

**DBS Eminent Card Up To 5% Rebate Programme 2026 Terms and Conditions:**

1. DBS Eminent Card Up To 5% Rebate Programme 2026 (the “**Programme**”) is only applicable to the principal cardholders (“**Cardholders**”) of DBS Eminent Card including DBS Eminent Visa Signature Card (“**Signature Card**”) and DBS Eminent Visa Platinum Card (“**Platinum Card**”) (“**Applicable Card**”) issued by DBS Bank (Hong Kong) Limited (the “**Bank**”).
2. The registration of this Programme is available from 12 December 2025. The validity period of this Programme is from 1 January 2026 to 31 December 2026, both dates inclusive (“**Programme Period**”).
3. Unless otherwise specified by the Bank, to participate in this Programme, Cardholders must complete the registration process successfully from 12 to 31 December 2025 or during the Programme Period via DBS Card+ mobile application following below steps (“**Successful Registration**”):
  - a. Register DBS Card+ membership (for those Cardholders who are already with DBS Card+ membership may skip step i and go to step ii directly);
  - b. Register the Programme with his/her Applicable Cards. 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. All Cardholders must successfully register this Programme from 12 December 2025 to 31 December 2025, or during the Programme Period to participate in this Programme, no matter Cardholders have successfully registered DBS Eminent Card Up To 5% Rebate Programme previously or not.
4. If there is a supplementary card under the Applicable Card account, only registration by the principal Cardholder is required. Cardholders who have not performed a Successful Registration will not be eligible for the Programme. Upon Successful Registration, no cancellation or amendment is allowed. The Bank has the final decision on whether a Cardholder has performed a Successful Registration.
5. For Cardholders who Successfully Register from 12 December 2025 to 31 December 2025, Cardholders’ posted “**Eligible Spending**” (as defined in clause 6 below) conducted with the Applicable Card from the first day to the end of Programme Period will be entitled to the corresponding rewards as below; for Cardholders who Successfully Register during the Programme Period, from the next calendar day following Successful Registration till the end of the Programme Period, Cardholders’ posted “Eligible Spending” (as defined in clause 6 below) conducted with the Applicable Card will be entitled to the corresponding rewards as below:
  - a. Up to 5% Rebate on Designated Categories of Spending
    - i. “**Designated Categories of Spending**” refers to an Eligible Spending with a single net spending of HK\$300 or above which belongs to dining, sportswear, fitness clubs or medical services (“**Designated Categories**”). The Bank shall determine at its sole discretion whether an Eligible Spending falls into the Designated Categories based on the merchant codes defined by Visa or a merchant’s acquiring bank, and is determined by the Bank at its sole discretion. For avoidance of doubt, for the purpose of this Programme, any Eligible Spending on/at banquet services, private banquets, private parties/events whether made online or at physical restaurants, food or beverages provided by dining outlets/food counters in hotels/department stores/associations/clubhouses, and any other spending that does not fall into the merchant category of restaurants shall not be considered as a dining spending in Designated

Categories. Any Eligible Spending related to veterinary shall not be considered as a medical services spending in Designated Categories.

- ii. For the first HK\$8,000 (applicable to Signature Card) / HK\$4,000 (applicable to Platinum Card) of Eligible Spending in the Designated Categories of Spending in total with the Applicable Card in each calendar month, Cardholders shall entitle to a 5% rebate ("5% Designated Categories of Spending Reward"), which includes the basic 0.4% rebate ("0.4% Basic Reward") and 4.6% extra rebate ("Extra Reward 1") (i.e. every HK\$250 of Eligible Spending in **Designated Categories of Spending** can earn DBS\$12.5).

b. Up to 1% Rebate on Other Retail Spending

- i. "**Other Retail Spending**" refers to an Eligible Spending with a single net spending of less than HK\$300 under dining, sportswear, fitness clubs or medical services, and an Eligible Spending other than the above Designated Categories.
- ii. For the first HK\$20,000 (applicable to Signature Card) / HK\$15,000 (applicable to Platinum Card) of Eligible Spending in Other Retail Spending in total with the Applicable Card in each calendar month, Cardholders shall be entitled to a 1% rebate ("1% Other Retail Spending Reward"), which includes the basic 0.4% rebate ("0.4% Basic Reward") and 0.6% extra rebate ("Extra Reward 2") (i.e. every HK\$250 of Eligible Spending in Other Retail Spending can earn DBS\$2.5).

5% Designated Categories of Spending Reward and 1% Other Retail Spending Reward (collectively referred as "**Rewards**") shall include the basic reward of DBS\$1 for every HK\$250 spending entitled by the Cardholders (i.e. 0.4% Basic Reward) under the DBS\$ Reward Scheme. Calculation of Extra Rewards is determined by the transaction posting date. Extra Rewards will be credited to the Applicable Card account after the Eligible Spending is posted. Cardholder shall only earn Rewards for the first HK\$5,000 Electronic Wallet Retail Spending (as defined in clause 6 below) but excluding Electronic Wallet Retail Spending exceeding HK\$5,000. If the Eligible Spending of the Designated Categories of Spending or Other Retail Spending exceeds the relevant cap stated above, the subsequent Eligible Spending will be awarded based on the DBS\$ Reward Scheme.

- 6. For the purpose of this Programme, "**Eligible Spending**" is counted based on the transaction posting date. Eligible Spending refers to all posted retail purchase transactions with official payment records at any points of sales (either physical or online) of merchants. For Eligible Spending related to (a) adding value to Octopus via Apple Pay, Google Pay and Samsung Pay; (b) reloading of electronic wallets (including but not limited to PayMe, WeChat Pay and Alipay); and (c) spending conducted via electronic wallets (including but not limited to PayMe, WeChat Pay and Alipay (except at merchants designated by the Bank from time to time) but other than Apple Pay, Google Pay and Samsung Pay) shall collectively be referred to as "**Electronic Wallet Retail Spending**".
- 7. For avoidance of doubt, the following types of transactions shall not fall under the scope of Eligible Spending: Octopus Automatic Add-Value Service, transaction and subsequent monthly payment of "Card Interest-free Instalment Loan", transaction and subsequent monthly payment of "Credit Card Interest-free Merchant Instalment Plan", fund purchases, cash advances and relevant handling/administration fees, casino chips, foreign exchange, finance charges, reversed transactions, late charges, credit card annual fee, Call-a-loan, Balance Transfer, Funds Transfer, Flexi Shopping Programme, 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, insurance payment, tax payment, any bill payment transactions (made through DBS iBanking, JET Payment Service, 24-hour Customer Services Hotline, the "Pay and Transfer"

function of the DBS Card+ mobile application or any other means as specified by the Bank from time to time), fund transfer transactions (made through the “Pay and Transfer” function of the mobile application or any other means as specified by the Bank from time to time), transactions that have been subject to cancellation, charge-back, return of goods and/or refund or any other types of transactions specified by the Bank from time to time. For fund purchase, Cardholders will be awarded according to the DBS\$ Reward Scheme instead of this Programme.

8. For Cardholders who choose to participate in DBS\$ Cash Rebate Scheme under the DBS\$ Reward Scheme, every DBS\$1 accumulated in a statement cycle will be automatically converted into HK\$1 cash rebate on the issue date of the statement for that statement cycle and credited to the Applicable Card account on the following day. For Cardholders who choose to participate in DBS\$ Redemption Scheme under the DBS\$ Reward Scheme, when the Bank credited the DBS\$ you earned from this Programme, it will be included in the “Current Month Earned DBS\$” in the corresponding monthly statement. When calculating the entitlement to DBS\$, the amount of each Eligible Spending will be rounded down to the nearest integral, decimal places (if any) will not be counted. If Cardholder changes the DBS\$ Reward Scheme, the Bank will credit the Rewards based on the Cardholder's DBS\$ Reward Scheme recorded in the Bank's system at the time the Rewards are calculated.
9. Transactions which are subsequently cancelled or refunded to the Cardholder's Applicable Card account (“**Invalid Transactions**”) will not be counted as Eligible Spending. Any Rewards awarded for Invalid Transactions will be deducted, charged or repayable to the Bank. In accordance with clause 5 above, Extra Reward will be deducted from the spending amount under Invalid Transactions (up to the relevant cap of Designated Categories of Spending and/or Other Retail Spending), and Basic Reward will be deducted for the full spending amount under Invalid Transactions.
10. Eligible Spending accumulated in different Applicable Card accounts of a Cardholder cannot be combined when calculating Rewards. If there is a supplementary card under the Applicable Card account, Eligible Spending under a supplementary card will be counted towards the Eligible Spending of the principal card for calculation of Rewards.
11. Rewards are only applicable to Cardholders whose Applicable Card accounts are in good standing, remain valid and not in default (as determined by the Bank at its sole discretion) throughout the Programme Period and when the Rewards are being credited to the Applicable Card account. If the Applicable Card account status has changed, the Bank reserves the right to not issue the Rewards without prior notice.
12. Eligibility of any transactions for the purpose of this Programme shall be determined based on the transaction posting date and time in the Bank's record. If there is any discrepancy between the Bank's record and Cardholder's record of any transaction, the Bank's record shall prevail.
13. Cardholder is required to keep record of relevant transactions. In case of any disputes, the Bank reserves the right to require the Cardholder to submit relevant record of the Eligible Spending for verification. The submitted record and document will not be returned.
14. Participation in the Programme is subject to there being no abuse/non compliance by the Cardholder, failing which the Bank will debit the values of the Rewards from the Cardholder's account without notice and/or take such action to recover any outstanding amounts.
15. The Bank may change these terms and conditions and/or modify or terminate the Programme. The Bank's decision is final.
16. The English version shall prevail if there is any inconsistency between the English and Chinese versions.
17. Promotion information will remain accessible up to one week after the end of the Promotion.