

DBS Live Fresh 5% Cash Rebate Reward of Your Choice Selection List

Spending Category	Eligible Transaction
Online Foreign Currency Spending	- classified as online transaction according to the merchant codes/transaction types as defined by Mastercard Asia/Pacific (Hong Kong) Limited ("Mastercard HK") or a merchant's acquiring bank; and - conducted in a currency other than Hong Kong Dollars according to the currency codes issued by Mastercard HK.
Online Travel Merchant, Entertainment and Selected Service Subscription Spending	Online Travel Merchant Spending - means online purchase of any travel products (including hotel reservations, air tickets, travel packages or attraction tickets) at travel agencies, airlines, hotels or online travel platforms; and classified as travel merchant according to the merchant codes as defined by Mastercard HK or a merchant's acquiring. - Examples of online merchants including but not limited to: Agoda, Booking.com, Expedia, Klook, Trip.com, Cathay Pacific, HK Express. - For avoidance of doubt, spending on travel products booked online but settled at physical points of sales shall not be deemed as Eligible Spending. Entertainment Spending - means the spending of <u>online merchants or physical sales of points</u> for recreational products or services at entertainment merchants, cinemas, karaoke, attractions, recreational outlets; and classified as entertainment merchants according to the merchant codes as defined by Mastercard HK or a merchant's acquiring. - Examples of merchants including but not limited to: Cityline, KKTIX, MCL Cinema, Steamgame.com, Jumpin Gym, Hong Kong Disneyland, Ocean Park Hong Kong. Selected Service Subscription Spending - means spending at online or physical sales of points of App Store, Disney+, Google Play, Joox, KKBOX, MOOV, Netflix, NOW TV, Spotify and YouTube.
Online Beauty, Fashion & Apparel Spending and Selected Online Merchants Spending	Online Beauty, Fashion & Apparel Spending means online spending for beauty cosmetics, clothing and footwear at fashion and apparel merchants; and classified as fashion and apparel

	merchant according to the merchant codes as defined by Mastercard HK or a merchant's acquiring. - Examples of online merchants including but not limited to: adidas, ASOS, H&M, I.T, NET-A-PORTER, Nike, UNIQLO, Zalora, ZARA, SEPHORA, SaSa Online Shop. Selected Online Merchants Spending - means online spending for amazon.com, Rakuten, Gmarket.
Selected Merchants and Online Charity Donations	Selected Merchants Spending - means spending at online or physical sales of points of GreenPrice, SLOWOOD, Time to Gold, Eco-Greenergy, FAIRTASTE, Festyle, Furry Green, Mealingful, Rooftop Republic and WEDO GLOBAL. Online Charity Donations - means online donations to charitable and social service organizations; and classified as charitable and social service organization according to the merchant codes as defined by Mastercard HK or a merchant's acquiring. - Examples of charitable and social service organizations including but not limited to: Orbis, World Vision, UNICEF, Save the Children, SPCA.

Remarks:

- The above Spending Categories are available for selection until 30 November 2026.
- Eligible Transaction means a single net spending of **HK\$300 or above** and posted transactions with official payment records.
- Online merchant spending is classified as online transaction according to the merchant codes/transaction types as defined by Mastercard Asia/Pacific (Hong Kong) Limited ("Mastercard HK") or a merchant's acquiring bank.
- If the Eligible Transaction is conducted in currencies other than Hong Kong Dollars, 5% cash rebate will be calculated based on the converted amount in Hong Kong Dollars posted in the credit card statement of that Eligible Transaction and it will be issued upon posting of that Eligible Transaction. Transactions in Hong Kong Dollars at online merchant whose place of registration and/or settlement is outside Hong Kong are not recognized as Eligible Transactions. For the avoidance of doubt, the following types of transactions shall not fall under the scope of Eligible Transaction: fund purchases, 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, instalment plan amount of "Credit Card Interest-free Merchant Instalment Plan", application fee / handling fee of Octopus Automatic Add-Value Service, reloads of e-Wallets (including but not limited to PayMe, WeChat Pay and Alipay), security purchases, insurance payment, tax payment, any bill payment transactions, transaction that has been subject to cancellation, charge-back, return of goods and / or refund and any other types of transactions specified by the Bank from time to time.
- The Bank determines whether a spending is an Eligible Transaction based on the transaction type and merchant code defined by Mastercard HK or a merchant's acquiring bank at its sole and absolute discretion. The Bank has no

obligation to clarify the eligibility of a spending before the Cardholder conducts the transaction. The Bank's decision on the eligibility of a spending shall be final and conclusive.

6. Since the minimum amount of 5% cash rebate is HK\$0.01, Eligible Transaction less than HK\$0.20 is not entitled to 5% cash rebate.
7. Promotion information will remain accessible up to one week after the end of the Promotion.
8. The English version shall prevail if there is any inconsistency between the English and Chinese versions.