

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 Mastercard® Credit Cards x Trip.com Booking Offers" Terms and Conditions

1. The "DBS Mastercard Credit Cards x Trip.com Booking Offers" ("Promotion") is only applicable to the Principal and Supplementary Cardholders ("Cardholders") of DBS Credit Cards (excluding Business Card) ("Applicable Credit Cards") issued by DBS Bank (Hong Kong) Limited (the "Bank").
2. The "Promotion Period" runs from 16 December 2025 to 16 February 2026 (both dates inclusive) ("Promotional Period").
3. Cardholders who conduct a single net transaction upon designated spending amount for bookings on designated products with the Applicable Credit Cards during the Promotional Period at Trip.com ("Merchant") website (<https://hk.trip.com/>)* or its mobile application v7.5 or above with HK locale selected ("Mobile Application") ("Eligible Transaction"), and enter the designated promotion code ("Promo Code") during checkout will be entitled to a shopping discount ("Offer"). Details of the Offer are as follows:

	Designated Product	Discount	Promo Code Usage Quota	Promo Code
Offer 1	Flight booking upon HK\$1,500 (net air fare only)	HK\$150	1,530 (170 per week and will be released on a weekly basis throughout 9 weeks.)	DBSFLIGHT
Offer 2	Prepaid hotel booking upon HK\$1,200	HK\$120	1,575 (175 per week and will be released on a weekly basis throughout 9 weeks.)	DBSHOTEL
Offer 3	High speed rail booking upon HK\$300	HK\$30	360 (40 per week and will be released on a weekly basis throughout 9 weeks)	DBSTRAIN

4. The Offer is only for Trip.com member. Cardholders are required to register as Trip.com member before making any transaction.
5. Only one Promo Code can be applied to each booking. Each Trip.com member can enjoy the Offer 1 to 3 for once in every phase during the Promotional Period. The Promo Codes will be released on a

weekly basis with limited quota and on a first-use-first-serve basis. The quota will be updated every Tuesday at 00:00 as below. The quota is calculated based on the computer record of Trip.com which shall be conclusive. Quota full message will be shown on the Bank website, Merchant's website and its Mobile Application in case Offer quotas are full.

Offer	Promotion Period	Start Time (Hong Kong Time)	End Time (Hong Kong Time)	Quota	Total Quota during Promotion Period
Offer 1	Phase 1	16 Dec 2025, 00am	22 Dec 2025, 23:59pm	170	1,530
	Phase 2	23 Dec 2025, 00am	29 Dec 2025, 23:59pm	170	
	Phase 3	30 Dec 2025, 00am	5 Jan 2026, 23:59pm	170	
	Phase 4	6 Jan 2026, 00am	12 Jan 2026, 23:59pm	170	
	Phase 5	13 Jan 2026, 00am	19 Jan 2026, 23:59pm	170	
	Phase 6	20 Jan 2026, 00am	26 Jan 2026, 23:59pm	170	
	Phase 7	27 Jan 2026, 00am	2 Feb 2026, 23:59pm	170	
	Phase 8	3 Feb 2026, 00am	9 Feb 2026, 23:59pm	170	
	Phase 9	10 Feb 2026, 00am	16 Feb 2026, 23:59pm	170	
Offer 2	Phase 1	16 Dec 2025, 00am	22 Dec 2025, 23:59pm	175	1,575
	Phase 2	23 Dec 2025, 00am	29 Dec 2025, 23:59pm	175	
	Phase 3	30 Dec 2025, 00am	5 Jan 2026, 23:59pm	175	
	Phase 4	6 Jan 2026, 00am	12 Jan 2026, 23:59pm	175	
	Phase 5	13 Jan 2026, 00am	19 Jan 2026, 23:59pm	175	
	Phase 6	20 Jan 2026, 00am	26 Jan 2026, 23:59pm	175	
	Phase 7	27 Jan 2026, 00am	2 Feb 2026, 23:59pm	175	
	Phase 8	3 Feb 2026, 00am	9 Feb 2026, 23:59pm	175	
	Phase 9	10 Feb 2026, 00am	16 Feb 2026, 23:59pm	175	
Offer 3	Phase 1	16 Dec 2025, 00am	22 Dec 2025, 23:59pm	40	360
	Phase 2	23 Dec 2025, 00am	29 Dec 2025, 23:59pm	40	
	Phase 3	30 Dec 2025, 00am	5 Jan 2026, 23:59pm	40	
	Phase 4	6 Jan 2026, 00am	12 Jan 2026, 23:59pm	40	
	Phase 5	13 Jan 2026, 00am	19 Jan 2026, 23:59pm	40	
	Phase 6	20 Jan 2026, 00am	26 Jan 2026, 23:59pm	40	
	Phase 7	27 Jan 2026, 00am	2 Feb 2026, 23:59pm	40	
	Phase 8	3 Feb 2026, 00am	9 Feb 2026, 23:59pm	40	
	Phase 9	10 Feb 2026, 00am	16 Feb 2026, 23:59pm	40	

6. For the avoidance of doubt, the following types of transactions are not applicable for the calculation of Eligible Transactions in the Promotion:

- Any transactions that are subject to cancellation, charge-back, return of goods and/or refund;
- Any autopay, unposted transactions or any other payment transactions as specified by the Bank from time to time;
- All payment via eWallet (except for Apple Pay, Google Pay and Samsung Pay), all reloads of e-Wallet and Octopus Automatic Add-Value Service; or
- Any transactions made via Pay & Transfer function in DBS Card+ mobile application with Applicable Credits;

- Any other type of transaction as determined by the Bank from time to time.
7. Promo code is valid only when the payment is made with Hong Kong dollar.
 8. For the Promo Code of Offer 2 due to certain hotel and supplier requirements, Promo Code may not be valid on some prepaid rooms. Hotel cancellation and prepayment policies may vary according to room type. Please refer to the room policies upon reservation.
 9. In the case of booking cancellations, the bookings lose its eligibility for the Offer and the Promo Code used for the Offer will become ineffective. Cardholders must rebook to enjoy the Offer, but Cardholders may not be able to use the quota immediately in case the quota has been used up.
 10. Cardholders must enter and use the designated Promo Code during checkout to enjoy the Offer. If the designated Promo Code is not used when placing the order, the Offer will not be reissued.
 11. Once Cardholders enter and use the designated Promo Code of the Promotion, they must use Applicable Credit Cards to pay and the payment method cannot be changed.
 12. The Bank and the Merchant will not accept any liability should a Cardholder fail to input the designated Promo Code when conducting transactions and that it results in forfeiture of the Cardholder's eligibility to the Offer. After entering the designated Promo Code, the system will automatically apply the Offer to the applicable order and display the discount on the transaction page.
 13. Unless otherwise specified, Offer cannot be used in conjunction with Merchant's other promotions. Offer is non-transferable and cannot be resold.
 14. Upon completion of the Eligible Transaction, a confirmation will be sent based on the way selected by Trip.com member to receive such confirmation when booking. Members may login to Merchant's website or its Mobile Application to retrieve the respective confirmation. For enquiries, please contact Merchant's customer service team.
 15. This Promotion is only applicable to the 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.
 16. Time and validity of any transactions and/or eligibility of a Cardholder to the Offer 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 Cardholder and that held by the Bank, the Bank's record shall be conclusive and binding on the Cardholder.
 17. 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.
 18. Participation in the Promotion is subject to there being no abuse/non compliance by the Cardholder, failing which the Bank will debit the values of the Offers from the Cardholder's 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. The Merchant reserves the rights to make final decision and to make changes on all matters relating to the Promo Code. The Merchant shall have no liability for any website failure, coupon errors, any malfunction of computers, communications and facilities, any deficiencies of service and any loss or damage caused by email or other means.
21. The Bank and the Merchant may change these terms and conditions and/or modify or terminate the Promotion. The Bank's and the Merchant's decision are final.
22. The English version shall prevail if there is any inconsistency between the English and Chinese versions.
23. Promotion information will remain accessible up to one week after the end of the Promotion.

*This is not the Bank's website. The Bank is not responsible or liable for their content or the Cardholder's use of them.