

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 CLUB21.com – Jan to Mar 2024 Spending Offer Terms and Conditions:

1. DBS Credit Cards x CLUB21.com – Jan to Mar 2024 Spending Offer (“**Promotion**”) is only applicable to the cardholders (“**Cardholders**”) of Credit Cards and Co-branded Cards (excluding Private Label Cards and Business Cards) (“**Applicable Credit Cards**”) issued by DBS Bank (Hong Kong) Limited (“**the Bank**”).
2. The “Promotion Period” runs from 15 January 2024 to 31 March 2024, both dates inclusive.
3. During the Promotion Period, Cardholders who are members of CLUB21.com (“Merchant”) and shop at Merchant’s designated website, conducting the designated single net retail transaction with Applicable Credit Cards during the designated valid period of the promo code (“**Eligible Transaction**”) can enjoy the below offer (“Offer”) with inputting a designated promo code.

	Offer	Promo Code	Valid Period of the Promo Code	Designated Website
Offer 1	Designated products buy two get 25% discount	DBS2425	15 January 2024 to 31 March 2024	club21.com/collections/dbs-exclusive-2-for-25-off *

4. Each Cardholder can enjoy no upper limit for the number of times of the Offer during the Promotion Period. The Offer is only applicable to designated items at designated website, for details, please refer to club21.com/pages/bank-privileges*. The Offer cannot be in conjunction of any other offers or member discount.
5. Cardholders must input the above promo code and Applicable Credit Card number when conducting Eligible Transactions in order to enjoy the Offer. The Bank and the Merchant will not accept any liability should a Cardholder fail to input the promo code and Applicable Credit Card number when conducting Eligible Transactions at Merchant’s designated website and that it results in forfeiture of the Cardholder’s eligibility to the Offer.
6. For the avoidance of doubt, the following types of transactions shall not be considered as Eligible Transactions:
 - a. Any transactions that are subject to cancellation, charge-back, return of goods and/or refund
 - b. Any autopay, unposted transactions, or bill payment transactions of any means as specified by the Bank from time to time;
 - c. transactions made via “Pay & Transfer” function in DBS Card+;
 - d. All payments via e-Wallet (except for Apple Pay, Google Pay and Samsung Pay), reloads of e-Wallet or Octopus Automatic Add-Value Service; or

- e. Any other type of transaction as determined by the Bank from time to time.
- 7. The Offer is only applicable to Cardholders whose Applicable Credit Card accounts are valid, not in default and in good standing (as determined by the Bank at its sole discretion) during the Promotion Period and till the period of giving Offers. If the status of a Cardholder’s Applicable Credit Card account is not in good standing, the Bank reserves the right to disqualify the Cardholder from enjoying the Offer.
- 8. The Offer entitled by Cardholders shall be determined by the Bank at its sole discretion based on the Bank’s record. If there is any discrepancy between the record held by Cardholders and that held by the Bank, the Bank’s record shall be conclusive and binding on the Cardholders.
- 9. Cardholders must retain the original transaction slips of any transactions. In case of any disputes, the Bank reserves the right to require Cardholders to submit the relevant original transaction slips, other documents or evidence for verification. The submitted transaction slips, documents and/or evidence will not be returned. If there is any discrepancy between the Bank’s record and Cardholder’s record of any transaction, the Bank’s record shall prevail.
- 10. The Bank is not the supplier of the products/services and the description, photos or reference price (if any) in relation to the products/services, which are not provided by the Bank and 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 on this marketing material shall be directed to the participating supplies. The Bank shall assume no liability in respect thereof.
- 11. Participation in the Promotion is subject to there being no abuse or non-compliance by the Cardholder, failing which the Bank will debit the values of the Offer from the Cardholder’s account without notice and/or take such action to recover any outstanding amounts.
- 12. The Bank and the Merchant may change these terms and conditions and/or modify or terminate the Promotion. The Bank and the Merchant’s decision are final.
- 13. The English version shall prevail if there is any inconsistency between the English and Chinese versions.

DBS Credit Cards x CLUB21.com Spending Offer Terms and Conditions:

- 1. DBS Credit Cards x CLUB21.com Spending Offer (“**Promotion**”) is only applicable to the cardholders (“**Cardholders**”) of Credit Cards and Co-branded Cards (excluding Private Label Cards and Business Cards) (“**Applicable Credit Cards**”) issued by DBS Bank (Hong Kong) Limited (“**the Bank**”).
- 2. The “Promotion Period” runs from 7 November 2023 to 31 December 2024, both dates inclusive.
- 3. During the Promotion Period, Cardholders who are members of CLUB21.com (“Merchant”) and shop at Merchant’s designated website, conducting the designated single net retail transaction with Applicable Credit Cards during the designated valid period of the promo code (“**Eligible Transaction**”) can enjoy the below offer (“Offer”) with inputting a designated promo code.

	Offer	Promo Code	Valid Period of the Promo Code	Designated Website
Offer 1	Designated products buy one get one free	DBSR11	7-11 November 2023	club21.com/collections/dbs-11-11 *

Offer 2	Additional 10% off for designated End of Season Sale items	DBSR23	14 November 2023 to 13 January 2024	club21.com/en-hk/collections/dbs-exclusive-aw-23-end-of-season-sale *
Offer 3	20% off for designated regular priced items	DBS20	7 November 2023 to 31 December 2024	club21.com/en-hk/collections/dbs-exclusive-20-off *

4. Each Cardholder can enjoy no upper limit for the number of times of the Offers during the Promotion Period. The Offer is only applicable to designated items at designated website, for details, please refer to club21.com/pages/bank-privileges*. The Offer cannot be in conjunction of any other offers or member discount. The complimentary item that Offer 1 given is calculated by the lower priced item in the order.
5. Cardholders must input the above promo code and Applicable Credit Card number when conducting Eligible Transactions in order to enjoy the Offer. The Bank and the Merchant will not accept any liability should a Cardholder fail to input the promo code and Applicable Credit Card number when conducting Eligible Transactions at Merchant’s designated website and that it results in forfeiture of the Cardholder’s eligibility to the Offer.
6. For the avoidance of doubt, the following types of transactions shall not be considered as Eligible Transactions:
 - a. Any transactions that are subject to cancellation, charge-back, return of goods and/or refund
 - b. Any autopay, unposted transactions, or bill payment transactions of any means as specified by the Bank from time to time;
 - c. All payments via e-Wallet (except for Apple Pay, Google Pay and Samsung Pay), reloads of e-Wallet or Octopus Automatic Add-Value Service; or
 - d. Any other type of transaction as determined by the Bank from time to time.
7. The Offer is only applicable to Cardholders whose Applicable Credit Card accounts are valid, not in default and in good standing (as determined by the Bank at its sole discretion) during the Promotion Period and till the period of giving Offers. If the status of a Cardholder’s Applicable Credit Card account is not in good standing, the Bank reserves the right to disqualify the Cardholder from enjoying the Offer.
8. The Offer entitled by Cardholders shall be determined by the Bank at its sole discretion based on the Bank’s record. If there is any discrepancy between the record held by Cardholders and that held by the Bank, the Bank’s record shall be conclusive and binding on the Cardholders.
9. Cardholders must retain the original transaction slips of any transactions. In case of any disputes, the Bank reserves the right to require Cardholders to submit the relevant original transaction slips, other documents or evidence for verification. The submitted transaction slips, documents and/or evidence will not be returned. If there is any discrepancy between the Bank’s record and Cardholder’s record of any transaction, the Bank’s record shall prevail.
10. The Bank is not the supplier of the products/services and the description, photos or reference price (if any) in relation to the products/services, which are not provided by the Bank and 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 on this marketing material shall be directed to the participating supplies. The Bank shall assume no liability in respect thereof.

11. Participation in the Promotion is subject to there being no abuse or non-compliance by the Cardholder, failing which the Bank will debit the values of the Offer from the Cardholder's account without notice and/or take such action to recover any outstanding amounts.
12. The Bank and the Merchant may change these terms and conditions and/or modify or terminate the Promotion. The Bank and the Merchant's decision are final.
13. The English version shall prevail if there is any inconsistency between the English and Chinese versions.

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