

Credit Card Annual Fee Waiver Exclusive for DBS Private Bank Customers



As our valued customer, you deserve the unparalleled privileges. Apart from enjoying the annual fee waiver for your DBS credit card(s) for the first year, if you could meet one of the following stated criteria[^], the annual fee of the relevant credit card(s) of that year will be waived.

Based on the anniversary of the account ("Annual Fee Posting Date"),

- ✔ if the Average Assets under Management for the past first or second half of the year* of your DBS Private Bank account meets the minimum balance requirement of **US\$5,000,000 or its equivalent (with effective from 1 January 2026)**; or
- ✔ the cumulative total spending of all your DBS personal credit card(s) in the past 12 consecutive calendar months is **not less than HK\$36,000**.

If you could not meet any of the above criteria, we will charge the annual fee for the relevant credit card(s) to such card account(s) on such Annual Fee Posting Date.

Remarks:

[^] If the Customer has more than 1 DBS principal credit card or there is supplementary credit card under any DBS credit cards, the annual fee waiver shall be calculated separately and independently based on the Annual Fee Posting Date of each DBS principal credit card and supplementary credit card to determine whether the relevant DBS principal credit card and supplementary credit card is entitled to annual fee waiver for the coming year. For the annual fee details of DBS Credit Card, please refer to DBS Credit Card Fee Schedule & Annualized Percentage Rate Table posted at our website at go.dbs.com/hk-cardtnc-en.

* For each calendar year, if the Annual Fee Posting Date falls in March to August, the average Assets under Management is calculated based on the second half of the past calendar year (i.e. July to December every year). Whereas, if the Annual Fee Posting Date falls in September to February of the next calendar year, the average Assets under Management is calculated based on the first half of that calendar year (i.e. January to June every year).

星展私人銀行客戶專享信用卡年費豁免



貴為本行的尊貴客戶，你可享各項尊貴禮遇。你的星展信用卡除可享首年年費豁免外，只須符合以下其中一項條件[^]，有關信用卡的該年度年費會被豁免。

以信用卡戶口的週年日(「年費誌賬日」)計算，

- 你的星展私人銀行戶口的過去上半年度或下半年度^{*}平均個人資產總值符合最低結存額要求，即**US\$5,000,000或其等值 (於2026年1月1日起生效)**；或
- 你名下的所有DBS信用卡於過去連續12個曆月累積簽賬總額**不低於HK\$36,000**

若未能符合以上任何一項條件，本行將在年費誌賬日從該信用卡戶口收取年費。

註：

[^] 若客戶名下有多於一張DBS信用卡主卡或任何DBS信用卡有附屬卡，年費豁免將按每張DBS信用卡主卡及附屬卡的年費誌賬日分別獨立計算，決定相關DBS信用卡主卡及附屬卡可否於來年獲年費豁免。有關DBS信用卡的年費詳情，請於本行網站go.dbs.com/hk-cardtnc查閱DBS信用卡收費表及實際年利率對照表。

^{*} 就每個曆年而言，如年費誌賬日的月份為3月至8月，平均個人資產總值以過去曆年下半年度(即每年7月至12月)計算。如年費誌賬日的月份為9月至下個曆年2月，平均個人資產總值以該曆年上半年度(即每年1月至6月)計算。