

## 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.

#### "Up To HK\$60 Rewards for Selected DBS Credit Cardholders" Terms and Conditions

1. "Up To HK\$60 Rewards for Selected DBS Credit Cardholders" ("**Promotion**") is only applicable to the selected principal cardholders of DBS Credit Cards (excluding Business Card) ("**Applicable Credit Cards**") who receive invitation from DBS Bank (Hong Kong) Limited (the "**Bank**") via email or DBS Card+ mobile application ("**DBS Card+ app**") push notification ("**Selected Cardholders**"). The Selected Cardholders cannot transfer their participation eligibility to others. This Promotion is not applicable to supplementary cardholders.
2. The promotion period of this Promotion has been stated on the invitation email or DBS Card+ app push notification, both dates inclusive ("**Promotion Period**"). The Promotion Period is divided into 3 spending phases, please refer to the invitation email or DBS Card+ app push notification for the details of each spending phase.
3. Selected Cardholders who conduct a single retail spending of HK\$100 or above ("**Eligible Transaction**") at any retail merchants (online shops or retail outlets) with the Applicable Credit Cards once in any spending phase during the Promotion Period, i.e. complete the spending mission ("**Mission**") once, can enjoy the "InstaRedeem" discount ("**Reward**"). The amount of Reward that a Selected Cardholder can enjoy under this Promotion depends on the number of times he/she completes the Mission. Please refer to the table below for details:

Which time Mission is completed	Amount of Reward for this Mission	The total number of Mission completed	Total Reward amount
1 <sup>st</sup> time	HK\$10	1	HK\$10
2 <sup>nd</sup> time	HK\$20	2	HK\$30
3 <sup>rd</sup> time	HK\$30	3	HK\$60

If a Selected Cardholder completes the Mission more than once during the same spending phase, he/she will only be deemed to have completed the Mission once in that spending phase. Selected Cardholders can freely choose to participate in this Promotion at any spending phase. For the avoidance of doubt, please refer to the examples below:

	Spending phase 1	Spending phase 2	Spending phase 3	Total Reward amount	Remark
Example 1	--	Mission completed	--	HK\$10	1 Mission completed in total
Example 2	Mission completed	--	Mission completed	HK\$30	2 Missions completed in total

Example 3	--	Mission completed	Mission completed	HK\$30	2 Missions completed in total
Example 4	Mission completed	Mission completed	Mission completed	HK\$60	3 Missions completed in total

4. For the purpose of the Promotion, Eligible Transaction means the posted retail spending. The following types of transactions shall not be considered as Eligible Transaction:
  - a. fund purchases, cash advances and relevant handling/administration fees, casino chips, foreign exchange, finance charges, reversed transactions, late charges, credit card annual fee, Flexi Cash, Call-a-loan, Balance Transfer, Funds Transfer, Flexi Shopping Programme, insurance payment, tax payment, any bill payment transactions (made via DBS iBanking, JET Payment Service of JETCO, the "Pay & Transfer" function of the DBS Card+ app or any other means as specified by the Bank from time to time), and fund transfer transactions (made through the "Pay & Transfer" function of DBS Card+ app or any other means as specified by the Bank from time to time);
  - b. any transactions that have been subject to cancellation, charge-back, return of goods and/or refund; and
  - c. any other types of transactions as the Bank may specify from time to time.
5. The Reward will be prompted to the eligible Selected Cardholder via the Red "InstaRedeem" button pushed by DBS Card+ app when the Eligible Transaction is posted and displayed in the Spending page of DBS Card+ app. Selected Cardholder can click the Red "InstaRedeem" button to set off the amount payable for that Eligible Transaction.
6. Selected Cardholders are required to install the DBS Card+ app and register an DBS Card+ app account before conducting any Eligible Transactions. In addition, Selected Cardholders need to turn on the notification in DBS Card+ app by choosing menu > More > App & Security Settings > Push Notification > "InstaRedeem" for participating in the Promotion.
7. Selected Cardholders must enjoy the Reward by clicking the Red "InstaRedeem" button on or before the end day of the corresponding spending phase, otherwise, the Reward will be considered forfeited. The Reward is subject to quota and is available on a first-come-first-served basis. When the quota is full, a relevant message will be shown on DBS Card+ app.
8. The Reward of this Promotion cannot be enjoyed in conjunction with other "InstaRedeem" promotion rewards offered by the Bank and the merchants. If a Selected Cardholder's Eligible Transaction meets the requirements of other "InstaRedeem" promotion reward at the same time, the Bank has the right to determine which reward to be awarded in respect of that Eligible Transaction. When the Eligible Transaction has already been awarded under the Reward of this Promotion, the same Eligible Transaction cannot be awarded again under other "InstaRedeem" promotions and vice versa. In case of any disputes, the Bank reserves the right of final decision.
9. The Reward is only applicable to Selected Cardholders whose 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 Reward is issued. If the status of a Selected Cardholder's Applicable Credit Card account is not in good standing, the Bank reserves the right to disqualify the Selected Cardholders from participating in the Promotion and/or enjoying the Reward.
10. The Reward entitled by Selected Cardholders shall be determined by the Bank at its sole discretion based on the Bank's record. Selected Cardholders must retain the original transaction slips of any transactions. In case of any disputes, the Bank reserves the right to require Selected 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 the Selected Cardholder's record, the Bank's record shall prevail.

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