

「DBS信用卡iGO Rewards」的條款及細則：

1. 「DBS信用卡iGO Rewards」(「本服務」)只適用於持有由星展銀行(香港)有限公司(「銀行」)發出的DBS信用卡、其聯營卡(已在DBS\$獎賞計劃中選擇「DBS\$自選換領計劃」)及**COMPASS VISA** (不包括DBS Black American Express® Card、商務卡及貴賓卡)(「適用信用卡」)的主要持卡人(「持卡人」)。
2. 本服務由銀行指定的商戶Mastercard Travel Solutions Hong Kong Limited(前稱Pinpoint Loyalty (Hong Kong) Limited)(「商戶」)提供及管理。持卡人須先登入銀行的網站<http://cards.dbs.com.hk>或DBS Omni手機應用程式選定一張適用信用卡後，方可進入iGO Rewards網站(「網站」)預訂機票、酒店住宿、租車及活動(「旅遊服務」)。
3. 所有經網站進行的預訂須受DBS信用卡「DBS\$獎賞計劃條款及細則」或「COMPASS信用卡獎賞計劃」、本條款及細則、商戶的iGO Rewards預訂條款及細則及商戶的iGO Rewards隱私政策所約束。商戶的iGO Rewards預訂條款及細則及商戶的iGO Rewards隱私政策必須於進入網站後方可供瀏覽。
4. 所有於網站內提供的旅遊服務價格均以DBS\$或**COMPASS Dollar**為單位，並已包含所需的稅款及附加費。持卡人如沒有足夠的DBS\$或**COMPASS Dollar**預訂某旅遊服務，可按照網站內指定的兌換率以港幣支付餘額以完成交易。每次預訂最少必須使用DBS\$100或\$100 **COMPASS Dollar**及須向商戶繳付港幣50元的預訂行政費。港幣部分及預訂行政費必須以登入網站時所用的適用信用卡支付。
5. 持卡人的適用信用卡戶口必須有足夠的DBS\$或**COMPASS Dollar**，以及/或可用信用額以預訂所選的旅遊服務，並須獲銀行及商戶批核。預訂所需的DBS\$或**COMPASS Dollar**、港幣付款及任何額外收費(包括但不限於預訂行政費、稅款及附加費)均會即時從適用信用卡戶口內扣除。若成功預訂，網站將於確認頁面提供預訂編號，以作紀錄之用，並於2小時內將確認電郵發送到持卡人預訂時所提供的電郵地址。DBS\$或**COMPASS Dollar**以及預訂行政費一經收取在任何情況下均不設退回。
6. 除特別說明外，持卡人(DBS Black World Mastercard持卡人除外)於本服務內可以DBS\$1或\$1 **COMPASS Dollar**兌換價值港幣1的旅遊服務。例子：一張價值港幣1,000元來回機票，持卡人需以DBS\$1,000或\$1,000 **COMPASS Dollar**換領。
7. 持卡人在不同的適用信用卡戶口內的DBS\$或**COMPASS Dollar**結餘不可合併使用。
8. 如持卡人對任何已完成的預訂(例如在成功預訂後2小時沒有收到確認電郵)有任何查詢，可透過以下途徑聯絡商戶的iGO Rewards旅遊服務中心(「旅遊服務中心」)，惟旅遊服務中心並不提供預訂服務。
 - 電話：852-3192-7676
 - 電郵：contact@iGOrewards.com.hk
 - 服務時間：(香港時間)星期一至五上午10時至晚上8時及星期六上午9時至下午1時，星期日及公眾假期休息
9. 如持卡人需要更改或取消經網站所預訂的旅遊服務，必須聯絡旅遊服務中心辦理，網站並不提供更改或取消預訂的服務。
10. 每次更改或取消預訂，持卡人均須向商戶繳付港幣250元更改/取消行政費及其他由航空公司及/或酒店(如適用)所收取的相關費用。更改或取消預訂須遵守商戶的iGO Rewards預訂條款及細則，以及有關航空公司及/或酒店訂明的相關細則及收費。持卡人如需更改或取消預訂，應聯絡旅遊服務中心辦理。因更改或取消預訂而產生的額外費用必須以持卡人的適用信用卡以港幣繳付，恕不接受使用DBS\$或**COMPASS Dollar**。詳情請瀏覽商戶的iGO Rewards預訂條款及細則。
11. 持卡人不得濫用本服務/違反本服務的規定，否則銀行將在不作通知下從持卡人的戶口扣除持卡人不適當地獲得的任何機票及/或酒店住宿的價值及/或採取行動以追討有關金額。
12. 旅遊服務中心、網站及其內容由商戶提供，如對商戶的產品及服務的質素或供應情況有任何查詢、申索或投訴，應直接向商戶提出，銀行對此不承擔任何責任。
13. 銀行可以修改本條款及細則及/或更改或終止本推廣。銀行的決定為最終決定。
14. 如中、英文版本不一致，概以英文版本為準。

"DBS Credit Card iGO Rewards" Terms and Conditions:

1. "DBS Credit Card iGO Rewards" (the "Service") is only applicable to the principal cardholders ("Cardholders") of the DBS Credit Cards, its Co-branded Cards (who have chosen "DBS\$ Redemption Scheme" under the DBS\$ Reward Scheme) and **COMPASS VISA** (excluding DBS Black American Express® Card, Business Cards and Private Label Cards) (each an "Applicable Credit Card", collectively "Applicable Credit Cards") issued by DBS Bank (Hong Kong) Limited (the "Bank").
2. The Service is provided and managed by the Bank's designated merchant, Mastercard Travel Solutions Hong Kong Limited (former Pinpoint Loyalty (Hong Kong) Limited) (the "Merchant"). Cardholders are required to log into the Bank's website <http://cards.dbs.com.hk> or DBS Omni mobile application and select an Applicable Credit Card in order to enter iGO Rewards website (the "Website") to make bookings of flight ticket and/or hotel accommodation, car rental or activities ("Travel Services").
3. All bookings made on the Website are subject to DBS Credit Card DBS\$ Reward Scheme Terms and Conditions or COMPASS CARD Reward Scheme, these Terms and Conditions, the Merchant's iGO Rewards Booking Terms & Conditions and the Merchant's iGO Rewards Privacy Policy. The Merchant's iGO Rewards Booking Terms & Conditions and the Merchant's iGO Rewards Privacy Policy can only be accessed after entering the Website.
4. The prices of all the Travel Services provided in the Website are in DBS\$ or **COMPASS Dollar**, and the prices are inclusive of taxes and surcharges required. If a Cardholder does not have sufficient DBS\$ or **COMPASS Dollar** to book a certain Travel Service, he/she can pay the balance in Hong Kong Dollars based on the conversion rate specified in the Website to complete the booking. A minimum of DBS\$100 or \$100 **COMPASS Dollar** and a booking administration fee of HKD50 payable to the Merchant are required for each booking. Cardholder must use the chosen Applicable Credit Card during Website login to settle the payment of the amount of HKD component and the booking administration fee.
5. Booking of Travel Services is subject to there being sufficient DBS\$ or **COMPASS Dollar**, and/or available credit limit under the Cardholders' Applicable Credit Card account and the approval of the Bank and the Merchant. The DBS\$ or **COMPASS Dollar**, the Hong Kong Dollars payment and any additional fee(s) (including but not limited to Booking Administration Fee, taxes and surcharges) required for the booking will be debited from the Applicable Credit Card account immediately. A Booking Reference Number on the booking confirmation page will be provided for record by the Website upon successful booking. A confirmation email will also be sent to the email address provided by the Cardholder during booking within 2 hours. The DBS\$ or **COMPASS Dollar** and Booking Administration Fee debited are non-refundable under all circumstances.
6. Unless otherwise specified, Cardholders can redeem Travel Services that valued at HKD1 with DBS\$1 or \$1 **COMPASS Dollar** in the Service. E.g. a round-trip flight ticket that valued at HKD1,000 can be redeemed using DBS\$1,000 or \$1,000 **COMPASS Dollar** at the Website.
7. The DBS\$ or **COMPASS Dollar** balance of different Applicable Credit Card accounts of the same Cardholder cannot be combined for use.
8. For enquires of any completed bookings (e.g. not receiving confirmation email after 2 hours upon successful booking), Cardholders can contact the Merchant's iGO Rewards Travel Services Centre (the "Travel Services Centre") via below channels. No booking can be made through the Travel Services Centre.
 - Phone number: 852-3192-7676
 - Email: contact@iGOrewards.com.hk
 - Operating hours: (Hong Kong time) 10am - 8pm on Monday to Friday, 9am - 1pm on Saturday and closed on Sunday and public holidays
9. Cardholders must contact the Travel Services Centre for any changes or cancellations of Travel Services booking made. No changes or cancellations can be made on the Website.
10. An Amendment/Cancellation Fee of HKD250 and other relevant charges by airlines and/or hotels (where applicable) will be charged for each change or cancellation per request. All changes and cancellations of booking are subject to the Merchant's iGO Rewards Booking Terms and Conditions and the conditions and charges stipulated by the relevant airlines and/or hotels. Cardholders should contact the Travel Services Centre for any change or cancellation of booking request. Additional fees incurred in connection with a change or cancellation must be paid in Hong Kong dollar using an Applicable Credit Card and redemption of DBS\$ or **COMPASS Dollar** is not accepted. For more details, please refer to the Merchant's iGO Rewards Booking Terms & Conditions.
11. Use of the Service is subject to there being no abuse/non compliance by the Cardholders, failing which the Bank will debit the value of any flight ticket and/or hotel accommodation inappropriately awarded to the Cardholders from their account without notice and/or take such action to recover any outstanding amounts.
12. The Travel Services Centre, the Website and its information are provided by the Merchant. Any enquiry, claim or complaint in relation to the quality or availability of the products/services shall be directed to the Merchant. The Bank shall assume no liability in respect thereof.
13. The Bank may change these terms and conditions and/or modify or terminate the Service. The Bank's decision is final.
14. The English version shall prevail if there is any inconsistency between the English and Chinese versions.