星展銀行（香港）有限公司

DBS$ 獎賞計劃條款及細則

1. 獎賞計劃的適用性

DBS$ 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）發出的個人信用卡（不包括DBS商務卡）（「信用卡」）的主要持卡人（「持卡人」）。

2. 獎賞計劃下的獎賞選擇

2.1 於獎賞計劃下， 持卡人可選擇參與 DBS$ 現金回贈計劃或 DBS$ 自選換領計劃，惟須視乎是否適用於有關信用卡類別而定。

2.2 視乎是否適用於有關信用卡類別，持卡人每年可透過遞交指定申請表更改其選擇的獎賞計劃一次，有關申請表可於本行網站go.dbs.com/hk-card-reward下載或致電本行24小時客戶服務熱線22908888索取。獎賞計劃選擇的任何更改須經本行批核，並於本行批准持卡人的更改申請後發出的信用卡賬戶結單的日期翌日起生效。若持卡人申請將其獎賞計劃選擇由DBS$自選換領計劃更改為DBS$現金回贈計劃，於更改生效 日前所賺取的每一DBS$將兌換為HK$1現金回贈並自動存入信用卡賬戶內。

3. DBS$ 的累積

3.1 除下列第 3.2 條及3.4條條文另有註明外，持卡人每 HK$250 合資格簽賬（定義見下列第 3.3 條條文）可獲 DBS$1。於計算應得的 DBS$ 時，每項合資格簽賬的金額將計至最接近的整數， 小數位（如有）將不計算在內。

3.2 就 DBS Black Card 而言，合資格簽賬達本行不時指定的金額可獲 DBS$1 。詳情請瀏覽載於本行網站 go.dbs.com/hk-blackreward 的 DBS Black Card DBS$ 兌換比率。

3.3 「合資格簽賬」包括所有已誌賬的零售交易及認購指定基金。就信用卡免息分期貸款下的購物交易，當供款金額誌賬入信用卡賬戶時，持卡人可賺取DBS$。為免產生疑問，以下類別的交易並不屬於合資格簽賬：現金透支及有關手續費／行政費、籌碼兌換、外幣兌換、財務費用、沖正簽賬、逾期費用、信用卡 年費、「迅用錢」、結餘轉戶、「現金轉戶」、「Flexi Shopping 分期計劃 」、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）所進行的港幣交易、繳付保費、繳付稅項、繳費交易（透過 「星展 iBanking 網上理財」、銀通櫃員機的「繳費易」服務、手機應用程式的「繳款及轉賬」功能或其他不時由本行指定的 方法進行的交易）、轉賬交易（透過手機應用程式的「繳款及 轉賬」功能或其他不時由本行指定的方法進行的交易）、已被 取消、正在進行索償、退貨及／或退款的簽賬或本行不時指定 的其他類別的簽賬。

3.4 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$3,000的電子錢包簽賬賺取DBS$。每個曆月超過HK$3,000的電子錢包簽賬不可賺取DBS$。

3.5 依據本行批核信用卡的月份（「信用卡批核月份」），持卡人累積所得的 DBS$ 有效期為每年信用卡批核月份完結時，惟以DBS Live Fresh Card、DBS Eminent Card、DBS 白金信用卡 、DBS 金卡、DBS普通卡、DBS Black Card或DBS COMPASS VISA 所賺取的DBS$ 不設有效日期。 DBS$於相關的有效日期（如適用）後將不可兌換。

4. DBS$ 的換領

4.1 DBS$ 現金回贈計劃

每期月結單所賺取的每 DBS$1 將於該期月結單的結單日自動兌換為 HK$1 現金回贈並於翌日存入信用卡賬戶內。回贈將顯示於有關月結單上並用以扣減該月結單的到期應付金額。為免產生疑問，該月結單的最低付款額將以扣減回贈後的到期應付金額計算。

4.2 DBS$ 自選換領計劃

(a) 於 DBS$ 自選換領計劃下，持卡人可：

(i) 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、「鳳凰知音」里程積分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

(ii) 使用 DBS Card+ 的「一扣即享」功能以 DBS$1 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。

(b) 可供換領的禮品或會因應不同途徑而有所不同。本行保留權利向持卡人收取換領禮品手續費。

(c) 本行保留權利在不作事先通知下，不時更改可供換領的禮品，並指定及修改換領禮品所需的 DBS$ 金額。

(d) 禮品須根據不時適用的 DBS$ 換領禮品條款及細則換領，詳情請參閱 go.dbs.com/hk-cardtnc。

5. 持卡人不同信用卡賬戶所累積的獎賞不可合併使用。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 DBS$。
6. 所有獎賞計劃下的獎賞（包括但不限於 DBS$ 或現金回贈）均不可轉讓或兌換現金。
7. 若信用卡賬戶結束或信用卡賬戶的結餘被轉賬至另一賬戶（包括但不限於遺失信用卡時），該信用卡賬戶所累積的 DBS$ 或現金回贈將會作廢。
8. 本行保留權利只將獎賞計劃下的獎賞提供予本行全權酌情決定在所有時候及在獎賞存入信用卡賬戶時信用卡賬戶狀況良好、仍然有效及無欠繳的持卡人，否則本行可無須通知而終止持卡人的獎賞計劃。
9. 任何人士如有欺詐及／或濫用獎賞計劃（由本行全權酌情決定），本行將撤回其參加獎賞計劃的資格及／或取消其於本行開立的全部或部分戶口。
10. 本行保留權利在不作事先通知下，直接於持卡人在本行開立的任何戶口扣除持卡人不恰當地獲得的任何獎賞。若持卡人不恰當地獲得任何 DBS$，並已經使用有關 DBS$，本行保留權利在不作事先通知下在持卡人的信用卡賬戶 (a) 就 DBS$ 自選換領計劃而言，扣除已換領項目的相等市值或其適當部分，或 (b) 就 DBS$ 現金回贈計劃或使用「一扣即享」而言，以 HK$1 兌換為 DBS$1 的比率扣除持卡人不恰當地獲得的 DBS$ 的價值。本行同時保留權利在該情況下採取法律行動以追討任何未償付金額。
11. 本行保留權利在給予通知後修訂本條款及細則及／或獎賞計劃的內容或終止獎賞計劃。如有任何爭議，本行的決定為最終決定並對持卡人具有約束力。
12. 任何人士若非本條款及細則的一方，不可根據《合約（第三者權利）條例》（香港法例第 623 章）強制執行本條款及細則的任何條文。
13. 如本條款及細則的中、英文版本有任何歧異，概以英文版本為準。

DBS$ 換領禮品條款及細則

1. DBS$ 換領禮品只適用於在星展銀行（香港）有限公司（「本行」，包括其承讓人及繼承人）提供的 DBS$ 獎賞計劃下選擇參與 DBS$ 自選換領計劃的主要持卡人（「持卡人」）。
2. 持卡人可憑指定金額的 DBS$ 或 DBS$ 及現金的組合，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、「鳳凰知音」里程積分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」），惟某些禮品只適用於特選信用卡類別。各項禮品的供應視乎存貨量而定。
3. 禮品或須根據適用於禮品的指定條款及細則換領及使用。
4. 持卡人必須為有關飛行獎勵計劃的會員，方可換領飛行里數。持卡人可透過相關飛行獎勵計劃營運機構的網站登記成為其會員。
5. 持卡人必須提供其有關飛行獎勵計劃的會員號碼，方可換領飛行里數。每次換領必須為 1,000 飛行里數或其倍數，而本行將收取其不時指定的手續費。有關手續費詳情，請參閱 go.dbs.com/hk- card-mileage。已換領的飛行里數須根據有關飛行獎勵計劃營運機構的規則及規例（可予不時修訂或補充）使用。
6. 換領申請須視乎信用卡賬戶是否有足夠的 DBS$ 及／或可用信用額進行換領並獲本行及有關飛行獎勵計劃營運機構（就換領飛行里數而言）批核。換領所需的 DBS$ 金額、現金金額（如適用）、手續費及任何其他有關費用（如適用）將於換領申請獲批核後即時從持卡人的信用卡賬戶扣除。在一般情況下，換領申請約需4 至 6 星期處理。
7. 若成功換領飛行里數，已換領的飛行里數將自動存入指定的飛行獎勵計劃會員賬戶。就換領現金券而言，本行將以平郵或掛號方式將現金券寄予持卡人或發出換領信予持卡人。就換領由供應商或物流公司提供送貨服務的項目而言，所換領的項目將送往持卡人所提供的收貨人地址。除上述指明外，本行將會郵寄換領信至持卡人於本行紀錄內的通訊地址。換領須根據換領信的條款及細則進行。
8. 如持卡人遞交多於一次換領申請或持卡人於同一次申請中換領多於一個項目，而持卡人信用卡賬戶內的 DBS$ 結餘及／或可用信用額不足以換領全部項目，本行可全權酌情將 DBS$ 及／或可用信用額用於換領本行認為合適所決定的項目，並於持卡人的信用卡賬戶內扣除所需的 DBS$ 及現金金額（如適用）。
9. 所有換領申請一經遞交（不論以任何途徑遞交），均不能更改或取消換領項目。
10. 若持卡人不論任何原因未能成功申請換領或無法使用已換領的飛行里數而招致任何損失，本行概不負責。
11. 本行並非禮品的供應商，故不會對產品及服務的質素負上任何責任。

12. 本行保留權利在給予通知後修訂本條款及細則。如有任何爭議，本行的決定為最終決定並對持卡人具有約束力。

13. 任何人士若非本條款及細則的一方，不可根據《合約（第三者權利）條例》（香港法例第 623 章）強制執行本條款及細則的任何條文。

14. 如本條款及細則的中、英文版本有任何歧異，概以英文版本為準。

生效日期：2027年2月1日

DBS Bank (Hong Kong) Limited

DBS$ Reward Scheme Terms and Conditions

1. Application of the Reward Scheme

DBS$ Reward Scheme ('Reward Scheme") is only applicable to principal cardholders ("Cardholders") of personal credit cards (excluding DBS VISA Business Card) ("Cards") issued by DBS Bank (Hong Kong) Limited (the "Bank" , which expression shall include its assigns and successors).

2. Choices of rewards under the Reward Scheme

2.1 Subject to application to each card type, under the Reward Scheme, Cardholders may choose to participate either in DBS$ Cash Rebate Scheme or DBS$ Redemption Scheme.

2.2 Subject to application to each card type, each Cardholder may change his/her choice under the Reward Scheme once each year by submitting the prescribed application form which can be downloaded from the Bank's website at go.dbs.com/hk-card-reward or calling our 24-hour Customer Services Hotline at 2290 8888. Any change in any choice under the Reward Scheme is subject to approval by the Bank and will take effect from the day following the date of the statement for the Card account issued after the Bank has approved the Cardholder's application for the change. If a Cardholder applies to change his/her choice under the Reward Scheme from DBS$ Redemption Scheme to DBS$ Cash Rebate Scheme, each DBS$ earned before the effective date of the change will be converted into HK$1 cash rebate and shall be credited to the Card account automatically.

3. Accumulation of DBS$

3.1 Except as specified in clauses 3.2 and 3.4 below, Cardholders shall earn DBS$1 for every HK$250 worth of Eligible Spending (as defined in clause 3.3 below). When calculating the entitlement to DBS$, the amount of each Eligible Spending will be rounded down to the nearest integral, decimal places (if any) will not be counted.

3.2 For DBS Black Card, DBS$1 will be awarded for such amount of Eligible Spending as specified by the Bank from time to time. For details, please refer to DBS Black Card DBS$ Conversion Rates at the Bank's website go.dbs.com/hk-blackreward.

3.3 "Eligible Spending" includes all posted retail transactions and specified fund purchases. For a purchase under Card Interest-free Instalment Loan, a Cardholder earns DBS$ as and when the instalment is posted to the Card account. For the avoidance of doubt, the following types of transaction shall not fall under the scope of Eligible Spending: cash advances and relevant handling/ administration fees, casino chips, foreign exchange, finance charges, reversed transactions, late charges, credit card annual fee, Call-a-loan, Balance Transfer, 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, bill payment transactions (made through DBS iBanking, JET Payment Service, the "Pay & Transfer" function of the 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), transactions that have been subject to cancellation, charge-back, return of goods and/or refund or any other types of transactions specified by the Bank from time to time.

3.4 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$3,000 E-Wallet Spending in each calendar month. No DBS$ shall be earned for any E-Wallet Spending exceeding HK$3,000 in a calendar month.

3.5 Depending on the month in which the Card was approved by the Bank ("Card Approval Month"), DBS$ accumulated by a Cardholder will be valid until the end of the Card Approval Month each year, except that there shall be no expiry date applicable to DBS$ earned under DBS Live Fresh Card, DBS Eminent Card, DBS Platinum Credit Card, DBS Gold Card, DBS Classic Card, DBS Black Card or DBS COMPASS VISA DBS$ shall not be redeemable after the relevant expiry date (if applicable).

4. Redemption of DBS$

4.1 Under the DBS$ Cash Rebate Scheme

Every DBS$1 earned in a statement cycle will be

automatically converted into HK$1 cash rebate on the date of the statement issued for that statement cycle and credited to the Card account on the following day. The credit transaction shall be shown in the relevant statement and the amount due for that statement will be reduced by the amount of the cash rebate accordingly. For the avoidance of doubt, the amount of minimum payment for that statement shall be calculated in accordance with the reduced due amount.

4.2 Under the DBS$ Redemption Scheme

(a) Under the DBS$ Redemption Scheme, Cardholders may:

(i) redeem Asia Miles, PhoenixMiles Mileage Points 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 as 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

(ii) set off the amount payable for spending at merchants through the use of the InstaRedeem function of DBS Card+ at the rate of DBS$1 to HK$1 or at such other rates as specified by the Bank from time to time.

(b) Gifts available for redemption may vary from channel to channel. The Bank reserves the right to charge a handling fee for redemption.

(c) The Bank reserves the right to change the Gifts available for redemption and to specify and vary the amount of DBS$ required for redeeming Gifts from time to time without prior notice.

(d) Redemption of Gifts is subject to the DBS$ Redemption Offer Terms and Conditions applicable from time to time. For details, please refer to go.dbs.com/hk-cardtnc_en.

5. Rewards 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 card will be deemed Eligible Spending under the principal Card account for calculation of entitlement to DBS$.

6. All rewards under the Reward Scheme (including but not limited to any DBS$ or cash rebate) are not transferrable or redeemable for cash.

7. Any DBS$ or cash rebate accumulated in the Card account will be forfeited upon the Card account being closed or if the account balance of the Card account is transferred to another account (including but not limited to upon the loss of a Card).

8. The Bank reserves the right to offer any reward under the Reward Scheme only to Cardholders whose Card account is determined at the sole discretion of the Bank to be in good standing and remain valid and not in default at all times and when the rewards are being credited to the Card account, otherwise the Bank may terminate the Reward Scheme for such Cardholder without notice.

9. Any fraud and/or abuse of the Reward Scheme by any person (as determined by the Bank at its sole discretion) will result in forfeiture of the person's eligibility to participate in the Reward Scheme and/or cancellation of all or part of the person's account(s) with the Bank.

10. The Bank reserves the right to deduct any reward awarded inappropriately to a Cardholder directly from any of the Cardholder's account(s) with the Bank without prior notice. In the event that any DBS$ is inappropriately awarded to a Cardholder and the relevant DBS$ has been utilized, the Bank reserves the right to charge the Cardholder from his/ her Card account (a) the equivalent market value of the item redeemed or the appropriate portion thereof (in the case of DBS$ Redemption Scheme) or (b) the dollar amount of DBS$ inappropriately awarded to the Cardholder on the conversion rate of HK$1 for every DBS$1 (in the case of DBS$ Cash Rebate Scheme or InstaRedeem is used) without prior notice. The Bank also reserves the right to take legal action in such instances to recover any outstanding amounts.

11. The Bank reserves the right to amend these terms and conditions and/or any feature of the Reward Scheme or terminate the Reward Scheme with notice. In the event of any dispute, decision of the Bank shall be final and binding on Cardholders.

12. A person who is not a party to these terms and conditions may not enforce any of its terms under the Contracts (Rights of Third Parties) Ordinance (Cap 623 of the Laws of Hong Kong).

13. In case of discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.

DBS$ Redemption Offer Terms and Conditions

1. DBS$ redemption offer is only applicable to principal cardholders ("Cardholders") who choose to participate in DBS$ Redemption Scheme under DBS$ Reward Scheme offered by DBS Bank (Hong Kong) Limited (the "Bank" , which expression shall include its assigns and successors).
2. Cardholders may redeem Asia Miles, PhoenixMiles Mileage Points 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 as 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 with the specified amount of DBS$ or a combination of DBS$ and cash payment. Certain Gifts are applicable to selected card types only. Gifts are available while stocklasts.
3. Redemption and use of the Gifts may be subject to specified terms and conditions applicable to the Gifts.
4. To redeem Flying Miles, a Cardholder must be a member of the relevant frequent flyer program. Cardholders may register for the relevant membership by visiting the website of the operator of the relevant frequent flyer program.
5. Cardholders are required to provide the Cardholder's membership number of the relevant frequent flyer program in order to redeem Flying Miles. Each redemption must be conducted in multiples of 1,000 Flying Miles and a handling fee as specified by the Bank from time to time will be charged for each redemption. For details of the handling fee, please refer to go.dbs.com/hk -card-mileage. Use of the Flying Miles redeemed is subject to rules and regulations (as amended or supplemented from time to time) imposed by the operator of the relevant frequent flyer program.
6. Each application for redemption is subject to the relevant Card account having sufficient DBS$ and/or available credit limit in order to conduct the redemption and to the approval of the Bank and the operator of the relevant frequent flyer program (in the case of redemption of Flying Miles). The amount of DBS$ required for the redemption, the cash payment (if applicable), the handling fee and any other relevant charges (if applicable) will be deducted from the Cardholder's Card account immediately upon the approval of the application for redemption. Processing of application for redemption usually takes about 4 to 6 weeks.
7. Upon successful redemption of Flying Miles, the Flying Miles redeemed will be credited to the specified frequent flyer program membership account automatically. For redemption of cash coupon, the cash coupon will be mailed to the Cardholder by ordinary or registered mail or a redemption letter will be sent to the Cardholder. For redemption of items with delivery service provided by the supplier or logistic company, the redeemed items will be delivered to the recipient's address provided by the Cardholder. Except as specified above, a redemption letter will be mailed to the correspondence address of the Cardholder on the Bank's record. Redemption is subject to the terms and conditions on the redemption letter.
8. If a Cardholder submits more than one application for redemption or multiple items are redeemed in the same application when the Cardholder's Card account does not have sufficient DBS$ and/or available credit limit to redeem all items, the Bank may at its sole discretion apply DBS$ and/or available credit limit to redeem items determined by the Bank as the Bank deems appropriate and deduct the required DBS$ and cash payment (if applicable) from the Card account.
9. No amendment or cancellation of redeemed items is acceptable upon submission of application for redemption (regardless of the submission channels).
10. The Bank will not accept any liability in relation to any loss incurred by a Cardholder arising out of any unsuccessful application for redemption caused by any reason or a Cardholder's inability to use any Flying Miles redeemed.
11. The Bank is not a supplier of the Gifts, and will not accept any liability in relation to the quality of the products and services.
12. The Bank reserves the right to amend these terms and conditions with notice. In the event of any disputes, the decision of the Bank shall be final and binding on Cardholders.
13. A person who is not a party to these terms and conditions may not enforce any of its terms under the Contracts (Rights of Third Parties) Ordinance (Cap 623 of the Laws of Hong Kong).
14. In case of discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.

Effective date: 1st February 2027