

From 26 January to 31 March 2026, join DBS Treasures to exclusively enjoy fabulous welcome offer<sup>1</sup> and Annual Fee Waiver<sup>^</sup> by successfully applying for a designated credit card with instant approval\* via DBS Card+ HK app with designated link below!



DBS Treasures Customers Exclusive  
Credit Card Extra Welcome Offer<sup>#</sup>

# HK\$1,000 Cash Rebate

## Card Types

## Welcome Offer<sup>1</sup> (offer period: from 3 October 2025 to 2 April 2026)

## Spending Offer<sup>2</sup>

For Mileage Experts



DBS Black World  
Mastercard<sup>®</sup>

# Up to 32,000 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\$60,000	30,000 miles (i.e. DBS\$1,440)

To earn an extra 2,000 miles, you are required to apply Flexi Shopping Programme successfully within 3 months after the New Card issuance.

- Local Spending: **HK\$6 = 1 mile**
- Overseas Spending: **As low as HK\$2 = 1 mile<sup>3</sup>**
- Instantly redeem in DBS\$ to enjoy DBS\$8 equivalent to HK\$10<sup>4</sup> (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
- **Exclusive Flexi Shopping offer for Black World Mastercard<sup>®6</sup>**: 3 times 50% one-off handling fee rebate on travel merchant spending instalments!

For Cash  
Reward Lover



DBS Eminent Visa  
Signature Card

# Up to HK\$600 Rewards

Spending Requirements: Spend HK\$5,000 within 3 months after the New Card issuance; to earn extra HK\$100 Cash Rebate, you are required to apply Flexi Shopping Programme successfully within 3 months after the New Card issuance.

Registration on

- Designated categories up to **5% Rebate<sup>5</sup>** (up to HK\$400/month) (Dining, Fitness clubs, Sportswear, Medical services)
- Other retail spending up to **1% Rebate<sup>5</sup>** (up to HK\$200/month)
- up to **15% off** for Dining Privileges
- up to **81% off** for Health & Medical Privileges
- **Exclusive Flexi Shopping offer Eminent Card<sup>6</sup>**: 3 times 50% one-off handling fee rebate on medical service spending instalments!

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](http://go.dbs.com/hk-cardtnc_en).
  - Spending offers are bounded by Terms and Conditions. For details, please visit [go.dbs.com/hk-cards-en](http://go.dbs.com/hk-cards-en).
  - Cardholders must register for "DBS Black World Mastercard<sup>®</sup> Overseas Spending As Low As HK\$2 = 1 Mile Reward" via DBS Card+ app successfully during the Promotion Period. The Promotion Period is from 1 Jan to 31 Dec 2026. Eligible spending will be counted from the first day of Promotion Period. Cardholders must accumulate Eligible Spending to achieve Spending Goal of HK\$20,000 in a certain calendar month, the Eligible Overseas Spending can earn Extra Reward to enjoy as low as HK\$2 = 1 mile in such calendar month. The Extra Reward for each calendar month is capped at DBS\$240 for each Cardholder, while the total Extra Reward for the Promotion Period is capped at DBS\$2,880 for each Cardholder. For details, please visit [go.dbs.com/hk-black-distinction-en](http://go.dbs.com/hk-black-distinction-en).
  - For promotion period and details, please refer to [go.dbs.com/hk-super-insta-en](http://go.dbs.com/hk-super-insta-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. For details, please refer to [go.dbs.com/hk-eminent-rebate-en](http://go.dbs.com/hk-eminent-rebate-en).
  - Flexi Shopping Promotions are bounded by terms and conditions. For details, please visit [go.dbs.com/hk-fs-en](http://go.dbs.com/hk-fs-en).
- \* 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.
- <sup>^</sup> 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](http://go.dbs.com/hk-cardtnc_en).

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



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

## **“Extra Welcome Offer of HK\$1,000 Cash Rebate exclusively for DBS Treasures New Customer” Terms and Conditions**

1. Extra Welcome Offer of 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 26 January to 31 March 2026 (“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 31 March 2026 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. If the Customer cancels the New Card or fails to activate the physical New Card within 12 months from the New Card issuance date, the Bank will debit the value of the Welcome Offer or its equivalent amount from the Customer’s account without further notice.
8. 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.
9. The Bank may change these terms and conditions and/or modify or terminate the Promotion. The Bank’s decision is final.
10. The English version shall prevail if there is any inconsistency between the English and Chinese versions.

The terms and conditions relating to this promotion campaign is available for download at our website ([go.dbs.com/hk-card-xs-tre-260126-en](http://go.dbs.com/hk-card-xs-tre-260126-en)) from now until 7 days after the end of the promotional period. Customers may not be able to access or download such version of the information subsequent to the expiry of the specified timeframe. You are advised to bookmark the website address, download and store a copy for future reference. If you do not agree or have no online access to the terms and conditions, you may contact our Customer Services and request for a physical copy within the above-mentioned timeframe.