

## **DBS Credit Card OpenRice Extra Welcome Offer of up to HK\$300 InstaRedeem discount Terms and Conditions:**

1. DBS Credit Card OpenRice Extra Welcome Offer up to HK\$300 InstaRedeem discount Promotion (the "Promotion") is only available to the new customers who have successfully applied to become the principal cardholder of DBS Live Fresh Card, DBS Black World Mastercard, DBS COMPASS VISA or DBS Eminent Card (including DBS Eminent Visa Signature Card and DBS Eminent Visa Platinum Card) ("New Card") by downloading and submitting application via DBS Card+ mobile application ("DBS Card+") through the designated link ([go.dbs.com/hk-openrice-acq-cardplus](https://go.dbs.com/hk-openrice-acq-cardplus)) or applying via website at designated link ([go.dbs.com/hk-openrice-acq-en](https://go.dbs.com/hk-openrice-acq-en)) of DBS Bank (Hong Kong) Limited (the "Bank") during the period from 3 April 2024 to 2 July 2024 ("Promotion Period") and submit all supporting documents required by the Bank within one month from the date of application ("New Customers").
2. Promotion is applicable to New Customers only, New Customers mean those applicants who during the New Card approval process have not applied for, do not currently hold, or in the 12 months prior to the date of application for the New Card, have not held and/or cancelled any principal credit cards (including co-branded cards) issued by the Bank.
3. Each New Customer can enjoy an extra welcome offer up to HK\$300 ("Extra Welcome Offer") once during the Promotion Period. The Extra Welcome Offer will be sub-divided into 3 times with HK\$100 each time, and awarded to the New Customers after the New Card was issued via the red InstaRedeem button of DBS Card+ upon completing a single spending at OpenRice ("Merchant") with New Card of HK\$100 or above ("Eligible Spending") and when that Eligible Spending is displayed on Spending page of DBS Card+. The New Customer can press the red button to off-set HK\$100 of the payable amount for that Eligible Spending via the InstaRedeem function of DBS Card+. Reloads of e-Wallets (e.g. PayMe, WeChat Pay and Alipay), Eligible Spending paid through e-Wallets (except Apple Pay, Google Pay or Samsung Pay) and payment via "Pay & Transfer" function of DBS Card+ will not be considered as spending for pushing of the red InstaRedeem button.
4. In order to enjoy the Extra Welcome Offer, New Customer is required to register for and activate a DBS Card+ account within 1 month of the New Card issuance date, and turn on the notification in the menu of DBS Card+ by selecting > "More" > "App & Security Settings" > "Push Notifications" > turn on "InstaRedeem" before conducting the Eligible Spending.
5. New Customers must enjoy the Extra Welcome Offer within 3 months after the New Card issuance date. If the New Customer has not made any Eligible Spending to enjoy the Extra Welcome Offer after 3 months from the New Card issuance date, he/she is deemed to have forfeited the Extra Welcome Offer automatically. The Bank will not make any special arrangements and any forms of compensation.
6. The InstaRedeem discount as an Extra Welcome Offer cannot be enjoyed in conjunction with other InstaRedeem promotion offers offered by the Bank and the merchants. If New Customer's Eligible Spending meets the requirement for receiving reward of more than one InstaRedeem promotion at the same time, the Bank may determine the sequence of issuing InstaRedeem reward. When the Eligible Spending has already been rewarded in one of the InstaRedeem promotions, the Eligible Spending cannot be rewarded again from this Promotion. In case of any disputes, the Bank reserves the right of final decision.

7. For the avoidance of doubt, if a New Customer has successfully applied for more than one New Card with the Bank by making multiple applications through the designated DBS Card+ or web-based application form, he/she will only be entitled to redeem the Extra Welcome Offer by the first approved New Card in respect of all applications submitted during the Promotion Period.
8. Extra Welcome Offer is only available to New 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 Extra Welcome Offer. The Bank shall have the sole discretion in determining a New Customer's entitlement to the Extra Welcome Offer.
9. Entitlement to the Extra Welcome Offer is subject to there being no abuse/non compliance by the New Customer, failing which the Bank will debit the value of the Extra Welcome Offer from the New Customer's account without notice and/or take such action to recover any outstanding amounts.
10. The Bank may change these terms and conditions and/or modify or terminate the Promotion. The Bank's decision is final.
11. The English version shall prevail if there is any inconsistency between the English and Chinese versions.