

"DBS Eminent Card x Visa Overseas Dining Spending Rewards" Promotion Terms and Conditions

1. "DBS Eminent Card x Visa Overseas Dining Spending Rewards" ("Promotion") is applicable to the cardholders ("Cardholders") of DBS Eminent Card including DBS Eminent Visa Signature Card and DBS Eminent Visa Platinum Card ("Applicable Credit Card") issued by DBS Bank (Hong Kong) Limited (the "Bank").
2. The Promotion Period is from 16 December 2024 to 16 March 2025 ("Promotion Period") and is divided into 3 phases:
 - i. The first Phase: starts from 16 December 2024 to 16 January 2025, both dates inclusive
 - ii. The second Phase: starts from 17 January 2025 to 16 February 2025, both dates inclusive
 - iii. The third Phase: starts from 17 February 2025 to 16 March 2025, both dates inclusive
3. The Promotion is co-organized by the Bank and Visa Worldwide Pte. Limited ("Visa"), and On-us Company Limited ("On-us") serves as program partner for the purposes of administering and advertising the Promotion. To participate in this Promotion, Cardholders must complete the registration process via On-us, be given a registration confirmation email via On-us upon successful registration during the Promotion Period. The registration of this Promotion is available from 16 December 2024. Each Applicable Card is required to register once only. Principal Card and Supplementary Card are required to register separately.
4. From 2 hours after successful registration to the end of Promotion Period, Cardholders will be entitled to one HK\$50 Dining e-Voucher ("e-Voucher"), upon making a single net overseas dining spending equivalent to HK\$800 or above ("Eligible Spending") with the Applicable Credit Card.
5. Each Cardholder can be entitled to up to 5 e-Vouchers each Phase, and up to 15 e-Vouchers throughout the entire Promotion Period with each Applicable Credit Card. The e-Vouchers are subject to a quota of 6,000 in total, on a first-come first-served basis. Quota full message will be shown on the Bank website if quota of the e-Voucher is full.
6. For the purpose of the Promotion, the Eligible Spending is defined as posted transactions that are made at overseas restaurants outside Hong Kong and settled in foreign currencies. The Bank shall determine at its sole discretion whether an Eligible Spending falls into the overseas dining spending 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 the avoidance of doubt, if Cardholders choose to settle an overseas transaction in Hong Kong Dollars via "Dynamic Currency Conversion" at the point of sales (in case of online transactions, the place of registration and/or settlement of the merchant) outside Hong Kong, the transaction is not counted as Eligible Spending. Any spending conducted via e-wallets (except for Apple Pay, Google Pay and Samsung Pay) will not be counted as Eligible Spending. The Eligible Spending is counted based on the transaction date.

7. The e-Voucher will be delivered to the Cardholder's registered email address via On-us within 72 hours after the Cardholder has made the Eligible Spending. If On-us's electronic messaging system shows that the e-Voucher has been successfully sent to the Cardholder's registered email address, the Bank and Visa have no liability and will not offer any compensation in respect of any failure to receive the e-Voucher (include but not limited to incorrect email address provided by cardholders).
8. The e-Vouchers can be used in Starbucks, Cova or Senyro ("Merchants") physical stores in Hong Kong. The validity of the e-Vouchers is 90 days from the date of issuance, and is subject to relevant terms and conditions. For details, please refer to <https://material.mojo-domo.com/web/docs/General/Enrollment/Guideline/StandardTnC.html>*. Once the redemption of the e-Vouchers has been redeemed, the redemption cannot be changed, cancelled or reversed. Any enquiry or complaint in relation to the e-Voucher shall be directed to the Merchants.
9. The e-Vouchers are 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 e-Vouchers are 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 Cardholders from participating in the Promotion and/or the entitlement of the e-Vouchers.
10. The e-Vouchers entitled by Cardholders shall be determined by the Bank and Visa at its sole discretion based on the Bank and Visa's record. Cardholders must retain the original transaction slips of any transactions. In case of any disputes, the Bank and Visa reserve 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 and/or Visa's record and Cardholder's record of any transaction, the Bank and/or Supplier's record shall prevail.
11. The entitlement to the e-Vouchers is subject to there being no abuse or non-compliance by the Cardholder, failing which the Bank will debit the values of the e-Voucher(s) from the Cardholder's account without notice and/or take such action to recover any outstanding amounts.
12. The Bank and/or Visa may change these terms and conditions and/or modify or terminate the Promotion. The Bank's decision is final.
13. The English version shall prevail if there is any inconsistency between the English and Chinese versions.
14. The terms and conditions if this Promotion is accessible at our website until 7 days after the end of the Promotion Period.

15. All personal information collected from participants during the registration process for the Promotion or thereafter will be processed in accordance with Visa's Global Privacy Notice (available at https://www.visa.com.hk/en_HK/legal/privacy-policy.html*) and On-us' privacy notice (available at <https://www.on-us.com/privacy-policy>*). By consenting when registering to participate in the Promotion, Cardholders (i) authorize On-us to collect, store, use, process their personal data for the purpose of Promotion enrolment, administration, e-Voucher(s) delivery and other purposes related to the Promotion and (ii) authorize Visa to collect, store, use, process their enrolled eligible credit card number for the purpose of Promotion enrolment, qualifying their Eligible Spending and other purposes related to the Promotion. Cardholders have the right to access, withdraw, and correct personal information held about them, and to oppose the collection or processing of it from Visa and/or On-us. Cardholders may request such action by contacting Visa at privacy@visa.com. Whenever Cardholders submit any information relevant to the credit card in order to participate in the Promotion, please be aware that Visa may store and process of this information in different territories from where they reside, including in the US. Please note that these countries may have different laws and requirements about privacy and data use from the territory in which the cardholder is located.

*This is not the Bank's website. The Bank is not responsible or liable for their content or the Cardholder's use of them.