

## 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 Card x Pinkoi Monthly Spending Offer” Terms and Conditions**

1. DBS Credit Card x Pinkoi Monthly Spending Offer (“Promotion”) is only applicable to the principal cardholders (“Principal 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 card cardholders.
2. The Promotion runs from 1 May 2025 to 31 December 2025 (both dates inclusive) (“Promotion Period”), on the 1<sup>st</sup> day of each month (“Promotion Date”).
3. Principal Cardholders who log in to Pinkoi (“Merchant”) member account or register as Merchant’s Member and conduct a single net transaction over HK\$400 with Applicable Credit Cards during the Promotion Date at Merchant’s website or its mobile application via “Credit/debit card payment” (“Eligible Transaction”) shall be entitled to a 12% deduction from the payable amount for that transaction through the Red “InstaRedeem” button revealed on that transaction after the transaction is posted and displayed in Spending page of DBS Card+ mobile application (“DBS Card+”) (“Offer”). Maximum deduction per Eligible Transaction is HK\$100.
4. Each DBS Card+ user can enjoy the Offer once only during each Promotion Date, which means once a month. All Offers will be served in first come first served basis according to the time record of pressing the InstaRedeem button for enjoying the Offer. Quota full message will be shown on the Bank website if quota of the Offer is full.
5. To be eligible to enjoy the Offer, Principal 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. Principal Cardholders must enjoy the Offer by designated dates as below; otherwise, it will be considered as giving up the Offer on its own.

Month of Conducting Eligible Transaction	Designated Date and Time of enjoying the Offer
May 2025	Before 14 May 2025 23:59 (Hong Kong Time)
June 2025	Before 14 June 2025 23:59 (Hong Kong Time)
July 2025	Before 14 July 2025 23:59 (Hong Kong Time)
August 2025	Before 14 August 2025 23:59 (Hong Kong Time)
September 2025	Before 14 September 2025 23:59 (Hong Kong Time)

October 2025	Before 14 October 2025 23:59 (Hong Kong Time)
November 2025	Before 14 November 2025 23:59 (Hong Kong Time)
December 2025	Before 14 December 2025 23:59 (Hong Kong Time)

6. For the avoidance of doubt, the following types of transactions are not applicable for the calculation of Eligible Transactions:
  - a. Any transactions that are subject to cancellation, charge-back, return of goods and/or refund,
  - b. Any autopay, unposted transactions or any other payment transactions 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, 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. Unless specified, Offer cannot be used in conjunction with other promotional offers or discounts, coupons or membership offers.
8. The Offer is only applicable to Principal 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 Offers are issued. If the status of a Principal Cardholder's Applicable Credit Card account is not in good standing, the Bank reserves the right to disqualify the Principal Cardholder from participating in the Promotion and/or enjoying the Offers.
9. The Offer entitled by Principal 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 Principal Cardholders and that held by the Bank, the Bank's record shall be conclusive and binding on the Principal Cardholders.
10. Principal Cardholders must retain the original transaction slips of any transactions. In case of any disputes, the Bank reserves the right to require Principal 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 Principal Cardholder's record of any transaction, the Bank's record shall prevail.
11. The Offer of this Promotion cannot be enjoyed in conjunction with other "InstaRedeem" offer/reward offered by the Bank and the merchants. If a Principal Cardholder's spending meets the requirements of other "InstaRedeem" offer/reward at the same time, the Bank has the right to determine which offer/reward to be awarded in respect of that spending. When the spending has already been awarded under the offer/reward 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.
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. Participation in the Promotion is subject to there being no abuse or non-compliance by the Principal Cardholder, failing which the Bank will debit the values of the Offer from the Principal Cardholder's account without notice and/or take such action to recover any outstanding amounts.
14. 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.
15. The English version shall prevail if there is any inconsistency between the English and Chinese versions.