DBS Credit Cards 2026 “Spring Getaway - Travel & Overseas Spending Rewards” Terms and Conditions

1. The DBS Credit Card 2026 " Spring Getaway - Travel & Overseas Spending Rewards " (the "Promotion") is applicable only to principal cardholders (the "Cardholders") of credit cards and co-branded cards (excluding Private Label Cards and Business Cards) issued by DBS Bank (Hong Kong) Limited (the "Bank"). This Promotion is not applicable to supplementary cardholders.
2. The "Promotion Period" is from 1 April 2026 6:00pm (Hong Kong Time) to 30 June 2026 11:59pm (Hong Kong Time) (both dates inclusive).
3. Unless otherwise specified by the Bank, to participate in this Promotion, Cardholders must complete the registration process ("Successful Registration") through the DBS Card+ mobile application ("DBS Card+ app") as per the steps below during the Promotion Period:
    a. Cardholders are required to have installed the DBS Card+ app and completed registration of their DBS Card+ app account before conducting any Eligible Transactions (as defined in Clause 5 below) for participating in this Promotion.
    b. Log in to the DBS Card+ app, register for this Promotion with an Applicable Credit Card on the "Rewards" > DBS Credit Card 2026 " Spring Getaway - Travel & Overseas Spending Rewards " promotion page, and carefully read and confirm acceptance of these Terms and Conditions, and enter the required information as instructed. Cardholders will receive a reference number upon successful registration for record and inquiry purposes. **Each Cardholder can only register one Applicable Credit Card for this Promotion.**
4. If a Cardholder fails to or does not successfully register, they will not be eligible to participate in this Promotion. Once successfully registered, registration cannot be cancelled or altered. The Bank reserves the sole right to determine whether a Cardholder has successfully registered.
5. From the date of successful registration until the end of the Promotion Period, Cardholders who make designated spending with the Applicable Card registered for this Promotion (the "Registered Applicable Card") during the Promotion Period can enjoy Reward 1 "Overseas Transit Reward" and Reward 2 "Travel & Overseas Accumulated Spending Reward" (the "Rewards")."
    a. Reward 1 "Overseas Transit Reward"
        (i) From the date of successful registration until the end of the Promotion Period, Cardholders who use their successfully registered Applicable Credit Card ("Registered Applicable Credit Card") to complete designated overseas spending in transportation category (designated category defined in Clause 5a(iii) below) with a single net spending of HK$10 or more will enjoy HK$10 cash rebate for such Eligible Transaction. Each Cardholder can enjoy a maximum of HK$100 cash rebate during the Promotion Period.
        (ii) This Promotion is applicable to the first 2,500 Cardholders who successfully register and ultimately complete Eligible Transactions during the Promotion Period, based on the chronological order of their successful registration. The Bank will determine the first 2,500 Cardholders according to the time record of their successful registration for this Promotion in the system.
        (iii) “Designated overseas transportation category spending” is defined as follows: Overseas transactions identified by the card association's registered Transportation Merchant Category Codes (4011, 4111, 4112, 4121, 4131, 4789) will be used as criteria for

judgment, which include but not limit to physical ticket purchases or direct payments for public transportation services such as subways, buses, trains, ferries. These transactions must be posted and have official payment records, be settled in currencies other than Hong Kong Dollars, and the transaction amount must be converted to Hong Kong Dollars as reflected on the credit card statement. "Overseas transactions" specifically refer to physical transactions conducted outside of Hong Kong. All eligible transactions will be calculated based on the transaction date. The Bank reserves the sole discretion to determine whether a transaction qualifies as an eligible overseas transportation category spending. In case of any dispute, the Bank's decision shall be final.

b. Reward 2 "Travel & Overseas Accumulated Spending Reward"

(i) During the Promotion Period, Cardholders who use their Applicable Credit Card to complete travel merchant transactions or overseas physical retail transactions (designated travel spending defined in Clause 5b(ii) below) and achieve the highest accumulated spending amount. The top 10 Cardholders, who have accumulated the highest designated travel spending, will receive the following rewards ("Accumulated Spending Prizes") respectively:

Prizes for 1st - 2nd ranked Cardholders	HK $20,000 "InstaRedeem"
Prizes for 3rd - 6th ranked Cardholders	HK $10,000 "InstaRedeem"
Prizes for 7th - 10th ranked Cardholders	HK $5,000 "InstaRedeem"

(ii) For Reward 2, all Eligible Transactions will be calculated based on the successful posting date of the transaction. The definitions of designated travel spending are as follows:

- "Travel Merchant Spending" refers to retail transactions made with an Applicable Credit Card through travel agencies, airlines, hotels, or online travel platforms (whether physical stores or online stores) for the purchase of any travel products (including hotel bookings, air tickets, travel packages, or attraction tickets). This includes transactions conducted by merchants located outside Hong Kong or online merchants not registered or settled in Hong Kong, in currencies other than Hong Kong Dollars (where the payment amount will be converted to Hong Kong Dollars based on the transaction currency amount and reflected on the credit card statement), or relevant transactions paid in Hong Kong Dollars. Merchant examples include, but are not limited to: Agoda, Booking.com, Expedia, Klook, Trip.com, Cathay Pacific, HK Express, etc. The definition of a travel merchant is determined by VISA International, MasterCard Asia/Pacific (Hong Kong) Limited, American Express International, Inc., or the acquiring bank's merchant category code. The Bank reserves the sole discretion to determine whether a transaction belongs to travel merchant spending. In case of any dispute, the Bank's decision shall be final.
- "Overseas Physical Retail Spending" refers to transactions made with an Applicable Credit Card at overseas physical retail merchants for the purchase of any products or services (excluding travel merchant spending as defined in Clause 5b(ii) above). These transactions must be in a currency other than Hong Kong Dollars, have been successfully posted and have a formal payment record,

and be reflected on the credit card statement. The transaction amount will be converted to Hong Kong Dollars based on the transaction currency amount. The definition of an overseas physical retail merchant is determined by VISA International, MasterCard Asia/Pacific (Hong Kong) Limited, American Express International, Inc., or the acquiring bank's merchant category code. The Bank reserves the sole discretion to determine whether a transaction belongs to overseas physical retail spending. In case of any dispute, the Bank's decision shall be final.

(iii) Each Cardholder can receive the "Travel & Overseas Accumulated Spending Reward" listed in Clause 5b for once only during the Promotion Period.

(iv) The Bank has the sole and absolute discretion to determine whether a Cardholder qualifies for the "Travel & Overseas Accumulated Spending Reward".

6. For details on related handling fees that may be involved in overseas spending, please refer to the Bank's website > Help & Support > Credit Cards > More > Enquiry on Transactions > "Foreign Currency Transaction Exchange Rates and Handling Fees", and the Bank's website > Help & Support > Credit Cards > More > Enquiry on Transactions > "Fees for Hong Kong Dollar Payment of Foreign Currency Transactions".
7. For the avoidance of doubt, the following types of transactions are not Eligible Transactions:
   a. All transactions involving cancellation, ongoing claims, purchase of cash vouchers, returns and/or refunds; and
   b. All auto-pay transactions or unposted transactions, any bill payment transactions made via "DBS iBanking Internet Banking" / Jetco ATM "Bill Payment" service / 24-hour customer service hotline, via "Payment and Transfer" function of DBS Card+ app, or other means as specified by the Bank from time to time; and
   c. All transactions made via e-wallets (excluding Apple Pay, Google Pay, and Samsung Pay) and all e-wallet top-up transactions; and
   d. Octopus automatic add-value service transactions; and
   e. Any other transaction categories as determined by the Bank from time to time.
8. If an Applicable Credit Card account has supplementary cards, any Eligible Transactions completed by supplementary cards will not be aggregated into the principal card account calculation.
9. The reward will be credited to the Cardholder's registered credit card account on or before 30 September, 2026 and will be displayed on the monthly statement.
10. The results of Reward 1 will be announced on the Bank's website (go.dbs.com/ld_result) (the "Bank's Website") starting from 21 September 2026. The reward will be credited to the Cardholder's registered credit card account on or before 30 September 2026 and will be displayed on the monthly statement.
11. The reward is only applicable to Cardholders whose registered credit card account remains valid, has no overdue payments, and is in good credit 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 Cardholder’s registered credit card account is not in good standing, the Bank reserves the right to disqualify the Cardholder from participating in this Promotion and/or enjoying the reward.
12. The Bank has the absolute discretion to determine the validity of transactions (including time and date) and/or the Cardholder's eligibility for the reward based on the Bank's records. If the

Cardholder's transaction records do not match the Bank's records, the Bank's records shall be conclusive and binding on the Cardholder.

13. The Cardholder's eligibility for the reward will be determined by the Bank at its sole discretion based on its transaction records. Cardholders must retain the original sales slips for any transactions. In case of any dispute, the Bank reserves the right to request the Cardholder to provide the relevant original sales slips, other documents, or evidence for verification. Submitted sales slips, documents, and/or evidence will not be returned. If the Bank's records do not match the Cardholder's records for any transaction, the Bank's records shall prevail.
14. Cardholders shall not abuse this Promotion or violate its terms. Otherwise, the Bank will debit the value of the reward from the Cardholder's account without prior notice and/or take such action to recover any outstanding amounts.
15. 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, which are not provided by the Bank and are for reference only. Any inquiry, claim or complaint in relation to the quality or availability of the products/services or the accuracy of any of the aforementioned information contained herein shall be directed to the participating suppliers. The Bank shall assume no liability in respect thereof.
16. The reward is not transferable and cannot be exchanged for credit limits or other discounts/goods/services.
17. 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).
18. The Bank may change these terms and conditions and/or modify or terminate the Promotion. The Bank’s decision is final.
19. The English version shall prevail if there is any inconsistency between the English and Chinese versions.
20. Promotion information will remain accessible up to one week after the end of the Promotion.

Note: Apple Pay are trademarks of Apple Inc., registered in the U.S. and other countries. Google Pay are service mark of Google Inc. Samsung Pay is registered trademark of Samsung Electronics Co., Ltd.