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**DBS UnionPay Diamond Debit Card Promotion 2025 April - June (“Promotion”) Terms and Conditions**

**General Terms and Conditions**

1. The Promotion shall run from 1 April to 30 June 2025, both dates inclusive (“**Promotion Period**”).
2. The Promotion is applicable to customers (“**Eligible Customers**”) who have maintained DBS Treasures account or DBS Account (“**Eligible Account**”) with DBS Bank (Hong Kong) Limited 星展銀行 ( 香港 ) 有限公司 (the “**Bank**”) within the Promotion Period.
3. “**DBS Treasures**” and “**DBS Account**” are Customer Segments of DBS Bank (Hong Kong) Limited. “**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. “**Eligible Spending Transaction**” means a local or overseas retail spending transaction completed by a Eligible Customer via the China UnionPay (“**CUP**”) or the Electronic Payment Services (“**EPS**”) in Hong Kong dollar or any foreign currency with DBS UnionPay Diamond Debit Card.
5. “**Eligible Bill Payment**” means a bill payment transaction completed by an Eligible Customer via Payment-by-phone services (“**PPS**”) or JET Payment service in Hong Kong dollar or any foreign currency with DBS UnionPay Diamond Debit Card.
6. Each Eligible Customer who have maintained a DBS Treasures account is eligible to maximum of HK\$2,000 Cash Rewards and each Eligible Customer who have maintained a DBS Account is eligible to maximum of HK\$1,300 Cash Rewards during the Promotion Period.
7. All rewards under this Promotion will be credited directly to the Eligible Customer’s Multi Currency HKD Account by the corresponding Fulfillment Period as set out in the table below: (“**Fulfillment Period**”).

<b>Application Period (both dates inclusive)</b>	<b>Activation, Bill Payment or Spend Counting Period (both dates inclusive)</b>	<b>Cash Reward Fulfillment Period</b>
On or before 30 April 2025	1 April – 30 June 2025	on or before 30 September 2025
1 – 31 May 2025	1 May – 31 July 2025	on or before 31 October 2025
1 – 30 June 2025	1 June – 31 August 2025	on or before 30 November 2025

8. Unless otherwise specified, only the primary account holder is eligible to the Promotion.
9. Each Eligible Customer can only enjoy the Promotion **once**.
10. Eligibility of any application and transaction for the purpose of this Promotion shall be determined based on the Bank's record. If there is any discrepancy between the Bank's record and the Customer's record, the Bank's record shall prevail.
11. Participation in the Promotion is subject to there being no abuse/non-compliance by the Eligible Customer, failing which the Bank will not credit the rewards or where it has been credited, the Bank may debit the value of the rewards under this Promotion from the account without notice and/or take such action to recover any outstanding amounts.
12. All rewards under this Promotion is non-exchangeable. The Bank can replace the rewards under this Promotion with alternative rewards without prior notice.
13. Eligible Customers must maintain their Multi Currency HKD account and the DBS UnionPay Diamond Debit Card at the time the rewards under this Promotion are credited.
14. If Eligible Customer's Multi Currency HKD account or DBS UnionPay Diamond Debit Card is cancelled or if there is abuse/non-compliance by the Eligible Customer before the end of the Fulfilment Period, the Eligible Customer cannot enjoy the Promotion. The Bank will not credit the rewards under this Promotion or where the rewards under this Promotion has been credited, the Bank may debit the value of the rewards from the Eligible Customer's account(s) without prior notice and/or take action to recover any outstanding amounts.
15. The Bank may change the terms and conditions and/or modify/extend/terminate the Promotion without notice. The Bank's decision is final.
16. Promotion information will remain accessible up to one week after the end of the promotion.
17. The English version shall prevail if there is any inconsistency between the English and Chinese versions.

**Welcome Reward**

18. Eligible Customers who fulfill the below requirements are eligible for HK\$200 cash reward ("**Welcome Reward**"):
  - a. has not owned DBS UnionPay Diamond Debit Card on or before 31 March 2025 ("**New Cardholder**"); AND
  - b. successfully applies for DBS UnionPay Diamond Debit Card during the Promotion Period.

19. The Bank's decision on whether an Eligible Customer is a New Cardholder is final.
20. Both primary account and secondary account holder is eligible to the Welcome Reward.

#### **Activation Reward**

21. Eligible Customers who fulfill below requirements are eligible for HK\$100 cash reward ("**Activation Reward**"):
  - a. has not activated DBS UnionPay Diamond Debit Card on or before 31 March 2025; AND
  - b. successfully activate DBS UnionPay Diamond Debit Card during the Activation, Bill Payment or Spend Counting Period.
22. The Bank's decision on Eligible Customers' debit card activation status and its successful activation is final.
23. Both primary account and secondary account holder is eligible to the Activation Reward.

#### **Bill Payment Reward**

24. Eligible Customers who perform any amount of Eligible Bill Payment with DBS UnionPay Diamond Debit Card during the Activation, Bill Payment or Spend Counting Period are eligible for HK\$100 cash reward ("**Bill Payment Reward**")

#### **First Time Spending Reward**

25. Eligible Customers who fulfill the below requirements are eligible for HK\$100 cash reward ("**First Time Spending Reward**"):
  - a. has not performed any amount of Eligible Spending Transaction with DBS UnionPay Diamond Debit Card on or before 31 March 2025; AND
  - b. accumulate HK\$200 or above (or its equivalent foreign currency) Eligible Spending Transactions with DBS Union Pay Diamond Debit Card during the Activation, Bill Payment or Spend Counting Period.

#### **Spending Reward**

26. Eligible Customers who accumulate the designated amount of Eligible Spending Transaction or Eligible Bill Payment during the Activation, Bill Payment or Spend Counting Period with DBS Union Pay Diamond Debit Card will be eligible to enjoy the corresponding cash reward ("the **Spending Reward**") as set out in the table below:

Accumulate the following Eligible Spending Transaction or Eligible Bill Payment	For Eligible Customers holding a DBS Treasures Account	For Eligible Customers holding a DBS Account
HK\$2,000 – HK\$4,999.99 (or its equivalent foreign currency)	HK\$200	HK\$100
HK\$5,000 – HK\$9,999.99 (or its equivalent foreign currency)	HK\$600	HK\$300
HK\$10,000 or above (or its equivalent foreign currency)	HK\$1,500	HK\$800

27. Spending Reward is based on the Customer Segment on the last calendar day of the Activation, Bill Payment or Spend Counting Period of corresponding Application Period (as referred in clause 7). For example, if the Customer is DBS Account and apply DBS UnionPay Diamond Debit Card on 25 April 2025 but upgraded to DBS Treasures on 20 May 2025 and completed HK\$10,000 Eligible Spending on 2 June 2025, he or she will be eligible to enjoy HK\$1,500 Spending Reward.

[Please click here for English version of DBS Union Pay Diamond Debit Card Promotion 2025 April – June \(“Promotion”\) Terms and Conditions](#)

## 2025 年 4 月至 6 月星展銀聯鑽石扣賬卡推廣 (「本推廣」) 條款及細則

### 一般條款及細則

1. 本推廣由 2025 年 4 月 1 日至 2025 年 6 月 30 日止(包括首尾兩天) (「推廣期」)。
2. 本推廣只適用於在推廣期內持有星展銀行(香港)有限公司(「本行」) DBS Account 或星展豐盛理財戶口(「合資格戶口」) 的客戶(「合資格客戶」)。
3. 「星展豐盛理財」及「DBS Account」是本行的客戶層。「客戶層」指 DBS Account、星展豐盛理財、星展豐盛私人客戶、星展私人銀行及本行不時增設的任何其他客戶層。在香港，星展私人銀行為本行的私人銀行部門。
4. 「合資格消費」指合資格客戶憑星展銀聯鑽石扣賬卡透過銀聯或易辦事以港幣或任何外幣完成的本地或海外零售簽賬交易。
5. 「合資格賬單支付」指合資格客戶憑星展銀聯鑽石扣賬卡透過繳費靈或繳費易或以港幣或任何外幣完成的繳付賬單交易。
6. 於推廣期內，每位持有星展豐盛理財戶口的合資格客戶可享最高 HK\$2,000 現金獎賞，每位持有 DBS Account 戶口的合資格客戶可享最高 HK\$1,300 現金獎賞。
7. 本推廣的所有獎賞將於下表所示的相應回贈期 (「回贈期」) 直接存入合資格客戶的多種貨幣港幣儲蓄戶口。

申請日期 (包括首尾兩天)	確認, 賬單支付或消費計算期 (包括首尾兩天)	現金獎賞回贈期
2025 年 4 月 30 日或之前	2025 年 4 月 1 日至 2025 年 6 月 30 日	2025 年 9 月 30 日或之前
2025 年 5 月 1 日至 2025 年 5 月 31 日	2025 年 5 月 1 日至 2025 年 7 月 31 日	2025 年 10 月 31 日或之前
2025 年 6 月 1 日至 2025 年 6 月 30 日	2025 年 6 月 1 日至 2025 年 8 月 31 日	2025 年 11 月 30 日或之前

8. 除非另有說明，否則本推廣只限主要戶口持有人參加。
9. 每位合資格客戶只可享本推廣的優惠一次。
10. 本行將根據其紀錄決定任何申請及交易是否合資格享有本推廣的優惠。如客戶的紀錄與本行紀錄不符，將以本行紀錄為準。

11. 合資格客戶在本推廣中不可涉及任何濫用/違規，否則本行不會存入獎賞，如已存入獎賞則可從戶口扣除獎賞的等值金額而無須另行通知，及/或採取行動以追討任何未償付金額。
12. 本推廣所有獎賞不設退換。本行可以其他獎賞代替而無須事先通知。
13. 於本行存入本推廣的獎賞時，合資格客戶必須仍然持有各種貨幣港幣儲蓄戶口及星展銀聯鑽石扣賬卡。
14. 若合資格客戶的星展銀聯鑽石扣賬卡已取消或合資格客戶涉及任何濫用/違規，合資格客戶將不合資格參加本推廣。本行將不會存入本推廣的獎賞，如已存入獎賞則可從合資格客戶的戶口扣除獎賞的等值金額而無須事先通知，及/或採取行動以追討任何未償付金額。
15. 本行可修訂此條款及細則及/或更改/延長/終止本推廣而無須另行通知，本行的決定為最終定論。
16. 客戶可於本推廣完結後最多一星期閱覽推廣內容。
17. 中英文版本如有任何不一致之處，概以英文版本為準。

#### **迎新獎賞**

18. 合資格客戶符合以下要求可獲 HK\$200 現金獎賞(「迎新獎賞」):
  - a. 於 2025 年 3 月 31 日或之前尚未持有星展銀聯鑽石扣賬卡(「新持卡人」); 及
  - b. 於推廣期內成功申請星展銀聯鑽石扣賬卡。
19. 本行對合資格客戶是否新持卡人的決定為最終定論。
20. 主要及附屬戶口持有人均可獲得迎新獎賞。

#### **確認新卡獎賞**

21. 合資格客戶符合以下要求可獲 HK\$100 現金獎賞(「確認獎賞」):
  - a. 於 2025 年 3 月 31 日或之前尚未確認星展銀聯鑽石扣賬卡; 及
  - b. 於確認, 賬單支付或消費計算期內成功確認星展銀聯鑽石扣賬卡。
22. 本行對合資格客戶扣賬卡的確認狀態及是否成功確認的決定為最終定論。
23. 主要及附屬戶口持有人均可獲得確認新卡獎賞。

#### **賬單支付獎賞**

24. 合資格客戶於確認, 賬單支付或消費計算期內以星展銀聯鑽石扣賬卡完成任何金額的合資格賬單支付, 可獲 HK\$100 現金獎賞(「賬單支付獎賞」)。

#### **首次消費獎賞**

25. 合資格客戶符合以下要求可獲 HK\$100 現金獎賞(「首次消費獎賞」):
  - a. 於 2025 年 3 月 31 日或之前尚未以星展銀聯鑽石扣賬卡作任何金額的合資格消費; 及

- b. 於確認, 賬單支付或消費計算期內以星展銀聯鑽石扣賬卡累積 HK\$200 或以上(或其外幣等 1 值)的合資格消費。

**消費獎賞**

26. 於確認, 賬單支付或消費計算期內, 合資格客戶以星展銀聯鑽石扣賬卡累積指定金額的合資格消費或合資格賬單支付可獲下表相應的現金獎賞。

累積以下合資格消費或合資格賬單支付	合資格客戶持有星展豐盛理財戶口	合資格客戶持有 DBS Account 戶口
HK\$2,000 – HK\$4,999.99 (或其外幣等值)	HK\$200	HK\$100
HK\$5,000 – HK\$9,999.99 (或其外幣等值)	HK\$600	HK\$300
HK\$10,000 or above (或其外幣等值)	HK\$1,500	HK\$800

27. 消費獎賞以適用申請日期相應的確認, 賬單支付或消費計算期(如第 7 條所指)最後一個曆日的客戶層為準。例如, 如客戶於 2025 年 4 月 25 日為 DBS Account 及申請星展銀聯鑽石扣賬卡, 但於 2025 年 5 月 20 日晉身星展豐盛理財並於 2025 年 6 月 2 日完成 HK\$10,000 合資格消費, 客戶可享 HK\$HK1,500 消費獎賞。