

## General Terms and Conditions for DBS Credit Card Offers

1. Unless otherwise specified, the promotion offers published in this webpage ("Offers") are only applicable to the cardholders of DBS Credit Cards, DBS Co-branded Cards and DBS COMPASS VISA (excluding Business Card and Private Label Card) ("Applicable Credit Cards") issued by DBS Bank (Hong Kong) Limited (the "Bank") ("Cardholders").
2. To enjoy the Offers, Cardholders are required to settle payment with the Applicable Credit Cards.
3. For Cardholders holding DBS Black American Express® Card, Offers are applicable to them only at merchants' outlets (either physical or online) accepting American Express® Card for payment.
4. Certain Offers are not valid on public holidays, eves of public holidays, festive days, eves of festive days and black-out days as designated by the merchants. Please contact the respective merchants for details.
5. Cardholders should confirm the Offers with the respective merchants before payment. Unless otherwise specified, the Offers are only applicable to the respective merchant outlets in Hong Kong.
6. Unless otherwise specified, the Offers are applicable to regular-priced items only and not applicable to fixed-priced, discounted, consignment, promotional, festive and designated items/services. The Offers cannot be used in conjunction with other promotional offers or discounts, coupons or membership offers.
7. Advance appointment with mentioning of using the Offers during reservation may be required for specific merchants. Please call the respective merchants for details in advance.
8. Unless otherwise specified, the Offers related to dining are not applicable to take-away items, set menu, discounted dishes, room services, meetings, private functions, banquets, catering services, happy hours, charge for tea and condiments and 10% service charge.
9. All products and services are subject to availability while stocks last.
10. The prices of all products and services published in this webpage are for reference only. No notice will be made should there be any changes.
11. The Bank is not the supplier of the products/services or the description, photos or reference prices (if any) in relation to the products/services published in this webpage (which are intended to be for reference only). Any enquiry, claim or complaint in relation to the quality or availability of the products/services or the accuracy of any of the aforementioned information contained in this webpage shall be directed to the relevant merchants. The Bank shall assume no liability in respect thereof.
12. The Bank will not accept any liability for any loss incurred by Cardholders should the respective merchants refuse to provide the Offers.
13. Besides these terms and conditions, each Offer is subject to specific terms and conditions applicable to it.
14. A person who is not a party to these terms and conditions may not enforce any of their terms under the Contracts (Rights of Third Parties) Ordinance (Cap 623 of the Laws of Hong Kong).

15. The Bank and the respective merchants may change these terms and conditions and/or modify or terminate the Offers. The Bank's and the respective merchant's decision are final.
16. The English version shall prevail if there is any inconsistency between the English and Chinese versions.

## **“DBS Credit Cards x WeChat Pay HK First-time Card Binding & Cross-border Spending Reward” Terms and Conditions**

1. “DBS Credit Cards x WeChat Pay HK First-time Card Binding & Cross-border Spending Reward” (“Promotion”) is co-organized by DBS Bank (Hong Kong) Limited (“the Bank”) and WeChat Pay Hong Kong Limited (“WeChat Pay Hong Kong”) and is governed by the laws of Hong Kong.
2. The promotion period for the Promotion is from 8 December 2025 to 22 February 2026 (both dates inclusive) (“Promotion Period”).
3. “WeChat Pay HK” is a mobile-based stored value facility managed and operated by WeChat Pay Hong Kong.
4. This Promotion is only applicable to the WeChat Pay HK users (“Users”) who meet the following requirements:
  - a. Users simultaneously must be the principal cardholders (“Cardholder”) of DBS Credit Cards (excluding Business Card and DBS Black American Express® Card) issued by the Bank in Hong Kong (“Applicable Credit Cards”). This Promotion is not applicable to supplementary card cardholders; and
  - b. Cardholder has bound an Applicable Credit Card to his/her WeChat Pay HK account before or during the Promotional Period.
5. To participate in this Promotion, Cardholder’s WeChat Pay HK account and the Applicable Credit Card (“Linked Applicable Credit Card”) linked thereto shall remain in normal and good status. Cardholders whose WeChat Pay HK accounts are in abnormal, protected or restricted status are not eligible to participate in this Promotion.
6. Unless otherwise specified, the “First-time Card Binding” (as defined below in Clause 8) or “Cross-border Spending Reward” (as defined below in Clause 8) (“First-time Card Binding” and “Cross-border Spending Reward”, collectively referred to as the “Rewards”) cannot be used in conjunction with other special promotions, discounts or promotional offers, nor transferred or exchanged for cash or other offers.
7. To avoid any dispute, in the following circumstances, the relevant WeChat Pay HK accounts will be deemed to be used by the same Cardholder:
  - a. logging in of multiple WeChat Pay HK accounts on the same mobile phone or mobile device; or
  - b. logging in of the same WeChat Pay HK account with multiple mobile phones or mobile devices; or
  - c. the same Applicable Credit Card being connected to multiple WeChat Pay HK accounts.

In the case of any of the above, in order to verify the Cardholder’s identity and prevent the risk of theft or misuse of such WeChat Pay HK account, mobile phone number, mobile device, bank account or credit card number, WeChat Pay Hong Kong reserves the right to suspend or terminate the release of any rewards rewarded to the relevant WeChat Pay HK account and to take legal action it deems fit.

8. During the Promotion Period, Cardholders can enjoy the corresponding Reward upon fulfilling the designated requirement:
  - a. **“First-time Card Binding Reward”:** Cardholder who bind the Applicable Credit Card to his/her WeChat Pay HK account successfully for the first time, can redeem one HK\$10 DBS

Credit Cards Exclusive e-Cash Vouchers (“HK\$10 e-Cash Voucher”) on the campaign page of this Promotion (WeChat > “Me” > “Pay & Services” > “Offers” > “Bank Exclusive Offers”) in WeChat. During the Promotion Period, each Cardholder can only get a maximum of one HK\$10 e-Cash Voucher, while the followings relevant terms and conditions also apply:

- 1) First-time Card Binding Reward is only applicable to the Cardholder who never bind any Applicable Card in WeChat Pay HK account before the Promotion Period. Cardholders who have already bound any Applicable Credit Card to their WeChat Pay HK account or have removed any Applicable Credit Card from their WeChat Pay HK account are not eligible to the First-time Card Binding Reward.
- 2) Each HK\$10 e-Cash Voucher will be valid for 30 days upon issuance. Any HK\$10 e-Cash Voucher that has not been used after the validity period will automatically become invalid and will not be reissued.
- 3) One HK\$10 e-Cash Voucher can be applied to an Eligible Transaction upon a single spending of HK\$30.1 or above with the Linked Applicable Credit Card via the WeChat Pay HK account of the Cardholder and deduct HK\$10 from the amount of the Eligible Transaction.
- 4) The availability of the HK\$10 e-Cash Voucher will be subject to a daily quota and limited in total quantity, and are served on a first-come-first-served basis, while stocks last. First-time Card Binding Reward may be terminated without further notice (irrespective of the end date of the Promotion Period of this Promotion). The number of the HK\$10 e-Cash Voucher available as recorded in the WeChat Pay HK system shall prevail under any circumstances.

- b. “Cross-border Spending Reward”:** Upon completion of an Eligible Transaction of HK\$100 or above (“Eligible Transaction” defined in Clause 11 below) using Applicable Credit Card at Designated Merchants, the DBS Credit Cards Exclusive Instant Discount (“HK\$10 Instant Discount”) shall be automatically deducted at the time of Cardholders’ payment via WeChat Pay HK. HK\$10 Instant Discount are not accumulative, non-transferable, and shall not be reissued after expiration. The details of the HK\$10 Instant Discount are as follows:

Eligible Transaction Amount	Instant Discount
HK\$100 or above	HK\$10

- 1) Each Cardholder can enjoy a maximum of two HK\$10 instant discounts respectively within the same calendar month. During the Promotion Period, each Cardholder can enjoy a maximum of six HK\$10 Instant Discount . The availability of the HK\$10 Instant Discount will be subject to a daily quota and limited in total quantity, and are served on a first-come-first-served basis, while stocks last, without further notice. The number of HK\$10 Instant Discount available as recorded in the WeChat Pay HK system shall prevail under any circumstances.
9. HK\$10 e-Cash Vouchers are provided by WeChat Pay Hong Kong and are only applicable to transactions paid by the Linked Applicable Credit Card via WeChat Pay HK, while followings relevant terms and conditions also apply:

- a. Upon redemption by Cardholders, the e-Cash Voucher will be distributed to the Cardholders' WeChat Pay HK account and Cardholders may go to "My Rewards" under "Offers" in their WeChat Pay HK account for the details of the e-Cash Voucher. The Bank and WeChat Pay Hong Kong shall bear no liability if Cardholders cannot perform a successful redemption of the relevant e-Cash Voucher and/or the relevant e-Cash Voucher is lost due to any circumstances.
  - b. When WeChat Pay Hong Kong has more than one e-Cash voucher promotion running concurrently, Cardholders may be entitled to all the e-Cash vouchers as long as they can satisfy the relevant eligibility criteria for any or all promotions.
  - c. Cardholders can only use one e-Cash voucher (including the e-Cash Vouchers of this Promotion and any other e-cash voucher issued by WeChat Pay Hong Kong) for each Eligible Transaction conducted with WeChat Pay HK. The use of the e-Cash voucher is subject to any other terms and conditions as determined by WeChat Pay Hong Kong from time to time.
  - d. If Cardholders hold more than one e-Cash voucher under circumstances when both of the requirements for use of the e-Cash voucher are complied with, the e-Cash voucher with highest value will be used first. In case the e-Cash vouchers are of the same face value, the e-Cash voucher with the earliest expiry date will be used first.
  - e. If the face value and expiry dates are the same, then the WeChat Pay HK system will randomly use one e-Cash voucher.
10. HK\$10 Instant Discount are provided by WeChat Pay Hong Kong and are only applicable to transactions paid by the Linked Applicable Credit Card via WeChat Pay HK, while followings relevant terms and conditions also apply:
- a. Cardholders can only use one Instant Discount (including the Instant Discount of this Promotion and any other Instant Discount issued by WeChat Pay Hong Kong) for each Eligible Transaction conducted with WeChat Pay HK. The use of the Instant Discount is subject to any other terms and conditions as determined by WeChat Pay Hong Kong from time to time.
  - b. If Cardholders hold more than one Instant Discount circumstances when both of the requirements for use of the Instant Discount are complied with, the Instant Discount with highest value will be used first. In case the Instant Discount are of the same face value, the Instant Discount with the earliest expiry date will be used first.
  - c. If the face value and expiry dates are the same, then the WeChat Pay HK system will randomly use one Instant Discount.
11. For the purpose of this Promotion, "Eligible Transaction(s)" refers to the transaction made offline/ online in Hong Kong Dollars (excluding tax payment, credit card repayments, FPS transfers, Person-to-Person (P2P) payment transfer, telecom payment, utilities payment, local or international remittance, top-up for any stored value facilities or WeChat Red Packets), using the Linked Applicable Credit Card to pay through WeChat Pay HK at merchants in Chinese Mainland which accepting WeChat Pay HK as payment method ("Designated Merchant", the list of Designated Merchants to be determined by WeChat Pay Hong Kong at its sole and absolute discretion from time to time) during the Promotion Period. The Bank and WeChat Pay Hong Kong have the sole discretion to define the scope of Eligible Transactions. Note: all cross-border transaction via WeChat Pay HK will be settled in Hong Kong Dollars automatically.

12. Please contact the Designated Merchant directly for a refund. The Bank and WeChat Pay Hong Kong is not in a position to intervene in any refund arrangement, and is not responsible for the performance and quality of products/services offered by the Designated Merchants.
13. The Bank and WeChat Pay Hong Kong are not the supplier or service provider of the products and services provided by a merchant and shall not be responsible for any matters relating to a merchant's product and services provided. The respective merchant is solely responsible for all obligations and liabilities in relation to such products or services.
14. In case of any ambiguity, doubts or disputes arising out of or under any of these T&Cs or any communications, the decision of the Bank and WeChat Pay Hong Kong is final.
15. The Bank and WeChat Pay Hong Kong will carry out this Program in accordance with applicable laws of Hong Kong. In the event this Program is stopped by government agency's orders or must be suspended due to server network attack or system failure or any circumstances beyond the Bank's and WeChat Pay Hong Kong's control, such event shall be regarded as a force majeure event, and the Bank and WeChat Pay Hong Kong shall not be liable for any damage, loss or dispute therein.
16. By participating in this Promotion, the Eligible Cardholders accept and agree to be bound by the terms and conditions hereof, and agrees that WeChat Pay Hong Kong may use his/her personal information in accordance with WeChat Pay Hong Kong's "Privacy Policy" ([https://hkwallet.moneydata.hk/hkwalletv3/agreement/agreement\\_privacy\\_policy.html](https://hkwallet.moneydata.hk/hkwalletv3/agreement/agreement_privacy_policy.html))\* for the purpose of this Promotion.
17. The Bank and WeChat Pay Hong Kong reserve the right, at any time to amend or change any terms and conditions of this Promotion, or terminate this Promotion.
18. By participating in this Promotion, Cardholders accept and agree to be bound by the terms and conditions hereof, and agree that WeChat Pay Hong Kong may use his/her personal information in accordance with WeChat Pay Hong Kong's "Privacy Policy" ([https://hkwallet.moneydata.hk/hkwalletv3/agreement/agreement\\_privacy\\_policy.html](https://hkwallet.moneydata.hk/hkwalletv3/agreement/agreement_privacy_policy.html))\* for the purpose of this Promotion.
19. The Bank and WeChat Pay Hong Kong reserve the right, at any time to amend or change any terms and conditions of this Promotion, or terminate this Promotion.
20. In case of any dispute in connection with this Promotion, the decision of WeChat Pay Hong Kong and the Bank shall be final and conclusive. For any enquiries about details of the Promotion, please contact WeChat Pay Hong Kong Customer Service Hotline at 3929 1666.
21. The Chinese 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.

\* This is not the Bank's website. The Bank is not responsible or liable for their content or the Cardholder's use of them.

## **“DBS Credit Cards x WeChat Pay HK E-Commerce Spending Reward” Terms and Conditions**

1. “DBS Credit Cards x WeChat Pay HK E-Commerce Spending Reward” (“Promotion”) is co-organized by DBS Bank (Hong Kong) Limited (“the Bank”) and WeChat Pay Hong Kong Limited (“WeChat Pay Hong Kong”) and is governed by the laws of Hong Kong.
2. The promotion period for the Promotion is from 8 December 2025 to 12 December 2025 (both dates inclusive) (“Promotion Period”).
3. “WeChat Pay HK” is a mobile-based stored value facility managed and operated by WeChat Pay Hong Kong.
4. This Promotion is only applicable to the WeChat Pay HK users (“Users”) who meet the following requirements:
  - a. Users simultaneously must be the principal cardholders (“Cardholder”) of DBS Credit Cards (excluding Business Card and DBS Black American Express® Card) issued by the Bank in Hong Kong (“Applicable Credit Cards”). This Promotion is not applicable to supplementary card cardholders; and
  - b. Cardholder has bound an Applicable Credit Card to his/her WeChat Pay HK account before or during the Promotional Period.
5. To participate in this Promotion, Cardholder’s WeChat Pay HK account and the Applicable Credit Card (“Linked Applicable Credit Card”) linked thereto shall remain in normal and good status. Cardholders whose WeChat Pay HK accounts are in abnormal, protected or restricted status are not eligible to participate in this Promotion.
6. Unless otherwise specified, the “E-Commerce Spending Reward” (as defined below in Clause 8) cannot be used in conjunction with other special promotions, discounts or promotional offers, nor transferred or exchanged for cash or other offers.
7. To avoid any dispute, in the following circumstances, the relevant WeChat Pay HK accounts will be deemed to be used by the same Cardholder:
  - a. logging in of multiple WeChat Pay HK accounts on the same mobile phone or mobile device; or
  - b. logging in of the same WeChat Pay HK account with multiple mobile phones or mobile devices; or
  - c. the same Applicable Credit Card being connected to multiple WeChat Pay HK accounts.

In the case of any of the above, in order to verify the Cardholder’s identity and prevent the risk of theft or misuse of such WeChat Pay HK account, mobile phone number, mobile device, bank account or credit card number, WeChat Pay Hong Kong reserves the right to suspend or terminate the release of any rewards rewarded to the relevant WeChat Pay HK account and to take legal action it deems fit.

8. During the Promotion Period, Cardholders can enjoy the corresponding Reward upon fulfilling the designated requirement:
 

**“E-Commerce Spending Reward”:** Upon completion of an Eligible Transaction of HK\$200 or above (“Eligible Transaction” defined in Clause 10 below) using Applicable Credit Card at Designated E-Commerce Platforms, the DBS Credit Cards Exclusive Instant Discount (“HK\$20 Instant Discount”) shall be automatically deducted at the time of Cardholders’ payment via



WeChat Pay HK. HK\$20 Instant Discount are not accumulative, non-transferable, and shall not be reissued after expiration. The details of the HK\$20 Instant Discount are as follows:

Eligible Transaction Amount	Instant Discount
HK\$200 or above	HK\$20

- 1) During the Promotion Period, each Cardholder can enjoy a maximum of one HK\$20 Instant Discount. The availability of the HK\$20 Instant Discount will be subject to a daily quota and limited in total quantity, and are served on a first-come-first-served basis, while stocks last, without further notice. The number of HK\$20 Instant Discount available as recorded in the WeChat Pay HK system shall prevail under any circumstances.
9. HK\$20 Instant Discount are provided by WeChat Pay Hong Kong and are only applicable to transactions paid by the Linked Applicable Credit Card via WeChat Pay HK, while followings relevant terms and conditions also apply:
  - a. Cardholders can only use one Instant Discount (including the Instant Discount of this Promotion and any other Instant Discount issued by WeChat Pay Hong Kong) for each Eligible Transaction conducted with WeChat Pay HK. The use of the Instant Discount is subject to any other terms and conditions as determined by WeChat Pay Hong Kong from time to time.
  - b. If Cardholders hold more than one Instant Discount under circumstances when both of the requirements for use of the Instant Discount are complied with, the Instant Discount with highest value will be used first. In case the Instant Discount are of the same face value, the Instant Discount with the earliest expiry date will be used first.
  - c. If the face value and expiry dates are the same, then the WeChat Pay HK system will randomly use one Instant Discount.
10. For the purpose of this Promotion, “Eligible Transaction(s)” refers to the transaction made offline/ online in Hong Kong Dollars (excluding tax payment, credit card repayments, FPS transfers, Person-to-Person (P2P) payment transfer, telecom payment, utilities payment, local or international remittance, top-up for any stored value facilities or WeChat Red Packets), using the Linked Applicable Credit Card to pay through WeChat Pay HK at designated E-Commerce Platforms (including Taobao, JD, Pinduoduo and Meituan)(“Designated E-Commerce Platforms”, the list of Designated E-Commerce Platforms to be determined by WeChat Pay Hong Kong at its sole and absolute discretion from time to time) during the Promotion Period. The Bank and WeChat Pay Hong Kong have the sole discretion to define the scope of Eligible Transactions. Note: all cross-border transaction via WeChat Pay HK will be settled in Hong Kong Dollars automatically.
11. Please contact the Designated Merchant directly for a refund. The Bank and WeChat Pay Hong Kong is not in a position to intervene in any refund arrangement, and is not responsible for the performance and quality of products/services offered by the Designated Merchants.
12. The Bank and WeChat Pay Hong Kong are not the supplier or service provider of the products and services provided by a merchant and shall not be responsible for any matters relating to a merchant’s product and services provided. The respective merchant is solely responsible for all obligations and liabilities in relation to such products or services.



13. In case of any ambiguity, doubts or disputes arising out of or under any of these T&Cs or any communications, the decision of the Bank and WeChat Pay Hong Kong is final.
14. The Bank and WeChat Pay Hong Kong will carry out this Program in accordance with applicable laws of Hong Kong. In the event this Program is stopped by government agency's orders or must be suspended due to server network attack or system failure or any circumstances beyond the Bank's and WeChat Pay Hong Kong's control, such event shall be regarded as a force majeure event, and the Bank and WeChat Pay Hong Kong shall not be liable for any damage, loss or dispute therein.
15. By participating in this Promotion, the Eligible Cardholders accept and agree to be bound by the terms and conditions hereof, and agrees that WeChat Pay Hong Kong may use his/her personal information in accordance with WeChat Pay Hong Kong's "Privacy Policy" ([https://hkwallet.moneydata.hk/hkwalletv3/agreement/agreement\\_privacy\\_policy.html](https://hkwallet.moneydata.hk/hkwalletv3/agreement/agreement_privacy_policy.html))\* for the purpose of this Promotion.
16. The Bank and WeChat Pay Hong Kong reserve the right, at any time to amend or change any terms and conditions of this Promotion, or terminate this Promotion.
17. By participating in this Promotion, Cardholders accept and agree to be bound by the terms and conditions hereof, and agree that WeChat Pay Hong Kong may use his/her personal information in accordance with WeChat Pay Hong Kong's "Privacy Policy" ([https://hkwallet.moneydata.hk/hkwalletv3/agreement/agreement\\_privacy\\_policy.html](https://hkwallet.moneydata.hk/hkwalletv3/agreement/agreement_privacy_policy.html))\* for the purpose of this Promotion.
18. The Bank and WeChat Pay Hong Kong reserve the right, at any time to amend or change any terms and conditions of this Promotion, or terminate this Promotion.
19. In case of any dispute in connection with this Promotion, the decision of WeChat Pay Hong Kong and the Bank shall be final and conclusive. For any enquiries about details of the Promotion, please contact WeChat Pay Hong Kong Customer Service Hotline at 3929 1666.
20. The Chinese version shall prevail if there is any inconsistency between the English and Chinese versions.
21. Promotion information will remain accessible up to one week after the end of the Promotion.

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## “DBS Credit Cards x WeChat Pay HK Festive Flash Spending Reward” Terms and Conditions

1. “DBS Credit Cards x WeChat Pay HK Festive Flash Spending Reward” (“Promotion”) is co-organized by DBS Bank (Hong Kong) Limited (“the Bank”) and WeChat Pay Hong Kong Limited (“WeChat Pay Hong Kong”) and is governed by the laws of Hong Kong.
2. The Promotion Period (“Promotion Period”) is divided into 2 phases, as outlined in the table below.

Phase	Promotion Period
1	From 24 December 2025 to 4 January 2026 (both dates inclusive)
2	From 14 February 2026 to 22 February 2026 (both dates inclusive)

3. “WeChat Pay HK” is a mobile-based stored value facility managed and operated by WeChat Pay Hong Kong.
4. This Promotion is only applicable to the WeChat Pay HK users (“Users”) who meet the following requirements:
  - a. Users simultaneously must be the principal cardholders (“Cardholder”) of DBS Credit Cards (excluding Business Card and DBS Black American Express® Card) issued by the Bank in Hong Kong (“Applicable Credit Cards”). This Promotion is not applicable to supplementary card cardholders; and
  - b. Cardholder has bound an Applicable Credit Card to his/her WeChat Pay HK account before or during the Promotional Period.
5. To participate in this Promotion, Cardholder’s WeChat Pay HK account and the Applicable Credit Card (“Linked Applicable Credit Card”) linked thereto shall remain in normal and good status. Cardholders whose WeChat Pay HK accounts are in abnormal, protected or restricted status are not eligible to participate in this Promotion.
6. Unless otherwise specified, the “Festive Flash Spending Reward” (as defined below in Clause 8) cannot be used in conjunction with other special promotions, discounts or promotional offers, nor transferred or exchanged for cash or other offers.
7. To avoid any dispute, in the following circumstances, the relevant WeChat Pay HK accounts will be deemed to be used by the same Cardholder:
  - a. logging in of multiple WeChat Pay HK accounts on the same mobile phone or mobile device; or
  - b. logging in of the same WeChat Pay HK account with multiple mobile phones or mobile devices; or
  - c. the same Applicable Credit Card being connected to multiple WeChat Pay HK accounts.

In the case of any of the above, in order to verify the Cardholder’s identity and prevent the risk of theft or misuse of such WeChat Pay HK account, mobile phone number, mobile device, bank account or credit card number, WeChat Pay Hong Kong reserves the right to suspend or terminate the release of any rewards rewarded to the relevant WeChat Pay HK account and to take legal action it deems fit.

8. During the Promotion Period, Cardholders can enjoy the corresponding Reward upon fulfilling the designated requirement:

**“Festive Flash Spending Reward”:** Upon completion of an Eligible Transaction of HK\$200 or above (“Eligible Transaction” defined in Clause 10 below) using Applicable Credit Card at Designated Merchants, the DBS Credit Cards Exclusive Instant Discount (“HK\$20 Instant Discount”) shall be automatically deducted at the time of Cardholders’ payment via WeChat Pay HK. HK\$20 Instant Discount are not accumulative, non-transferable, and shall not be reissued after expiration. The details of the HK\$20 Instant Discount are as follows:

Eligible Transaction Amount	Instant Discount
HK\$200 or above	HK\$20

- 1) During each phase of the Promotion Period, each Cardholder can enjoy a maximum of one HK\$20 Instant Discount, i.e., enjoy a maximum of two HK\$20 Instant Discount in the whole Promotion Period. The availability of the HK\$20 Instant Discount will be subject to a daily quota and limited in total quantity, and are served on a first-come-first-served basis, while stocks last, without further notice. The number of HK\$20 Instant Discount available as recorded in the WeChat Pay HK system shall prevail under any circumstances.
9. HK\$20 Instant Discount are provided by WeChat Pay Hong Kong and are only applicable to transactions paid by the Linked Applicable Credit Card via WeChat Pay HK, while followings relevant terms and conditions also apply:
- a. When WeChat Pay Hong Kong has more than one Instant Discount promotion running concurrently, Cardholders may be entitled to all the Instant Discount as long as they can satisfy the relevant eligibility criteria for any or all promotions.
  - b. Cardholders can only use one Instant Discount (including the Instant Discount of this Promotion and any other Instant Discount issued by WeChat Pay Hong Kong) for each Eligible Transaction conducted with WeChat Pay HK. The use of the Instant Discount is subject to any other terms and conditions as determined by WeChat Pay Hong Kong from time to time.
  - c. If Cardholders hold more than one Instant Discount under circumstances when both of the requirements for use of the Instant Discount are complied with, the Instant Discount with highest value will be used first. In case the Instant Discount are of the same face value, the Instant Discount with the earliest expiry date will be used first.
10. If the face value and expiry dates are the same, then the WeChat Pay HK system will randomly use one Instant Discount. For the purpose of this Promotion, “Eligible Transaction(s)” refers to the transaction made offline/ online in Hong Kong Dollars (excluding tax payment, credit card repayments, FPS transfers, Person-to-Person (P2P) payment transfer, telecom payment, utilities payment, local or international remittance, top-up for any stored value facilities or WeChat Red Packets), using the Linked Applicable Credit Card to pay through WeChat Pay HK at merchants in Chinese Mainland which accepting WeChat Pay HK as payment method (“Designated Merchant”, the list of Designated Merchants to be determined by WeChat Pay Hong Kong at its sole and absolute discretion from time to time) during the Promotion Period. The Bank and WeChat Pay Hong Kong have the sole discretion to define the scope of Eligible Transactions.

Note: all cross-border transaction via WeChat Pay HK will be settled in Hong Kong Dollars automatically.

11. Please contact the Designated Merchant directly for a refund. The Bank and WeChat Pay Hong Kong is not in a position to intervene in any refund arrangement, and is not responsible for the performance and quality of products/services offered by the Designated Merchants.
12. The Bank and WeChat Pay Hong Kong are not the supplier or service provider of the products and services provided by a merchant and shall not be responsible for any matters relating to a merchant's product and services provided. The respective merchant is solely responsible for all obligations and liabilities in relation to such products or services.
13. In case of any ambiguity, doubts or disputes arising out of or under any of these T&Cs or any communications, the decision of the Bank and WeChat Pay Hong Kong is final.
14. The Bank and WeChat Pay Hong Kong will carry out this Program in accordance with applicable laws of Hong Kong. In the event this Program is stopped by government agency's orders or must be suspended due to server network attack or system failure or any circumstances beyond the Bank's and WeChat Pay Hong Kong's control, such event shall be regarded as a force majeure event, and the Bank and WeChat Pay Hong Kong shall not be liable for any damage, loss or dispute therein.
15. By participating in this Promotion, the Eligible Cardholders accept and agree to be bound by the terms and conditions hereof, and agrees that WeChat Pay Hong Kong may use his/her personal information in accordance with WeChat Pay Hong Kong's "Privacy Policy" ([https://hkwallet.moneydata.hk/hkwalletv3/agreement/agreement\\_privacy\\_policy.html](https://hkwallet.moneydata.hk/hkwalletv3/agreement/agreement_privacy_policy.html))\* for the purpose of this Promotion.
16. The Bank and WeChat Pay Hong Kong reserve the right, at any time to amend or change any terms and conditions of this Promotion, or terminate this Promotion.
17. By participating in this Promotion, Cardholders accept and agree to be bound by the terms and conditions hereof, and agree that WeChat Pay Hong Kong may use his/her personal information in accordance with WeChat Pay Hong Kong's "Privacy Policy" ([https://hkwallet.moneydata.hk/hkwalletv3/agreement/agreement\\_privacy\\_policy.html](https://hkwallet.moneydata.hk/hkwalletv3/agreement/agreement_privacy_policy.html))\* for the purpose of this Promotion.
18. The Bank and WeChat Pay Hong Kong reserve the right, at any time to amend or change any terms and conditions of this Promotion, or terminate this Promotion.
19. In case of any dispute in connection with this Promotion, the decision of WeChat Pay Hong Kong and the Bank shall be final and conclusive. For any enquiries about details of the Promotion, please contact WeChat Pay Hong Kong Customer Service Hotline at 3929 1666.
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