

[請按此閱覽中文版本 2025 年 10 月至 12 月星展銀聯鑽石扣賬卡獎賞\(「本推廣」\)條款及細則](#)

## DBS UnionPay Diamond Debit Card Promotion October - December 2025 ("Promotion") Terms and Conditions

### General Terms and Conditions

1. The Promotion shall run from 1 October to 31 December 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 retail spending transaction completed by an Eligible Customer via the UnionPay Network or the Electronic Payment Services with DBS UnionPay Diamond Debit Card, including Apple Pay transaction. In avoidance of doubt, please refer to below location and currency definition of each transaction category ("**Transaction Category**"):

Transaction Category	Transaction Location	Transaction Currency
Local Spending	Hong Kong	HKD
Overseas Spending	All locations except Mainland China, Hong Kong and Macau	All currencies except CNY, HKD and MOP
Mainland China or Macau Spending	Mainland China or Macau	CNY or MOP

5. "**Eligible Apple Wallet Binding**" means a successful binding of Apple Wallet of DBS UnionPay Diamond Debit Card. By the time you conducted successful Apple Wallet binding, you shall receive successful binding notification(s) issued by the Bank.
6. Each Eligible Customer is eligible to maximum of HK\$1,350 Cash Rewards and 2 LoungeKey Passes (The reference value of the two passes is US\$96, equivalent to HK\$750) ("the Passes") during the Promotion Period.
7. Activation, Apple Wallet Binding, or Spending Period vary according to the corresponding Application Period. All rewards under this Promotion will be credited directly to the Eligible Customer's Multi Currency HKD Savings Account. Please refer to the table as set below:

Application Period (both dates inclusive)	Activation, Apple Wallet Binding or Spending Period (both dates inclusive) ("Mission Period")	Cash Reward Fulfillment Period ("Fulfillment Period")
On or before 31 October 2025	1 October 2025 – 31 December 2025	On or before 31 May 2026
1 – 30 November 2025	1 November 2025 – 31 January 2026	
1 – 31 December 2025	1 December 2025 – 28 February 2026	

8. Unless otherwise specified, only the primary account holder is eligible to the Promotion.
9. Each Eligible Customer can only enjoy the Promotion **once**. In avoidance of doubt, Eligible Customers who participated in the "DBS UnionPay Diamond Debit Card Promotion 2025 July – September" campaign ("**Previous Campaign**") are also eligible for the Promotion, however in case of any overlapping of the Mission Period with the Previous Campaign, all missions including Activation and Spending conducted/ calculated for the Previous Campaign will no longer be eligible for the Promotion. Please refer to [go.dbs.com/hk-debitcard2025q3](https://go.dbs.com/hk-debitcard2025q3) for DBS UnionPay Diamond Debit Card Promotion 2025 July – September Terms and Conditions.
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. All rewards under this Promotion are non-exchangeable. The Bank can replace the rewards under this Promotion with alternative rewards without prior notice.
12. Eligible Customers must maintain their Multi Currency HKD Savings Account and the DBS UnionPay Diamond Debit Card at the time the rewards under this Promotion are credited.
13. If Eligible Customer's Multi Currency HKD Savings 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.
14. The Bank may change the terms and conditions and/or modify/extend/terminate the Promotion without notice. The Bank's decision is final.
15. Promotion information will remain accessible up to one week after the end of the promotion.

16. The English version shall prevail if there is any inconsistency between the English and Chinese versions.

#### **Welcome Reward**

17. Eligible Customers who fulfill the below requirements are eligible for HK\$100 cash reward (“**Welcome Reward**”):

- a. has not owned DBS UnionPay Diamond Debit Card on or before 30 September 2025 (“**New Cardholder**”); AND
- b. successfully apply for DBS UnionPay Diamond Debit Card through DBS digibank HK app or DBS branch during the Promotion Period.

18. The Bank’s decision on whether an Eligible Customer is a New Cardholder is final.

19. Both primary account and secondary account holder is eligible to the Welcome Reward.

#### **Activation Reward**

20. 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 30 September 2025; AND
- b. successfully activate DBS UnionPay Diamond Debit Card during the Mission Period.

21. The Bank’s decision on Eligible Customers’ debit card activation status and its successful activation is final.

22. Both primary account and secondary account holder is eligible to the Activation Reward.

#### **Apple Wallet Binding Reward**

23. Eligible Customers who successfully bind DBS UnionPay Diamond Debit Card to Apple Wallet during the Mission Period and maintain the binding until completion of the Fulfillment Period are eligible for HK\$50 cash reward (“**Apple Wallet Reward**”)

#### **Spending Reward**

24. Eligible Customers who spend in specific Spending Categories or accumulate the designated amount of Eligible Spending Transaction during the Mission Period with DBS UnionPay Diamond Debit Card will be eligible to enjoy the corresponding cash reward (“the **Cash Reward**”) as set out in the table below:

Spending Category	Cash Reward	Maximum Cash Reward under the Promotion
Local Spending in Hong Kong	2% rebate of transaction amount	HK\$200
Overseas Spending	5% rebate of transaction amount	HK\$300
Mainland China/ Macau Spending	8% rebate of transaction amount	HK\$600

Upon accumulation of total transaction amount to HK\$40,000 or above (or its equivalent foreign currency) from the above-mentioned Spending Categories, Eligible Customers are eligible to 2 LoungeKey Passes.

25. Eligible Customer must keep a valid email address record with the Bank in order to receive the electronic letter for the Passes redemption arrangement. The electronic letter will be delivered to the Eligible Customer' email address registered with the Bank on or before Fulfillment Period.
26. To redeem the Passes, the Eligible Customer must follow the instructions and redeem the lounge access by the redemption deadline, otherwise the Passes will be forfeited. Redemption of the Passes are subject to the terms and conditions set out in the electronic letter.
27. The Passes is non-exchangeable for cash. The Bank can replace the Passes with alternative rewards without prior notice.
28. The Bank is not the supplier of the Passes and assumes no responsibility or liability for the Passes. Any enquiry or complaint must be made to the relevant suppliers of the Passes directly.
29. For the details of LoungeKey Pass, please refer to website <https://www.collinsongroup.com/en/airport-and-travel-enhancement/loungekey-pass> (English version only).

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

## 2025 年 10 月至 12 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 10 月 1 日至 2025 年 12 月 31 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完成的零售簽賬交易，包括 Apple Pay 簽賬交易。為免生疑問，請參閱以下各交易類別（「交易類別」）對地點及貨幣的定義：

交易類別	交易地點	交易貨幣
本地簽賬交易	香港	港幣
海外簽賬交易	除中國內地、香港及澳門的所有交易地點	除人民幣、澳門幣及港幣的所有交易貨幣
中國內地或澳門簽賬交易	中國內地或澳門	人民幣或澳門幣

5. 「合資格 Apple Wallet 綁定」指成功以星展銀聯鑽石扣賬卡綁定 Apple Wallet。當成功綁定 Apple Wallet 後，合資格客戶會收到本行就此發出的通知。
6. 於推廣期內，每位合資格客戶可享最高 HK\$1,350 現金獎賞及 LoungeKey 使用通行證兩張（兩張通行證參考價值為 US\$96，換算港幣為 HK\$750）（「通行證」）。
7. 確認新卡、Apple Wallet 綁定或消費計算期將根據相應的申請日期而有所不同。本推廣的所有獎賞將直接存入合資格客戶的多種貨幣港幣儲蓄戶口。詳見下表：

申請日期 (包括首尾兩天)	確認新卡、Apple Wallet 綁定或消費計算期 (包括首尾兩天)（「任務計算期」）	現金獎賞回贈期（「回贈期」）
2025 年 10 月 31 日或之前	2025 年 10 月 1 日至 2025 年 12 月 31 日	2026 年 5 月 31 日或之前
2025 年 11 月 1 日至 2025 年 11 月 30 日	2025 年 11 月 1 日至 2026 年 1 月 31 日	

2025 年 12 月 1 日至 2025 年 12 月 31 日	2025 年 12 月 1 日至 2026 年 2 月 28 日	
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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。為免生疑問，曾參加「2025 年 7 月至 9 月星展銀聯鑽石扣賬卡推廣計劃」(「**過往扣賬卡推廣**」) 的合資格客戶亦可參與本推廣，惟如任務計算期與過往扣賬卡推廣重疊，在過往扣賬卡推廣中進行的確認和已用作計算的消費將不會計入本推廣中。請參閱 [go.dbs.com/hk-debitcard2025q3](https://go.dbs.com/hk-debitcard2025q3) 有關 2025 年 7 月至 9 月星展銀行銀聯鑽石扣賬卡獎賞的條款和細則。
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. 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。
12. 於本行存入本推廣的獎賞時，合資格客戶必須仍然持有多種貨幣港幣儲蓄戶口及星展銀聯鑽石扣賬卡。
13. 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。
14. 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。
15. 客戶可於本推廣完結後最多一星期閱覽推廣內容。
16. 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**

17. 合資格客戶符合以下要求可獲 HK\$100 現金獎賞(「**迎新獎賞**」):
  - a. 於 2025 年 9 月 30 日或之前尚未持有星展銀聯鑽石扣賬卡(「**新持卡人**」); 及
  - b. 於推廣期內經 DBS digibank HK 應用程式或星展分行成功申請星展銀聯鑽石扣賬卡。
18. 本行對合資格客戶是否新持卡人的決定為最終定論。
19. 主要及附屬戶口持有人均可獲得迎新獎賞。

#### **確認新卡獎賞**

20. 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 9 月 30 日或之前尚未確認星展銀聯鑽石扣賬卡; 及
  - b. 於任務計算期內成功確認星展銀聯鑽石扣賬卡。

21. 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。
22. 主要及附屬戶口持有人均可獲得確認新卡獎賞。

### **Apple Wallet 綁定獎賞**

23. 合資格客戶於任務計算期內成功將星展銀聯鑽石扣賬卡綁定至 Apple Wallet 及維持該綁定至回贈期結束，可獲 HK\$50 現金獎賞 (**「Apple Wallet 獎賞」**)。

### **消費獎賞**

24. 於任務計算期內，合資格客戶以星展銀聯鑽石扣賬卡進行合資格消費及累積指定金額的合資格消費可獲下表相應的現金獎賞 (**「現金獎賞」**)。詳見下表：

簽賬類別	現金獎賞	本推廣的最高現金獎賞
本地簽賬交易	交易金額 2% 回贈	HK\$200
海外簽賬交易	交易金額 5% 回贈	HK\$300
中國內地或澳門簽賬交易	交易金額 8% 回贈	HK\$600

合資格客戶於上述簽賬類別累積總交易金額達 HK\$40,000 或以上 (或其外幣等值)，可獲 2 張 Loungekey 通行證。

25. 合資格客戶必須於本行保持有效的電郵地址紀錄，方可接收電郵以換領通行證。相關通行證電郵將於回贈期或之前發送至合資格客戶於本行登記的電郵地址。
26. 合資格客戶必須按照指示於換領截止日期前換領貴賓室通行證，否則通行證將作廢。通行證的兌換受電郵中的條款和細則約束。
27. 通行證不可兌換現金。本行可以其他獎賞代替通行證而無須事先通知。
28. 本行並非通行證的供應商，對通行證不承擔任何法律責任及其他責任。如對通行證有任何查詢或投訴，應直接向有關供應商提出。
29. 有關 LoungeKey 通行證的詳情，請參閱網站 <https://www.collinsongroup.com/en/airport-and-travel-enhancement/loungekey-pass> (僅提供英文版本)。