里通」里數或其不時指定的任何其他飛行獎勵計劃的飛行里數(統稱「飛行里數」)、服務、產品或其他項目(與飛行里數統稱「禮品」)；或 (c) (b) 使用DBS Card+的「一扣即享」功能以\$1 COMPASS Dollar相等於HK\$1或本行不時指定的其他兌換率，對銷在商戶簽賬的應付金額。	於指定商戶實體店使用COMPASS Dollar抵銷簽賬將會終止。

你可前往本行任何一間分行索取修訂後的條款及細則及收費表，或於本行網站 go.dbs.com/hk-cardtnc 查閱其內容。相關條款及細則及收費表的現行版本可於2024年1月31日或之前在本行網站go.dbs.com/hk-cardtnc 查閱。如有需要，你可以在此之前查閱及下載以備將來參考。

謹請注意，若你於每個生效日期或之後保留及/或繼續使用信用卡及/或信用卡戶口，即表示你同意及接受上述修訂，而有關修訂將對你具約束力。若你不接納上述修訂，請於有關生效日期之前按相關的條款及細則所載的終止信用卡權利終止信用卡。

如有任何查詢，歡迎致電24小時客戶服務熱線2290 8888。

星展銀行(香港)有限公司 謹啟
2023年8月



DBS Bank (Hong Kong) Limited

Notice of Amendment

The following fees and rewards related to credit card services will be amended. Hence, the terms and conditions and fee schedule applicable to the relevant DBS Credit Cards, DBS Co-branded Cards (except Manulife Card (with MediPlus)) and DBS Business Card will be revised accordingly on the designated effective date. We highlight some key changes to the terms and conditions and fee schedule below. The deleted contents are marked with strikethrough lines while the newly inserted contents are underlined for easy reference. You are advised to read carefully the information below to ensure you understand the changes made and how they may affect you.

A. Related to Credit Card Fees and Charges

1. Annual Fee of DBS Black Card (Effective date: 1 November 2023)

RELEVANT FEE SCHEDULE	ITEM	SCALE	
		Existing annual fee	Revised annual fee
DBS Credit Card Fee Schedule	DBS Black World Mastercard®		
	Principal Card	HK\$2,800 per card	HK\$3,600 per card
	Supplementary Card	HK\$1,400 per card	HK\$1,800 per card
	American Express® Card		
	Principal Card	HK\$2,000 per card	HK\$3,600 per card
	Supplementary Card	HK\$1,000 per card	HK\$1,800 per card

2. Handling Fee for Flying Miles Redemption for DBS COMPASS VISA (Effective date: 1 November 2023)

A handling fee of HK\$100 will be charged for every 5,000 (or part thereof) flying miles redeemed under each redemption, and there is no maximum charge per redemption.

3. Fee Relating to Settling Foreign Currency Transaction in Hong Kong Dollars (not applicable to DBS Live Fresh Card) (Effective date: 4 January 2024)

We will charge 1% on the transaction amount for Hong Kong dollar transactions made outside Hong Kong, or with any online merchants whose place of registration and/or settlement are outside Hong Kong (based on the merchants' setting).

RELEVANT FEE SCHEDULE	ITEM	SCALE
DBS Credit Card Fee Schedule	Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars	Customers may sometimes be offered the option to settle foreign currency transactions in Hong Kong dollars at the point of sale overseas. Such option is a direct arrangement offered by the overseas merchants and not the card issuer. In such cases, customers are reminded to ask the merchants for the foreign currency exchange rates and the percentage of handling fees to be applied

		<p>before the transactions are entered into since settling foreign currency transactions in Hong Kong dollars may involve a cost higher than the foreign currency transaction handling fee. For these transactions in Hong Kong dollars made outside Hong Kong, we will not charge any further markup <u>Visa / Mastercard / American Express imposes a charge of 1% of the transaction amount on the Bank, we will charge the same on the customers (except for DBS Live Fresh Card).</u></p> <p><u>Visa / Mastercard / American Express also imposes a charge of 1% of the transaction amount on the Bank for online transactions in Hong Kong Dollars with merchants whose place of registration and/or settlement are outside Hong Kong (based on the merchants' setting), we will charge the same on the customers (except for DBS Live Fresh Card).</u></p>
DBS Business Card Fee Schedule	Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars	<p>Customers may sometimes be offered the option to settle foreign currency transactions in Hong Kong dollars at the point of sale overseas. Such option is a direct arrangement offered by the overseas merchants and not the card issuer. In such cases, customers are reminded to ask the merchants for the foreign currency exchange rates and the percentage of handling fees to be applied before the transactions are entered into since settling foreign currency transactions in Hong Kong dollars may involve a cost higher than the foreign currency transaction handling fee. For these transactions in Hong Kong dollars made outside Hong Kong, we will not charge any further markup <u>Visa imposes a charge of 1% of the transaction amount on the Bank, we will charge the same on the customers.</u></p> <p><u>Visa also imposes a charge of 1% of the transaction amount on the Bank for online transactions in Hong Kong Dollars with merchants whose place of registration and/or settlement are outside Hong Kong (based on the merchants' setting), we will charge the same on the customers.</u></p>

B. Related to Credit Card Spending Reward

1. Accumulation of DBS\$ by DBS Credit Card and DBS Co-Branded Card (Excluding DBS COMPASS VISA) Cardholder (Effective date: 1 December 2023)

The clauses set out in the table below relating to accumulation of DBS\$ will be amended:

RELEVANT TERMS AND CONDITIONS AND CLAUSE NUMBER	DETAILS OF AMENDMENT	EFFECT OF THE AMENDMENT
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DBS\$ Reward Scheme Terms and Conditions Clause 3.4 (newly inserted, the original Clause 3.4 and clauses thereafter will be renumbered accordingly)	<u>For Eligible Spending related to (a) adding value to Octopus card by means of Octopus Automatic Add Value Service (“AAVS”) (including the application fee and handling fee in respect of the AAVS) or any other means specified by the Bank from time to time; (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 ((a), (b) and (c) are collectively referred to as “E-Wallet Spending”). Cardholder shall only earn DBS\$ for the first HK\$5,000 E-Wallet Spending in each calendar month. No DBS\$ shall be earned for any E-Wallet Spending exceeding HK\$5,000 in a calendar month.</u>	Spending reward on transactions related to Octopus or electronic wallets will be capped at the first HK\$5,000 spending in each calendar month.
DBS Eminent Card Up To 5% Rebate Program Terms and Conditions Clause 5 ii (revised)	<p>Up to 1% Rebate on Other Retail Spending</p> <p>a. “Other Retail Spending” refers to Eligible Spending other than the above Designated Spending Categories, including reload of <u>electronic wallets</u> (e.g. PayMe, WeChat Pay and Alipay) and any spending of Designated Spending Categories conducted via <u>electronic wallets</u> (including but not limited to PayMe, WeChat Pay and Alipay). <u>Within Other 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”.</u></p> <p>b. For the first HK\$20,000 (applicable to Signature Card)/ HK\$15,000 (applicable to Platinum Card) Eligible Spending in Other Retail Spending <u>(including the first HK\$5,000 E-Wallet Retail Spending but excluding E-Wallet Retail Spending exceeding HK\$5,000)</u> in total with the Applicable Card in each calendar month, Cardholders shall be entitled to a 1% rebate (“1% Other Retail Spending Reward”), which includes the</p>	Spending reward on transactions related to Octopus or electronic wallets will be capped at the first HK\$5,000 spending in each calendar month.

	basic 0.4% rebate (“0.4% Basic Reward”) and 0.6% extra rebate (“Extra Reward 2”) (i.e. every HK\$250 of Eligible Spending in Other Retail Spending can earn DBS\$2.5).	
	5% Designated Spending Reward and 1% Other Retail Spending Reward (collectively referred as “Rewards”) shall include the basic reward of DBS\$1 for every HK\$250 spending entitled by the Cardholders (i.e. 0.4% Basic Reward) under the DBS\$ Reward Scheme. Extra Rewards will be credited to the Applicable Card account after the Eligible Spending is posted. If the Eligible Spending of the Designated Spending Categories or Other Retail Spending exceeds the relevant cap stated above, the subsequent Eligible Spending will be awarded based on the DBS\$ Reward Scheme.	

2. Accumulation of COMPASS Dollar by DBS COMPASS VISA Cardholder (Effective date: 4 January 2024)

The clauses set out in the table below relating to accumulation of COMPASS Dollar will be amended:

RELEVANT TERMS AND CONDITIONS AND CLAUSE NUMBER	DETAILS OF AMENDMENT	EFFECT OF THE AMENDMENT
i. New Arrangement of Earning and Redeeming COMPASS Dollar by Supplementary Cardholders of DBS COMPASS VISA		
COMPASS CARD Reward Scheme Terms and Conditions - Clauses 1 and 2.3 (revised)	<p>1. Application of the Reward Scheme</p> <p>COMPASS CARD Reward Scheme (“Reward Scheme”) is only applicable to <u>principal</u> cardholders (“Cardholders”) of principal or supplementary cards of DBS COMPASS VISA (“Cards”) issued by DBS Bank (Hong Kong) Limited (the “Bank”, which expression shall include its assigns and successors).</p> <p>2.3 Eligible Spending of different Cards (including principal and supplementary cards) cannot be aggregated for calculation of entitlement to COMPASS Dollar. COMPASS Dollar accumulated in different Card accounts of a Cardholder cannot be combined. If there is a supplementary card under the Card account, Eligible Spending under a supplementary</p>	<p>Spending reward is only applicable to principal cardholders and the spending reward earned by the supplementary card will be deemed as spending under the principal card for calculation of entitlement to COMPASS Dollar.</p> <p>The COMPASS Dollar accumulated by the supplementary cardholder on or before 4 January 2024 will be transferred to the principal card account within January 2024.</p>

	<u>card will be deemed as Eligible Spending under the principal Card account for calculation of entitlement to COMPASS Dollar.</u>	
ii. Cancellation of 1% COMPASS Dollar Rebate at Designated Merchants		
COMPASS CARD Reward Scheme Terms and Conditions - Clause 2.1 (revised)	Under the Reward Scheme, except at merchants designated by the Bank from time to time, Cardholders shall earn \$1 COMPASS Dollar for every HK\$250 worth of Eligible Spending (as defined in clause 2.2 below). At designated merchants (except for purchase made with Card Interest-free Instalment Loan); Cardholders shall earn \$1 COMPASS Dollar for every HK\$100 worth of Eligible Spending. For purchase made with Card Interest-free Instalment Loan at designated merchants, Cardholders shall earn \$1 COMPASS Dollar for every HK\$250 worth of Eligible Spending. When calculating the entitlement to COMPASS Dollar, the amount of each Eligible Spending will be rounded to two decimal places.	1% COMPASS Dollar rebate at designated merchants will be ended. Cardholders shall earn 0.4% rebate at all merchants (i.e. \$1 COMPASS Dollar for every HK\$250 worth of Eligible Spending).

	(e) (b) set off the amount payable for spending at merchants through the use of the InstaRedeem function of DBS Card+ at the rate of \$1 COMPASS Dollar to HK\$1 or at such other rates as specified by the Bank from time to time.	
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You may visit any of our branches or our website at go.dbs.com/hk-cardtnc-en to obtain a copy of the revised terms and conditions and fee schedule. The prevailing version of the relevant terms and conditions and fee schedule is available at our website at go.dbs.com/hk-cardtnc-en until 31 January 2024. You may access and download a copy for future reference before that if necessary.

Please note that your retention and/or continuous use of the credit card(s) and/or card account(s) on or after each effective date shall constitute your agreement and acceptance of the above revisions and the revisions shall be binding on you. If you do not accept the above revisions, please terminate the credit card(s) before the relevant effective date in accordance with the right of termination provided in the relevant Terms and Conditions.

For any enquiries, please contact our 24-hour Customer Service Hotline at 2290 8888.

DBS Bank (Hong Kong) Limited

August 2023

3. Use of COMPASS Dollar by DBS COMPASS VISA Cardholder (Effective date: 4 January 2024)

The clauses set out in the table below relating to use of COMPASS Dollar will be amended:

RELEVANT TERMS AND CONDITIONS AND CLAUSE NUMBER	DETAILS OF AMENDMENT	EFFECT OF THE AMENDMENT
COMPASS CARD Reward Scheme Terms and Conditions - Clause 3.1 (revised)	Subject to application to the principal or supplementary card, Cardholders may: (a) use the COMPASS Dollar earned to settle payment for transactions at merchants designated by the Bank from time to time at the rate of \$1 COMPASS Dollar to HK\$1; (b) (a) redeem Asia Miles or flying miles under any other frequent flyer program as the Bank may specify from time to time (collectively referred as "Flying Miles"), services, products or other items made available by the Bank from time to time (together with Flying Miles, collectively referred as "Gifts") through any channels as specified by the Bank from time to time; or	Use of COMPASS Dollar to settle payment for transactions at physical stores of designated merchants will be ended.