

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 Black World Mastercard® Summer Travel Spending Rewards for Selected Customers” Terms and Conditions

1. “DBS Black World Mastercard Summer Travel Spending Rewards for Selected Customers” (the “Promotion”) are only applicable to the selected principal cardholders of DBS Black World Mastercard (excluding Private Label Card and Business Card) (“Applicable Credit Cards”) invited by DBS Bank (Hong Kong) Limited (the “Bank”) by email or DBS Card+ mobile application (“DBS Card+ app”) push notification (“Selected Cardholders”). The participation eligibility cannot be transferred to others by the Selected Cardholders.
2. The “Promotion Period” runs from 5 Jul 2024 to 31 August 2024, and is divided into 2 spending phases (“Spending Phase”):
 - The first Spending Phase: starts from 5 July to 31 July 2024, both dates inclusive
 - The second Spending Phase: starts from 1 August to 31 August 2024, both dates inclusive
3. Unless otherwise specified by the Bank, to participate in this Promotion, Selected Cardholders must complete the registration process successfully during the Promotion Period, from 5 Jul 2024 17:00 (Hong Kong Time) to 31 August 2024 23:59 (Hong Kong Time), via DBS Card+ app by following below steps (“Successful Registration”):
 - a. Install the DBS Card+ app and complete the registration of DBS Card+ app account before conducting any Eligible Transaction (as defined in clause 6 & 9 below) for participating in the Promotion;
 - b. Login to DBS Card+ app and register the Promotion with his/her Applicable Credit Card on DBS Card+ app > “Rewards” > Promotion Page of “DBS Black World Mastercard Summer Travel Spending Rewards for Selected Customers”. Selected Cardholders have to read and confirm the acceptance of these terms and conditions and input the required information according to the instructions. Selected Cardholders will be given a reference number upon Successful Registration for record and enquiry purposes. Selected Cardholders can register one Applicable Credit Card only to participate in the Promotion.
4. 7,000 registration quotas apply and is on first-come first-served basis. Quota full message will be shown on DBS Card+ app > “Rewards” > Promotion Page of “DBS Black World Mastercard Summer Travel Spending Rewards for Selected Customers”, in case the registration quotas are full.
5. Selected Cardholders who have not performed a Successful Registration will not be eligible for the Promotion. Upon Successful Registration, no cancellation or amendment is allowed. The Bank has the final decision on whether a Selected Cardholder has performed a Successful Registration.
6. From the day of Successful Registration to the end of Promotion Period, when Selected Cardholders accumulate HK\$6,000 or above spending of flight booking via airlines’ official Hong Kong (“HK”) websites and/or at overseas retail merchants (“Eligible Transactions”, as defined in clause 9 below) with the Applicable Credit Card which has been successfully registered for this Promotion (“Registered Credit Card”) in a certain Spending Phase, the Eligible Transactions in corresponding Spending Phase can earn extra DBS\$ (“Extra Reward”) on top of the DBS\$ earned

under the DBS\$ Redemption Scheme (“Basic Reward”) (Basic Reward and Extra Reward, collectively referred to as the “Rewards”). Details are as follows:

Eligible Transactions Category	Basic Reward	Extra Reward	Total Reward
Flight booking via airlines’ official HK websites (<i>local Retail Transactions</i>)	2X DBS\$ (i.e. HK\$250=DBS\$2) Equivalent to HK\$6 = 1 Mile	1X DBS\$ (i.e. HK\$250=DBS\$1)	3X DBS\$ (i.e. HK\$250=DBS\$3) Equivalent to HK\$4 = 1 Mile
Spending at overseas retail merchants (<i>Overseas Retail Transactions</i>)	3X DBS\$ (i.e. HK\$250=DBS\$3) Equivalent to HK\$4 = 1 Mile	1X DBS\$ (i.e. HK\$250=DBS\$1)	4X DBS\$ (i.e. HK\$250=DBS\$4) Equivalent to HK\$3 = 1 Mile

Remarks: The above calculation of 1X DBS\$ is based on each HK\$250 spending can earn DBS\$1 and each DBS\$48 can redeem 1,000 miles. For example, if a Selected Cardholder entitles to earn Extra Reward, HK\$6,000 of Eligible Transactions at overseas retail merchants can earn DBS\$96 to redeem 2,000 miles ($\text{HK\$6,000} \div \text{HK\$250} \times 4 = \text{DBS\$96}$, i.e. 2,000 miles), which is equivalent to redeem 1 mile with HK\$3 spending.

7. The Reward is only applicable to the first 1,500 Selected Cardholders in each Spending Phase who completed the registration successfully and accumulated designated spending amount of Eligible Transactions (“Eligible Selected Cardholders”). The first 1,500 Eligible Selected Cardholders in each Spending Phase will be determined according to the order of Eligible Selected Cardholder’s registration submission time of this Promotion recorded in the Bank’s system.
8. The Extra Reward for each Spending Phase is capped at DBS\$160 for each Eligible Selected Cardholder, while the total Extra Reward for the Promotion Period is capped at DBS\$320. The amount of Extra Reward depends on the spending amount of Eligible Transactions accumulated by Eligible Selected Cardholders in each Spending Phase during the Promotion Period.
9. Eligible Transactions accumulated in different Applicable Credit Card accounts of a Cardholder cannot be combined when calculating Rewards. If there is a supplementary card under the Applicable Credit Card account, Eligible Transactions under a supplementary card will be counted towards the Eligible Transactions of the principal card for calculation of Rewards.
10. For the purpose of the Promotion, the Eligible Transactions are counted based on the transaction date and are defined as follows:
 - a. “Flight booking via airlines’ official HK websites” is only applicable to the flight booking with the Registered Credit Card conducted via airlines’ official websites directly. Flight booking made via travel agencies, Third-party booking websites (including but not limited to Agoda, booking.com, Expedia, Hotels.com, Trip.com, Klook, KKday, and other travel agencies) is not applicable;
 - b. “Spending at overseas retail transaction” refers to an eligible transaction settled in foreign currencies (while any transactions settled in Hong Kong Dollars and Macau Pataca will be excluded) for the purchase of any products or services at overseas physical retail merchants with the Registered Credit Card. The transaction amount will be determined based on the transaction currency amount converted to Hong Kong Dollars and posted in the credit card statement. The definition of the overseas physical

retail merchants is determined by the merchant code issued by Visa International, MasterCard Asia/ Pacific (Hong Kong) Limited and American Express International, Inc. or the merchant's acquiring bank. Whether the transaction is a spending at overseas retail merchants will be determined by the Bank at its sole and absolute discretion. In case of any disputes, the Bank reserves the right of final decision.

11. For the avoidance of doubt, the following types of transactions shall not be considered as Eligible Transactions:
 - a. Octopus Automatic Add-Value Service ("AAVS") (including the application fee and handling fee in respect of the AAVS), the amount of each posted instalment for "Card Interest-free Instalment Loan", the amount of each posted instalment for "Credit Card Interest-free Merchant Instalment Plan", 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, 24-hour Customer Services Hotline, 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 are subject to cancellation, charge-back, unposted transactions, return of goods and/or refund;
 - c. Payment via eWallet (including but not limited to Alipay, PayMe and WeChat Pay, any transactions made via PayPal is not regarded as Eligible Transactions);
 - d. Any other type of transaction as determined by the Bank from time to time.
12. The Basic Reward of the corresponding Eligible Transactions will be credited to Registered Credit Card account automatically after the transaction(s) is posted, and the Extra Reward will be credited to Registered Credit Card account within 2 months after the end of the Promotion Period. The credited Rewards be shown in monthly statement.
13. For Selected Cardholders who choose to participate in DBS\$ Redemption Scheme under the DBS\$ Reward Scheme, when the Bank credited the DBS\$ earned from this Promotion, it will be included in the "Current Month Earned DBS\$" in the corresponding monthly statement; for Selected Cardholders who choose to participate in DBS\$ Cash Rebate Scheme under the DBS\$ Reward Scheme, every DBS\$1 accumulated in a statement cycle will be automatically converted into HK\$1 cash rebate on the issue date of the statement for that statement cycle and credited to the Registered Credit Card account on the following day.
14. The calculations of Basic Reward and Extra Reward for related Eligible Transactions amount are rounded down to their nearest integer, decimal places (if any) are not counted.
15. The Reward is only applicable to Selected Cardholders whose Registered 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 Registered 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 Rewards.
16. Time and validity of any transactions and/or eligibility of a Selected Cardholder to the Reward shall be determined by the Bank at its sole discretion based on the Bank's record. If there is any discrepancy between the record of transaction held by a Selected Cardholder and that held by the Bank, the Bank's record shall be conclusive and binding on the Selected Cardholder.

17. 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 Selected Cardholders' record of any transaction, the Bank's record shall prevail.
18. Participation in the Promotion is subject to there being no abuse/non compliance by Selected Cardholders, failing which the Bank will debit the values of the Reward from Selected Cardholders' account without notice and/or take such action to recover any outstanding amounts.
19. 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 published on this marketing material, 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.
20. Reward cannot be transferred, exchanged for credit limit or other discount/goods/service.
21. The Bank may change the terms and conditions and/or modify or terminate the Promotion. The Bank's decision is final.
22. The English version shall prevail if there is any inconsistency between the English and Chinese versions.