

## Welcome Offer Terms and Conditions

1. The welcome offer is only available to applicants who submit the Manulife Credit Card application form ("**Application Form**") to DBS Bank (Hong Kong) Limited ("**Bank**") on or before 31 December 2024 ("**Offer Ending Date**") and submit all supporting documents required by the Bank and have successfully applied to be the principal cardholder of Manulife Credit Card ("**New Card**") to be issued by the Bank within one month from the date of application.
2. Welcome offer is applicable to applicants who, during the New Card approval process have applied for or held, or in the 12 months prior to the date of application for the New Card have not held and/or cancelled any Manulife Platinum MasterCard, Manulife VISA Platinum Card, Manulife VISA Classic (with MediPlus), Manulife VISA Gold (with MediPlus), Manulife MasterCard (with MediPlus), Manulife Platinum MasterCard (with MediPlus).
3. If you have successfully applied for more than one New Card with the Bank by submitting multiple Application Forms to the Bank, you will only be entitled to redeem ONE Welcome Offer ONCE in respect of all applications submitted before the Offer Ending Date.
4. Successful applicant with accumulated retail spending and/or cash advance ("**Eligible Transactions**", as defined in clause 5 below) of HK\$4,800 or above ("**Spending Requirement**") within 2 months from card issuance date ("**Spending Period**") will be eligible to redeem "HK\$200 Park'n Shop Coupon" ("**Welcome Offer**") for free.
5. "**Eligible Transactions**" are the posted retail transactions and cash advance transactions (for Eligible Transactions being settled with a Credit Card Interest-free Instalment Loan, only posted monthly instalments shall be counted). For the avoidance of doubt, the following types of transactions shall not be considered as Eligible Transaction: Cash advance handling/administration fees, casino chips, foreign exchange, finance charges, reversed transactions, late charges, credit card annual fee, Call-a-loan, Balance Transfer, Funds Transfer, Fee Based Instalment, transactions in Hong Kong Dollars at the point of sales (in case of online transactions, the place of registration of the merchant) outside Hong Kong, tax payment, any bill payment transactions made via DBS iBanking/JET Payment Service of JETCO/24-hour Customer Services Hotline or other available 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 categories of transactions specified by the Bank from time to time.
6. Fulfillment of the Spending Requirement shall be calculated based on Eligible Transactions conducted with each New Card successfully applied before the Offer Ending Date. If you have successfully applied for more than one New Card, Eligible Transactions conducted with different New Cards cannot be combined for the purpose of calculating fulfillment of the Spending Requirement. The amount of any Eligible Transactions conducted through any supplementary card under the New Card will be aggregated with that of the principal card of the New Card for the purpose of calculating fulfillment of the Spending Requirement.
7. Welcome Offer cannot be transferred, nor exchanged for cash/credit limit/other prizes.
8. Welcome Offer is only available to 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 during the period from New Card issuance date to issuance of the Welcome Offer. The Bank shall have the sole discretion in determining a customer's entitlement to the Welcome Offer.

9. If you are able to meet the Spending Requirement within the Spending Period, you will receive the Welcome Offer via mail within 4 weeks after the Spending Requirement is met.
10. The Welcome Offer is available while stocks last. If stock of the Welcome Offer has ran out, the Bank has the right to provide you with an alternative offer.
11. The Bank is not the supplier of the Welcome Offer. Any enquiry, claim or complaint in relation to the availability, quality or the accuracy of any of the aforementioned information contained in our marketing materials shall be directed to the relevant supplier. The Bank shall assume no liability in respect thereof.
12. Customers must keep the original receipt of each Eligible Transaction. In case of disputes about the entitlement of Welcome Gift, the Bank reserves the right to require the customer to present the original receipt of the Eligible Transactions for verification. If there is any discrepancy between the Bank's record and customer's receipt, the Bank's record and determination shall be final and conclusive.
13. Participation in the Welcome Offer is subject to there being no abuse/non compliance by the customer, failing which the Bank will debit the values of the Welcome Offer from the customer's account without notice and/or take such action to recover any outstanding amounts.
14. The Bank may change these terms and conditions and/or modify or terminate the Welcome Offer. The Bank's decision is final.
15. The English version shall prevail if there is any inconsistency between the English and Chinese versions.