

Terms and Conditions of the 2023 Phase 3 DBS Bank Account Binding Reward and Exclusive Spending Reward

1. The DBS Bank Account Binding Reward and Exclusive Spending Reward promotion (“this Promotion”) is effective from 17 October 2023 until 31 December 2023 (both dates inclusive) (“Promotion Period”).
2. This Promotion is co-organized by DBS Bank (Hong Kong) Limited (“the Bank”) and WeChat Pay Hong Kong Limited (“WeChat Pay Hong Kong”) and is governed by and construed in accordance with the laws of Hong Kong SAR (“Hong Kong”). In the event this Promotion is suspended by government agency’s orders or must be suspended due to server network attack or system failure or any circumstances beyond the control of WeChat Pay Hong Kong and the Bank, such event shall be regarded as a force majeure event, and WeChat Pay Hong Kong and the Bank cannot be held liable for any damage, loss or dispute therein.
3. “Applicable Bank Accounts” refer to “DBS Treasures Account”, “DBS Account” and “DBS Treasures Private Client Account” of the Bank. “DBS Treasures”, “DBS Account” and “DBS Treasures Private Client” are customer segments of the Bank. “Customer Segment” means DBS Account, DBS Treasures, DBS Treasures Private Client, DBS Private Bank and any other segment made available by the Bank from time to time. In Hong Kong, DBS Private Bank is the private banking division of the Bank.
4. During the Promotion Period, eligible WeChat Pay HK users (“Users”) are entitled to enjoy the following offers under this Promotion (“Offers”):

Offer 1: Binding Reward

During the Promotion Period, the first 2,000 Users who have successfully bound a same-name HKD Current or Savings account of Applicable Bank Account maintained with the Bank (“Eligible Account”) to his/her WeChat Pay HK account for the first time during the Promotion Period (“Eligible New User”) will be eligible to one (1) HK\$50 DBS exclusive e-cash voucher. The Binding Reward is not applicable to a User who has already bound an Eligible Account to his/her WeChat Pay HK account before the Promotion Period (“Eligible Existing User”). The HK\$50 DBS exclusive e-cash voucher received under the Binding Reward can be used automatically upon making a single net spending of HK\$50 or above with an Eligible Account via WeChat Pay HK at merchants in Hong Kong, Mainland China, Macau and Japan that accept payments via WeChat Pay HK (the list of the merchants should be determined by WeChat Pay Hong Kong at its sole and absolute discretions from time to time) (“Designated Merchants”) (cross-border transaction via WeChat Pay HK will be settled in Hong Kong Dollars automatically). During the Promotion Period, each Eligible New User can only participate in the Binding Reward once and earn maximum one (1) HK\$50 DBS exclusive e-cash voucher.

Offer 2: Spending Reward

- (1) The Eligible New Users and Eligible Existing Users (collectively, “Eligible

- Users”) can receive one (1) HK\$20 DBS exclusive e-cash vouchers upon making a single net spending of HK\$50 or above using the Eligible Account via WeChat Pay HK at Designated Merchants during the Promotion Period.
- (2) Each HK\$20 DBS exclusive e-cash voucher received under the Spending Reward can be used automatically by Eligible Users upon making a single net spending of HK\$50 or above using the Eligible Account via WeChat Pay HK at Designated Merchants.
 - (3) Under the Spending Reward, each Eligible User can earn up to three (3) HK\$20 DBS exclusive e-cash vouchers each calendar month and maximum nine (9) HK\$20 DBS exclusive e-cash vouchers during the Promotion Period.
5. During the Promotion Period, each Eligible New User is entitled to receive maximum one (1) HK\$50 DBS exclusive e-cash vouchers and nine (9) HK\$20 DBS exclusive e-cash vouchers (collectively, the “**E-cash Vouchers**”) in total through this Promotion. The Offers are on a first-come, first-served basis and will be available until quota lasts without prior notice. WeChat Pay Hong Kong’s record shall prevail under any circumstances.
 6. A “single net spending” refers to the final posted net purchase amount made with the Eligible Account via WeChat Pay HK at Designated Merchants in a single transaction during the Promotion Period (based on the transaction date). Unless specified, the Offers (i.e. the Binding Reward and the Spending Reward) may be used with merchant discounts, e-coupons, and binding offers etc., subject to the actual payment page which shall prevail.
 7. During the Promotion Period, each User can only participate in this Promotion in accordance with these terms and conditions. In the following circumstances, the relevant WeChat Pay HK accounts will be deemed to be used by the same User:
 - a. logging in of multiple WeChat Pay HK accounts on the same mobile phone or mobile device; or
 - b. logging in of the same WeChat Pay HK account with multiple mobile phones or mobile devices; or
 - c. the same bank account or credit card number being connected to multiple WeChat Pay HK accounts.

In the case of any of the above, WeChat Pay Hong Kong reserves the right to suspend or terminate the release of the E-cash Vouchers to the relevant WeChat Pay HK account and to take legal action.

8. The E-cash Vouchers will be credited to the Eligible User’s WeChat Pay HK account automatically. Eligible Users may check the details of the E-cash Vouchers in “Coupon” under “Offers” of WeChat Pay HK within the validity period of the E - cash Vouchers.
9. The E-cash Vouchers are provided by WeChat Pay Hong Kong and only applicable to transactions conducted with WeChat Pay HK. The E-cash Vouchers are not exchangeable for cash and is non-transferrable. The E-cash Vouchers cannot be used to purchase gift cards /cash vouchers, gift certificates or prepaid cards of any merchant or to top up for any stored value facilities. For the avoidance of doubt, E-cash Vouchers are not applicable for any form of payment including telecom payment, utilities, money transfer, international remittance and red packet via WeChat Pay HK. The Bank and WeChat Pay Hong Kong have the sole discretion

to define the scope of application of the E-cash Vouchers.

10. Eligible Users are not required to present the E-cash Voucher when enjoying the Offers. When conditions of using the E-cash Voucher are satisfied, the E-cash Vouchers will be deducted automatically and will be shown on the payment completion page of WeChat Pay HK. Each transaction can use one E-cash Voucher only. The E-cash Vouchers are valid for 30 calendar days (inclusive of the 30th day) from the date of receipt by the Eligible User and any expired E-cash Voucher that has not been used will be invalid and will not be re-issued.
11. If the Eligible User has more than one (1) e-cash voucher in "Coupon" under "Offers" of WeChat Pay HK, under circumstances when the requirements for use are complied with, the e-cash voucher with the highest face value will be used first. If there is more than one (1) e-cash voucher with the same face value in the "Coupon", the e-cash voucher with the earliest expiry date will be used first.
12. If an Eligible User is entitled to enjoy both the E-cash Voucher and the WeChat Pay HK instant discount promotion (that is, the relevant amount can be reduced after spending a certain amount), the Eligible User can only enjoy one of the offers. WeChat Pay HK system will automatically select the larger discount to deduct the transaction amount. If the discount amount of the WeChat Pay HK instant discount promotion and the E-cash Voucher are the same, the discount of the WeChat Pay HK instant discount promotion will be used first.
13. For goods return or refund, the amount on the E-cash Vouchers will not be returned and the relevant E-cash Vouchers will not be reissued after being used.
14. The Designated Merchants accepting payment via WeChat Pay HK shall take the responsibility of selling procedures and after-sales services. WeChat Pay Hong Kong and the Bank do not participate in the selling procedures and cannot be held liable for the product quality and availability.
15. If there is any breach of these terms and conditions or illegal, fraudulent or abusive behavior to obtain/and use of any E-cash Vouchers, or if any User commits any act affecting other User's ability to participate in this Promotion fairly, WeChat Pay Hong Kong and the Bank reserve the right to forfeit such User's eligibility and the entitlement to the E-cash Vouchers forthwith and without notice.
16. By participating in the Promotion, the User is deemed to have carefully read and agrees to these terms and conditions hereof, and agrees that WeChat Pay Hong Kong may use his/her personal information in accordance with WeChat Pay Hong Kong's "Privacy Policy" for the purpose of this Promotion.
17. WeChat Pay Hong Kong and the Bank reserve the right to change, suspend, extend or terminate this Promotion or its terms and conditions at any time at their sole discretion without prior notice.
18. In case of any dispute of the Promotion, the decision of WeChat Pay Hong Kong and the Bank shall be final and conclusive.

19. For any enquiries about this Promotion, please contact WeChat Pay Hong Kong Customer Service Hotline at (+852) 3929 1666.
20. The Chinese version shall prevail if there is any inconsistency between the English and Chinese versions.