

As our valued DBS Treasures customer, you can exclusively enjoy fabulous welcome offer¹ and Annual Fee Waiver[^] by successfully applying for a designated credit card with instant approval* via DBS Card+ HK app with designated link below on or before 30 November 2024!



DBS Treasures Customers Exclusive
Credit Card Extra Welcome Offer[#]

Up to HK\$1,000 Cash Rebate

Card Types

Welcome Offer¹

Spending Offer²

For Mileage Experts



DBS Black World
Mastercard[®]

Up to 42,000 Miles

Spending Requirement	Miles Reward
Accumulated Eligible Spending of HK\$8,000	8,000 miles (i.e. DBS\$384)
Accumulated Eligible Spending of HK\$20,000	12,000 miles (i.e. DBS\$576)
Accumulated Eligible Spending of HK\$80,000	40,000 miles (i.e. DBS\$1,920)

Apply for designated loan: successfully apply for Instant Cash online with the New Card and the cash out amount will be deemed as Eligible Spending amount (maximum HK\$3,000)

To earn extra 2,000 miles, you are required to accumulate Octopus Automatic Add-Value transaction of HK\$1,000 or above or successfully apply for Flexi Shopping Programme (for any amount) with 12 to 60-month instalments via the New Card within 3 months after its issuance; to enjoy HK\$50 InstaRedeem discount, you are required to successfully activate the physical New Card via DBS Card+ app within 2 months after its issuance

- Local Spending:
HK\$6 = 1 mile
- Overseas Spending:
HK\$4 = 1 mile
- Retail Spending:
As low as HK\$3 = 1 mile³
and exclusive worldwide travel privileges (including Airport Limousine Transfer Service, Airport Lounge & Express Pass and Luggage Delivery)³
- Instantly redeem in DBS\$ to enjoy DBS\$8 equivalent to HK\$10⁴ (Conversion rate of DBS\$1 = HK\$1.25) for online or travel spending!
- Use DBS\$ to redeem flights, hotels or travel packages at iGO Rewards and enjoy **45% off**
- Use DBS\$48 to redeem 1,000 miles plus miles conversion handling fee waiver

For Cash
Reward Lover



DBS Eminent Visa
Signature Card

Up to HK\$600 Rewards

Including 10% Cash Rebate (with a maximum limit of up to HK\$450) + extra HK\$100 Cash Rebate + HK\$50 InstaRedeem discount

Spending Requirements: Spend HK\$3,000 and/or the cash out amount of successful application for Instant Cash online with the New Card (maximum HK\$3,000) within 3 months after the New Card issuance; to earn extra HK\$100 Cash Rebate, you are required to accumulate Octopus Automatic Add-Value transaction of HK\$1,000 or above or successfully apply for Flexi Shopping Programme (for any amount) with 12 to 60-month instalments via the New Card within 3 months after its issuance; to enjoy HK\$50 InstaRedeem discount, you are required to successfully activate the physical New Card via DBS Card+ app within 2 months after its issuance

Registration on

- Designated categories up to
5% Rebate⁵ (up to HK\$400/month)
(Dining, Fitness clubs, Sportswear, Medical services)
- Other retail spending up to
1% Rebate⁵ (up to HK\$200/month)
- up to **30% off** for Dining Privileges
- up to **52% off** for Health & Medical Privileges

For Everyday Spenders



DBS COMPASS VISA

Up to HK\$400 Rewards

Including up to HK\$250 Local Supermarket or Taobao InstaRedeem discount + extra HK\$100 Cash Rebate + HK\$50 InstaRedeem discount

Spending Requirements: Spend HK\$4,000 within 3 months after the New Card issuance; to earn extra HK\$100 Cash Rebate, you are required to accumulate Octopus Automatic Add-Value transaction of HK\$1,000 or above or successfully apply for Flexi Shopping Programme (for any amount) with 12 to 60-month instalments via the New Card within 3 months after its issuance; to enjoy HK\$50 InstaRedeem discount, you are required to successfully activate the physical New Card via DBS Card+ app within 2 months after its issuance

- Super Wednesday: spend at local supermarket every Wednesday to earn up to
10% COMPASS Dollar rebate
- "COM to Play" Mini Game: spend in designated categories and play mini game to win up to
HK\$5,000 COMPASS Dollar

For Online Shopper



DBS Live Fresh Card

Up to HK\$500 Rewards

Including up to HK\$350 InstaRedeem discount + extra HK\$100 Cash Rebate + HK\$50 InstaRedeem discount

Spending Requirements: Spend HK\$4,800 within 3 months after the New Card issuance; to earn extra HK\$100 Cash Rebate, you are required to accumulate Octopus Automatic Add-Value transaction of HK\$1,000 or above or successfully apply for Flexi Shopping Programme (for any amount) with 12 to 60-month instalments via the New Card within 3 months after its issuance; to enjoy HK\$50 InstaRedeem discount, you are required to successfully activate the physical New Card via DBS Card+ app within 2 months after its issuance

- extra **5%** rebate for selected online spending category
- 1%** rebate for online spending in foreign currencies
- 0.4%** rebate on retail spending
- Enjoy 6-month instalment **10 times for free**
- iFlexi & Flexi Travel with **longer repayment period**

Remarks:

- Welcome Offer is applicable to New Customers only. New Customers shall mean applicants who, during the New Card approval process have not applied for, do not currently hold, or in the 12 months prior to the date of application for the New Card, have not held and/or cancelled any principal credit cards (including co-branded cards) issued by the Bank. Each Customer can enjoy the Welcome Offer once during the Offer Period. For the avoidance of doubt, if Customer has successfully applied for more than one New Card with the Bank by submitting multiple Application Forms to the Bank, he/she will only be entitled to redeem ONE Welcome Gift in respect of all applications submitted during the Offer Period. Welcome Offer is bounded by the Welcome Offer Terms and Conditions. For details, please refer to go.dbs.com/hk-cardtnc-en.
 - Spending offers are bounded by Terms and Conditions. For details, please visit go.dbs.com/hk-cards-en
 - Cardholder must register "DBS Black World Mastercard As Low As HK\$3 = 1 Mile Promotion" via DBS Card+ mobile app successfully during Promotion Period. Promotion Period is from 6 October 2023 to 31 December 2024 and consists of 5 Spending Phase. Eligible Spending will be counted from the next calendar date from Successful Registration. Cardholder must accumulate Eligible Spending to achieve Spending Goal of HK\$80,000 in a certain Spending Phases, the Eligible Spending can earn Extra Reward to enjoy as low as HK\$3 = 1 mile and worldwide travel privileges in such Spending Phase. The Extra Reward in each Spending Phase is capped at DBS\$550 for each Cardholder. For details, please visit to go.dbs.com/hk-black-distinction-en.
 - For promotion period and details, please refer to go.dbs.com/hk-black-sir-en.
 - A single net spending of HK\$300 or above of Designated Spending Categories is eligible for earning 5% rebate. The first HK\$8,000 (applicable to Visa Signature Card) / HK\$4,000 (applicable to Visa Platinum Card) spending of the 4 designated spending categories in total in each calendar month will be entitled to a 5% rebate, and the first HK\$20,000 (applicable to Visa Signature Card) / HK\$15,000 (applicable to Visa Platinum Card) other retail spending (including the first HK\$5,000 E-Wallet Retail Spending in each calendar month but excluding the thereafter E-Wallet Retail Spending exceeding HK\$5,000) in each calendar month will be entitled to a 1% rebate. Designated Spending Categories of this Programme **does not include** veterinary spending.
- * Credit card application may not be approved instantly through DBS Card+ for some individual reasons. The Bank may request other documents from you, like address proof and income proof, for application approval. The credit card application is subject to the Bank's final approval.
- # Extra Welcome Offer is bounded by Terms and Conditions. For details, please refer to below Terms and Conditions.
- [^] Starting from 6 May 2024, upon meeting one of the following stated criteria, the annual fee for your DBS credit card(s) will be waived. Based on the anniversary of the account ("Annual Fee Posting Date"), if the Average Total Relationship Balance for the past 3 consecutive months of your DBS Treasure account meets the minimum balance requirement of HK\$1,000,000 or its equivalent; or the cumulative total spending of all your DBS personal credit card(s) in the past 12 consecutive calendar months is not less than HK\$36,000. For the avoidance of doubt, if the Customer has more than 1 DBS principal credit card or there is supplementary credit card under any DBS credit cards, the annual fee waiver shall be calculated separately and independently based on the Annual Fee Posting Date of each DBS principal credit card and supplementary credit card to determine whether the relevant DBS principal credit card and supplementary credit card is entitled to annual fee waiver for the coming year. For the annual fee details of DBS Credit Card, please refer to DBS Credit Card Fee Schedule & Annualized Percentage Rate Table posted at our website at go.dbs.com/hk-cardtnc-en.

Download DBS Card+ HK now and
Apply for a card in few minutes*



go.dbs.com/hk-tre-card2405

Reminder: To borrow or not to borrow? Borrow only if you can repay!

“Extra Welcome Offer of up to HK\$1,000 Cash Rebate exclusively for DBS Treasures” Terms and Conditions

1. Extra Welcome Offer of up to HK\$1,000 Cash Rebate exclusively for DBS Treasures Customers (“Promotion”) is only available to the new customers (“New Customers”, as defined in clause 2 below) who have successfully applied for DBS Treasures account during the period from 1 August to 30 September 2024 (“Promotion Period”) and applied for DBS Live Fresh Card, DBS Black World Mastercard, DBS COMPASS VISA or DBS Eminent Card (including DBS Eminent Visa Signature Card and DBS Eminent Visa Platinum Card) (“New Card”) issued by DBS Bank (Hong Kong) Limited (the “Bank”) on or before 30 November 2024 by downloading DBS Card+ mobile application (“DBS Card+”) through the designated link, then complete and submit the New Card principal card application form via the DBS Card+ or by submitting the physical application form from branch to the Bank; and submit all supporting documents required by the Bank within one month from the date of application to become the principal cardholder of New Card.
2. The Promotion is limited to DBS Treasures Customers and applicable to New Customers only, New Customers mean those applicants who during the New Card approval process have not applied for, do not currently hold, or in the 12 months prior to the date of application for the New Card, have not held and/or cancelled any principal credit cards (including co-branded cards) issued by the Bank.
3. Each New Customer can enjoy HK\$1,000 Cash Rebate Extra Welcome Offer (“Extra Welcome Offer”) once only on top of the basic welcome offer of respective New Card. For the avoidance of doubt, if a New Customer has successfully applied for more than one New Card with the Bank by making multiple applications through this Promotion, he/she will only be entitled to redeem the Extra Welcome Offer once in respect of all New Card applications submitted during the Promotion Period.
4. New Customer must download DBS Card+, register and activate DBS Card+ account and physical New Card within 1 month of the New Card issuance date in order to be eligible to the Extra Welcome Offer.
5. Extra Welcome Offer will be credited to the New Card account of the eligible New Customer within six months after the New Card issuance date and shown on the credit card monthly statement.
6. Extra Welcome Offer is only available to New Customers whose New Card accounts are determined in the sole discretion of the Bank to be in good standing, remain valid and not in default, and still with valid DBS Treasures account during the period from New Card issuance date to issuance of the Extra Welcome Offer. The Bank shall have the sole discretion in determining a New Customer’s entitlement to the Extra Welcome Offer.
7. Entitlement to Extra Welcome Offer is subject to there being no abuse/non compliance by the New Customers, failing which the Bank will debit the value of the Extra Welcome Offer from the New Customers’ account without notice and/or take such action to recover any outstanding amounts.
8. The Bank may change these terms and conditions and/or modify or terminate the Promotion. The Bank’s decision is final.
9. The English version shall prevail if there is any inconsistency between the English and Chinese versions.