

“Octopus Automatic Add Value Service Welcome Reward” Terms and Conditions

1. “Octopus Automatic Add Value Service Welcome Reward” (“Promotion”) is only applicable to the Principal Cardholders (“Cardholders”) of DBS Credit Cards and Co-branded Cards (excluding Private Label Card and Business Card) (“Applicable Credit Cards”) issued by DBS Bank (Hong Kong) Limited (the “Bank”).
2. The “Promotion Period” runs from 16 October to 31 December 2023 (both dates inclusive).
3. Unless otherwise specified by the Bank, to participate in this Promotion, Cardholders must complete the registration process successfully during the Promotion Period via DBS Card+ mobile application (“DBS Card+”) by following below steps (“Successful Registration”):
 - a. Register DBS Card+ account, and turn on the notification in DBS Card+ More > App & Security Settings > Push Notification > “Marketing Offers” for participating in the Promotion. (For those Cardholders who are already with DBS Card+ account may skip step i and go to step ii directly);
 - b. Register the Promotion with his/her Applicable Card. Cardholders have to read and confirm the acceptance of these terms and conditions and input the required information according to the instructions. Cardholders will be given a reference number upon successful registration for record and enquiry purposes. Each Applicable Card is required to register once only.
4. The quota of registration for this Promotion is limited and is only applicable to the first 2,400 registered Cardholders on first-come first-served basis. Quota full message will be shown on DBS Card+ in case the registration quotas are full.
5. Cardholders who have not performed a Successful Registration will not be eligible for the Promotion. Upon Successful Registration, no cancellation or amendment is allowed. The Bank has the final decision on whether a Cardholder has performed a Successful Registration.
6. Cardholders who fulfill all of the following conditions during the Promotion Period can be entitled to receive HK\$50 rebate (“Offer”).

- a. Apply Octopus Automatic Add Value Service (AAVS) for its Eligible Octopus (as defined in below) with the same Applicable Credit Card, after successfully registered the Applicable Credit Card for this Promotion via DBS Card+, and
- b. Activate the AAVS service and perform one AAVS auto-reload transaction at HK\$500 or HK\$1,000 during the Auto-Reload Period

Promotion Registration & AAVS Application Period	Auto-Reload Period	AAVS Reload Amount	Offer
16 October 2023 to 31 December 2023 (both dates inclusive)	16 October 2023 to 31 January 2024 (both dates inclusive)	HK\$500 or HK\$1,000	HK\$50 Rebate

7. For the purpose of the Promotion, “Eligible Octopus” refers to Cardholders’ Octopus (any Octopus cards and products, including Octopus on iPhone or Apple Watch, Huawei Pay Octopus or Smart Octopus in Samsung Pay) which fulfils one of the following conditions:
 - a. has never been enabled with AAVS as at 15 October 2023, or
 - b. has been enabled with AAVS that is linked to an account held with any bank or financial institution other than the Bank as the AAVS account on or before 15 October 2023, or
 - c. had been enabled with AAVS but with such AAVS suspended, cancelled, de-activated or not activated for whatever reason as at 15 October 2023.
8. Cardholders can apply for Octopus AAVS via the following channels :
 - a. DBS Card+ (Details: <https://www.dbs.com.hk/personal/support/card-apply-aavs.html>), or
 - b. Fax / Mail (Application form : https://www.dbs.com.hk/iwov-resources/pdf/creditcards/octopus_app.pdf)
9. First time applications for the AAVS are free of charge, but a handling fee of HK\$20 will be levied under below circumstances. The handling fee will be charged to the credit card account to which the AAVS is linked once the application is approved.
 - a. Applications for switching from other banks or financial institutions; or
 - b. Applications for re-activation of the AAVS for each Octopus.

10. Once the AAVS application is approved, Cardholders will receive an activation letter by mail regarding the procedures of activating the service.
11. Each Cardholder can only register one Eligible Octopus and enjoy the Offer once during the Promotion Period.
12. If the Cardholder is eligible to enjoy the Offer, the Offer will be credited to the Credit Card account which registered for this Promotion on or before 31 March 2024.
13. Unless otherwise specified, the offers cannot be transferred or exchanged for cash or other offers.
14. The application for the AAVS and the use of the AAVS are governed by the respective terms and conditions. Please refer to the terms and conditions stipulated or as identified in the relevant application forms. The Bank and Octopus Cards Limited ("OCL") respectively reserve the right to accept or refuse any AAVS application without giving any reason therefor.
15. If the AAVS the Cardholder applied for under the Promotion on the Eligible Octopus is suspended or cancelled or if the Eligible Octopus is not valid for whatever reason(s) at any time prior to the fulfilment of the Offer, the Offer will be forfeited automatically. The Bank will not give any written notice in this respect.
16. 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.
17. 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.
18. 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.
19. The Octopus identification number(s) of the Eligible Octopus which the cardholder provided for the AAVS application(s) will be transferred or disclosed between OCL and the Bank for the purposes of (i) Offer eligibility reconciliation, verification of validity of the Eligible Octopus, and (ii) handling the enquiries or disputes related to this Promotion. Such data will be destroyed by OCL 7 months after completion of the Offer fulfilment.
20. 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.
21. 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.
22. 22. The Bank and OCL may change these terms and conditions and/or modify or terminate the Promotion. The Bank's and OCL's decision are final.
23. The Chinese version shall prevail if there is any inconsistency between the English and Chinese versions.