

“DBS Black World Mastercard® Online Spending or Travel Merchants Spending InstaRedeem Upgrade Offer” Terms and Conditions

1. “DBS Black World Mastercard Online Spending or Travel Merchants Spending InstaRedeem Upgrade Offer” (“Promotion”) is applicable to the principal cardholders (“Cardholders”) of DBS Black World Mastercard (“Applicable Credit Card”) issued by DBS Bank (Hong Kong) Limited (the “Bank”). This Promotion is not applicable to those Cardholders who choose to participate in DBS\$ Cash Rebate Scheme under the DBS\$ Reward Scheme.
2. Promotion period starts from 1 January 2025 to 31 December 2025, both dates inclusive (“Promotion Period”).
3. Before conducting any spending, Cardholders are required to install the DBS Card+ mobile application (“DBS Card+”) and complete the registration and confirmation of the DBS Card+ account and turn on the notification in DBS Card+ More > App & Security Setting > Push Notification > “InstaRedeem” before for participating in the Promotion.
4. Cardholders who complete spending on online or travel merchants during Promotional Period with Applicable Credit Card (“Eligible Transaction”) can enjoy the promotion, by adopting a conversion rate of DBS\$1 to HK\$1.25 (“Offer”) through the Red “InstaRedeem” button of DBS Card+ displayed in the “Spending” page of DBS Card+ after the spending is posted.
5. Definition of the spending at online or travel merchants is determined by the Bank at its sole discretion. For the avoidance of doubt, the following types of transactions shall not be regarded as Eligible Transaction: reload amount of Octopus Automatic Add-Value Service (including application fee/handling fee), monthly payment of “Card Interest-free Instalment Loan”, monthly payment of “Credit Card Interest-free Merchant Instalment Plan”, cash advance and relevant handling/administration fees, casino chips, foreign exchange, fund purchases, security purchases, credit card annual fee, finance charges, late charges, reversed transactions, Flexi Cash, Call-a-loan, Funds Transfer, Balance Transfer, Flexi Shopping Programme, insurance payment, tax payment, all bill payment transactions (made through DBS iBanking, JET Payment Service, the “Pay & Transfer” function of the DBS Card+ mobile application or any other means as specified by the Bank from time to time), fund transfer transactions (made through the "Pay & Transfer" function of the mobile application or any other means as specified by the Bank from time to time), transaction that has been subject to cancellation, charge-back, return of goods and/or refund, purchase and/or reload of stored value cards, purchase via e-wallet (except for Apple Pay, Google Pay and Samsung Pay) or any other types of transactions as the Bank may specify from time to time.
6. All Eligible Transactions will be counted based on the post date of transaction during Promotion Period. And Cardholders should enjoy the Offer by pressing the Red “InstaRedeem” button mentioned above in DBS Card+ by 31 January 2026, otherwise Offer will be forfeited without prior notice.
7. If a Cardholder would like to set off the spending amount for the Eligible Transaction, the Bank will convert the DBS\$ into HK\$ amount at the rate of DBS\$1 to HK\$1.25 and credit the amount into the Applicable Credit Card account. Besides fully set off the spending amount, Cardholders can also choose to use DBS\$ to set off part of it. Cardholders may not be able to fully set off the

amount payable under certain circumstances. For avoidance of doubt, please refer to the calculation in the following examples:

	Spending amount (A)	Number of DBS\$ used (B)	Converted at DBS\$1 = HK\$1.25 to set off the spending amount (C) (C = B × 1.25)	Amount payable after set off (D = A – C)
Example 1	<u>HK\$200</u>	<u>DBS\$160</u>	<u>HK\$200</u>	<u>HK\$0</u>
Example 2	<u>HK\$600</u>	<u>DBS\$415</u>	<u>HK\$518.75</u>	<u>HK\$81.25</u>
Example 3	<u>HK\$1,313.5</u>	<u>DBS\$1,050</u>	<u>HK\$1,312.5</u>	<u>HK\$1</u>

8. The Offer of this Promotion cannot be enjoyed in conjunction with the offer of other “InstaRedeem” promotion offers by the Bank and the merchants. If Cardholder’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” promotion and vice versa. In case of any disputes, the Bank reserves the right of final decision.
9. The Bank has absolute discretion to determine the validity of a transaction and the eligibility of the Offer based on the details (including time and date) of the relevant transaction in the Bank’s record. If there is any discrepancy between the transaction record of a Cardholder and that of the Bank, the Bank’s record shall be conclusive.
10. 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.
11. 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.
12. 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.
13. The Bank may change these terms and conditions and/or modify or terminate the Promotion. The Bank’s decision is final.
14. The English version shall prevail if there is any inconsistency between the English and Chinese versions.

15. Promotion information will remain accessible up to one week after the end of the Promotion.