

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.

“DBS Credit Card Designated Social Enterprises Up to HK\$60 Rebate Promotion” Terms and Conditions:

1. “DBS Credit Card Designated Social Enterprises Up to HK\$60 Rebate Promotion” (“Promotion”) is applicable to the principal cardholders (“Cardholders”) of DBS 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”). This Promotion is not applicable to supplementary cardholders.
2. Promotion period starts from 1 January 2024 to 31 December 2024, both dates inclusive (“Promotion Period”).
3. The social enterprises participating in the Promotion (“**Designated Social Enterprises**”) include:
 - 1) Eco-Greenergy (Online shop only)
 - 2) GreenPrice
 - 3) Rooftop Republic (Online shop only)
 - 4) WEDO GLOBAL (Online shop only)
 - 5) Furry Green (Online shop only)
 - 6) Fair Taste (Online shop only)
 - 7) Meaningful (Online shop only)
 - 8) SLOWOOD
 - 9) FeStyle (Online shop only)
 - 10) Time to Gold
4. Cardholders who spend HK\$150 or above in Hong Kong dollars in a single transaction at retail stores and/or online shop of Designated Social Enterprises with designated Applicable Credit Cards during the Promotion Period (“Eligible Transactions”) shall be entitled to 1 stamp corresponding to Offer 1 or Offer 2 (please refer to below table for details). The stamp will be displayed on the Spending page of DBS Card+ mobile application (“DBS Card+”). For every 5 corresponding stamps earned by the Cardholders, the next Eligible Transaction completed in Designated Social Enterprises with the designated Applicable Credit Card (the 6th order) and displayed on the Spending page of DBS Card+ will enclose a red button of designated “InstaRedeem” amount (“**Offer**”). Cardholders can press the red button to use the corresponding Offer to off-set the designated amount payable for that spending. Below are the Offer details:

| Offer | Designated Applicable Credit Cards | Number of stamps earned for every Eligible Transaction* | The Offer can be earned for the next Eligible Transaction (the 6 th order) after earning 5 stamps for every set |
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| Offer 1 | Include but not limited to DBS Eminent Card, DBS COMPASS VISA, DBS Black World Mastercard®, DBS Black American Express® Card (No Applicable to DBS Live Fresh Card) | 1 Stamp | HK\$40 |
| Offer 2 | Only for DBS Live Fresh Card | 1 Stamp | HK\$60 |

*The 6th Eligible Transactions will be awarded the Offer and will not be awarded stamp.

5. To enjoy the above Offer, Cardholders must complete the 6 Eligible Transactions mentioned above within the Promotion Period (i.e. the 6th order must be completed on or before 31 December 2024) and Cardholders must press the red button mentioned above to redeem the Offer and deduct the designated amount payable for that spending on or before 14th January 2025. When the red “InstaRedeem” button of the spending on the Spending page of DBS Card+ disappears after the expiration date, Cardholders will be deemed to have forfeited the Offer automatically. The Bank will not make any special arrangements and any forms of compensation.
6. Cardholders will only be awarded 1 stamp in Offer 1 or Offer 2 per day and the first posted Eligible Transaction of the day shall prevail. Each DBS Card+ account can enjoy the Offer 1 and Offer 2 up to 10 times respectively during the Promotion Period.
7. Quota is set for the Offer and is on a first-come, first-served basis. The Bank will no longer issue any stamp when the quota is full and quota full message will be shown on Bank’s Website.
8. To be eligible to enjoy the Offer, Cardholders are required to install the DBS Card+ mobile application and completely register an DBS Card+ account, and turn on the notification in DBS Card+ More > App & Security Setting > Push Notification > “InstaRedeem” before conducting any Eligible Transaction for participating in the Promotion.
9. The Offer of this Promotion cannot be enjoyed in conjunction with other “InstaRedeem” promotion offers offered by the Bank and the merchants. If Customer’s spending meets the requirements of other "InstaRedeem" promotion offer at the same time, the Bank has the right to determine which offer to be awarded in respect of that spending. When the spending has already been awarded under the Offer of this Promotion, the same spending cannot be awarded again under other "InstaRedeem" promotions and vice versa. In case of any disputes, the Bank reserves the right of final decision.
10. For the avoidance of doubt, the following types of transactions are not considered as Eligible Transactions:
 - i. Any transactions that are subject to cancellation, charge-back, return of goods and/or refund,
 - ii. Any autopay, unposted transactions, or any bill payment transactions conducted by any method as specified by the Bank from time to time;
 - iii. transactions made via “Pay & Transfer” function in DBS Card+;
 - iv. 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

- v. Any other type of transaction as determined by the Bank from time to time.
11. 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.
 12. 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.
 13. 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 when the Offer is issued. 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 participating in the Promotion and/or enjoying the Offer.
 14. The Offer entitled by Cardholders shall be determined by the Bank at its sole discretion based on the Bank's record. 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.
 15. 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.
 16. 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.
 17. The English version shall prevail if there is any inconsistency between the English and Chinese versions.