



### **“DBS Live Fresh Card 1% Unlimited Cash Rebate” Program Terms and Conditions:**

1. “DBS Live Fresh Card 1% Unlimited Cash Rebate” Program (“Program”) is only applicable to the principal cardholders (“Cardholders”) of DBS Live Fresh Card (“Applicable Card”) issued by DBS Bank (Hong Kong) Limited (the “Bank”).
2. The Program is valid until 31 December 2024 (“Promotion Period”).
3. Under this Program, Cardholders shall be automatically awarded with DBS\$2.5 for every HK\$250 equivalent (i.e. DBS\$1 for HK\$100) (“Spending Reward”) of Eligible Spending (“Eligible Spending”) conducted with the Applicable Card during the Promotion Period. Registration by the Cardholder for this Program is not required. Spending Reward shall be inclusive of the basic reward of DBS\$1 for every HK\$250 spending entitled by the Cardholders under the DBS\$ Reward Scheme as set out in Clause 3.1 of the DBS\$ Reward Scheme Terms and Conditions.
4. For the purpose of this Program, “Eligible Spending” refers to posted transactions which are:
  - i. with official payment records;
  - ii. classified as online transaction according to the merchant codes/transaction types as defined by Mastercard Asia/Pacific (Hong Kong) Limited (“Mastercard HK”) or a merchant’s acquiring bank; and
  - iii. conducted in a currency other than Hong Kong Dollars according to the currency codes issued by Mastercard HK.

For the avoidance of doubt, the following types of transactions shall not constitute Eligible Spending: retail purchase transactions at any physical points of sales, online transactions in Hong Kong Dollars, reload of e-wallets (including but not limited to PayMe, WeChat Pay and Alipay), adding value to Octopus card by means of Octopus Automatic Add Value Service (“AAVS”) (including the application fee and handling fee in respect of the AAVS) or any other means specified by the Bank from time to time, spending conducted via electronic wallets including but not limited to PayMe, WeChat Pay and Alipay (except at merchants designated by the Bank from time to time) but other than Apple Pay, Google Pay and Samsung Pay, fund purchases, cash advances and relevant handling/administration fees, casino chips, foreign exchange, finance charges, reversed transactions, late charges, credit card annual fee, Call-a-loan, Balance Transfer, Funds Transfer, Flexi Shopping Programme, insurance payment, tax payment, any bill payment transactions, transactions that have been subject to cancellation, charge-back, return of goods and/or refund and any other types of transactions specified by the Bank from time to time. The Bank’s determination on whether a transaction constitutes Eligible Spending shall be final and conclusive.

5. The Spending Reward will be calculated based on the converted amount in Hong Kong Dollars posted in the credit card statement.
6. DBS\$ Cash Rebate Scheme under the DBS\$ Reward Scheme will be defaulted for the Applicable Card. The terms and conditions applicable to the DBS\$ Cash Rebate Scheme under the DBS\$ Reward Scheme Terms and Conditions shall apply. Subject to the terms and conditions, every DBS\$1 earned in a statement cycle will be automatically converted into HK\$1 cash rebate on the date of the statement issued for that statement cycle and credited to the Applicable Card account on the following day. When calculating the entitlement to DBS\$ in a statement cycle, the amount of each Eligible Spending will be

rounded down to the nearest integral, decimal places (if any) will not be counted. The total Spending Reward awarded will be rounded down to the nearest integral.

7. Eligible Spending accumulated in different Applicable Card accounts of a Cardholder cannot be combined for calculating the Spending Reward. If there is a supplementary card under the Applicable Card account, Eligible Spending under a supplementary card will be deemed Eligible Spending under the principal card for calculating the Spending Reward.
8. The Spending Reward is only applicable to Cardholders whose Applicable Card accounts are in good standing, remain valid and not in default (as determined by the Bank at its sole discretion) throughout the Promotion Period and when the Spending Reward is credited to the Applicable Card account. If the Applicable Card account's status changes, the Bank reserves the right not to issue the Spending Reward without prior notice.
9. Eligibility of any transactions for the purpose of this Program shall be determined based on the transaction posting date and time in the Bank's record. If there is any discrepancy between the Bank's record and Cardholder's record, the Bank's record shall prevail.
10. Participation in the Program is subject to there being no abuse/non-compliance by the Cardholder, failing which the Bank may debit the value of the Spending Reward from the Cardholder's account without prior notice and/or take such action to recover any outstanding amounts.
11. The Bank may change these terms and conditions and/or modify or terminate the Program without prior notice. The Bank's decision is final.
12. The English version shall prevail if there is any inconsistency between the English and Chinese versions.