The terms and conditions relating to this promotion campaign is available for download at our website (go.dbs.com/hk-saf-feb26-tnc-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.

"Selected Customer Automatic Annual Fee Waiver Offer" Terms and Conditions

1. "Selected Customer Automatic Annual Fee Waiver Offer" ("Promotion") is only applicable to the selected principal cardholders of DBS Credit Cards (excluding Private Label Card and Business Card) ("Designated Credit Cards") invited by DBS Bank (Hong Kong) Limited (the "Bank") by email , SMS or DBS Card+ mobile application ("DBS Card+") push notification ("Selected Cardholders"). The participation eligibility cannot be transferred to others by the Selected Cardholders. This Promotion is not applicable to supplementary card cardholders.
2. The Promotion runs from 24 February 2026 to 31 March 2026 ("Promotion Period").
3. During the Promotion Period, Selected Cardholders who use the Designated Credit Card to make any retail transaction (online or physical store) ("Eligible Transaction") once will be waived the upcoming annual fee of the Designated Credit Card, which will be charged in April 2026 ("Offer").
4. For the purpose of the Promotion, Eligible Spending Transaction means any local and overseas retail transactions (online or physical store), reload amount of Octopus Automatic Add-Value Service, retail transactions paid by e-wallets (including but not limited to Apple Pay, WeChat Pay and Alipay, any transactions made via PayPal is not regarded as Eligible Spending Transaction). For the avoidance of doubt, the following types of transactions shall not be regarded as Eligible Spending Transaction : cash advance and relevant handling/administration fees, application fee/handling fee of Octopus Automatic Add-Value Service, Balance Transfer, Flexi Cash, Call-a-loan, Funds Transfer, Flexi Shopping Programme, Credit Card Interest-free Merchant Instalment Plan, tax payment, insurance payment, all bill payment transactions made via DBS iBanking/JET Payment Service/24-hour Customer Services Hotline or any other means as specified by the Bank from time to time, transactions in Hong Kong Dollars at the point of sales (in case of online transactions, the place of registration and/or settlement of the merchant) outside Hong Kong, casino chips, foreign exchange, security purchases, credit card annual fee, finance charges, late charges, reversed transactions, transaction that has been subject to cancellation, charge-back, return of goods and/or refund, value top-up or transfer by e-wallets (including but not limited to Apple Pay, WeChat Pay and Alipay, any transactions made via PayPal is not regarded as Eligible Spending Transaction), purchase and/or reload of stored value cards or any other types of transactions as the Bank may specify from time to time. All Eligible Spending Transaction will be counted based on the transaction date, which must be conducted during the Promotion Period.
5. Offer is only applicable to Selected Cardholders whose Designated 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 Selected Cardholders' Designated Credit Card account is not in good standing, the Bank reserves the right to disqualify the Selected Cardholder from participating in the Promotion and/or enjoying the Offer.

6. The annual fees originally scheduled to be charged in April 2026 for the Designated Credit Cards that are eligible for the Offer will be automatically waived. Once the annual fees are automatically waived, they will not appear in any form in the statement of April 2026.
7. The Bank may change these terms and conditions and/or modify or terminate the Promotion.
8. In case of any dispute, The Bank reserve the right of final decision.
9. Time and validity of any transactions and/or eligibility of a Selected Cardholder to the Offer and/ or Rebate 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 Selected Cardholder and that held by the Bank, the Bank's record shall be conclusive and binding on the Selected Cardholder.
10. Participation in the Promotion is subject to there being no abuse/non compliance by the Selected Cardholder, failing which the Bank will debit the values of the Offer and/ or Rebate from the Selected Cardholder's account without 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 Promotion.
12. The English version shall prevail if there is any inconsistency between the English and Chinese versions.