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## DBS Treasures - Exclusive Rewards for Credit Card customer (“Promotion”) Terms and Conditions

*The following Terms and Conditions are supplemental to and shall be read together with the DBS Treasures Welcome Offers Terms and Conditions (“Welcome Offers T&C”, [go.dbs.com/hk-tr-tc-en](https://go.dbs.com/hk-tr-tc-en)). Unless otherwise specified herein, terms and clauses defined in the Welcome Offers T&C shall have the same meaning when used herein.*

1. The Promotion runs from 26 January 2026 to 31 March 2026 (both dates inclusive) (the “**Promotion Period**”).
2. The Promotion is only applicable to an individual customer with DBS Bank (Hong Kong) Limited (the “**Bank**”) who, during the period from 26 January 2026 to 31 March 2026 (both dates inclusive), fulfils the below requirements (“**Eligible New Customer**”):
  - a. successfully opens a DBS Treasures individual customer account; and
  - b. maintains monthly Total Relationship Balance (as defined below) in the amount of HK\$1,000,000 or above (or equivalent) during Funds Counting Period (as set out in the table in clause 15) in order to be eligible for the Promotion.The Bank’s decision on whether a customer is an Eligible New Customer is final and conclusive.
3. “**DBS Treasures**” is a Customer Segment 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. The Eligible New Customer will be entitled to exclusive rewards of (a) credit card exclusive rebate, (b) annual travel insurance coverage, and (c) priority pass membership, details of which are set out below (“**Exclusive Reward(s)**”) during the Fulfilment Period (as set out in the table in clause 15(a)). Eligible New Customer must be a DBS Treasures customer at the time the Exclusive Reward is given.
5. “**Total Relationship Balance**” means the total assets that a customer maintains with the Bank, whether solely or jointly. The assets include Hong Kong dollar, Renminbi and foreign currency deposits including time deposits, Currency Linked Investment, market value of local and overseas securities, investment funds, bonds, paper gold and other linked or structured investment products.
6. Only the primary account holder is eligible for the Promotion.
7. An Eligible New Customer can only enjoy the Promotion once.
8. The Bank has final decision on whether an Eligible New Customer has fulfilled the requirements to be entitled to the Exclusive Reward and on all matters regarding the Promotion.
9. The Exclusive Reward is non-exchangeable and non-transferable.
10. Participation in the Promotion is subject to there being no abuse/non-compliance by the Eligible New Customer failing which the Bank will not credit the Exclusive Reward into the Eligible New Customer’s account or where the Exclusive Reward has been credited into the Eligible New Customer’s account, the Bank may debit the value of the Exclusive Reward from the Eligible New Customer’s account without notice and/or take such action to recover any outstanding amounts.
11. The Bank may change the terms and conditions and/or modify/terminate the Promotion without notice. The Bank’s decision is final in the event of dispute.
12. Bank staff cannot participate in the Promotion.
13. Promotion information will remain accessible up to one week after the end of the Promotion.
14. The English version shall prevail if there is any inconsistency between the English and Chinese versions.

### Exclusive Rewards for Credit Card customer

#### 15. Credit Card Exclusive Rebate:

Credit Card exclusive rebate (“**Exclusive Rebate**”) is an additional rebate based on the exact



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spending rebate (“**Basic Rebate**”) to be given to Eligible New Customer in Designated Reward Programs (“**Designated Reward Programs**”) during Credit Card Spending Period (as set out in clause 15(a)), Exclusive Rebate amount equals to rebate earned from the Designated Reward Program:

Designated Cards	Designated Reward Programs
DBS Eminent Card	Up to 5% Rebate on Designated Spending Categories (see clause 15(c) for detailed terms)
DBS Black World Mastercard®	2X DBS\$+ (HK\$6 = 1 mile) on local spending (see clause 15(d) for detailed terms)
	3X DBS\$+ (HK\$4 = 1 mile) on overseas spending (see clause 15(d) for detailed terms)

- a) Eligible New Customer who is the principal cardholder of Designated Cards (as set out in this clause 15), will be entitled to the Exclusive Rebate in the corresponding Fulfilment Period below.

Joining Date	Funds Counting Period and Credit Card Spending Period	Fulfilment Period
26 – 31 January 2026	7 <sup>th</sup> day from Joining Date – 31 March 2026	May 2026
1 – 28 February 2026	7 <sup>th</sup> day from Joining Date – 30 April 2026	June 2026
1 – 31 March 2026	7 <sup>th</sup> day from Joining Date – 31 May 2026	July 2026

- b) The Exclusive Rebate will be credited to Eligible New Customer’s Designated Cards during the Fulfilment Period (as set out in the table in clause 15).
- c) For DBS Eminent Card, Eligible New Customers with a single net spending of HK\$300 or above of Designated Spending Categories will be eligible for earning 5% rebate. The monthly maximum rebate amount that an Eligible New Customer can earn under the Designated Reward Programs of “Up to 5% Rebate on Designated Spending Categories” is HK\$400. The maximum amount of Exclusive Rebate of each Eligible New Customer during Promotion Period is capped at HK\$1,200. For details of Designated Reward Programs of DBS Eminent Card (including specific rebate requirements, eligible local and overseas spending, Designated Spending Categories and maximum amount of Basic Rebate), please refer to website at [go.dbs.com/hk-eminent-rebate-en](http://go.dbs.com/hk-eminent-rebate-en).
- d) For DBS Black World Mastercard®, the maximum amount of Exclusive Rebate of each Eligible New Customer during Promotion Period is capped at DBS\$1,200. For details of Designated Reward Programs of DBS Black World Mastercard®, please refer to website at [go.dbs.com/hk-black-distinction-en](http://go.dbs.com/hk-black-distinction-en).

16. Annual Travel Insurance Coverage:

- a) Eligible New Customer who is a principal DBS credit cardholder of DBS Eminent Card and/or DBS Black World Mastercard® and maintains a monthly Total Relationship Balance in the amount of HK\$1,500,000 or above (or equivalent) during the applicable Funds Counting Period (as set out in the table below), will be entitled to a complimentary Chubb TravellerShield Annual Travel Insurance - Silver Plan (Individual cover) Offer underwritten by Chubb Insurance Hong Kong Limited (“**Chubb**”) with the Eligible New Customer as insured (“**Annual Travel Insurance Offer**”) for 1 year period.

Joining Date	Funds Counting Period	Fulfilment Period
26 – 31 January 2026	7 <sup>th</sup> day from Joining Date – 31 March 2026	May 2026
1 – 28 February 2026	7 <sup>th</sup> day from Joining Date – 30 April 2026	June 2026
1 – 31 March 2026	7 <sup>th</sup> day from Joining Date – 31 May 2026	July 2026

- b) The Bank will notify the Eligible New Customer with the redemption details by email sent to the Eligible New Customer’s email address in the Bank’s record (“**Redemption Email**”) during the relevant Fulfilment Period (as set out in the table in clause 16(a)). Eligible New Customer must be a valid DBS Treasures customer at the time the Redemption Email is



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sent by the Bank. Eligible New Customer must keep a valid email address record with the Bank to receive the Redemption Email. If Eligible New Customer cannot be reached due to incorrect or incomplete information provided, the Annual Travel Insurance Offer will be forfeited.

- c) Subject to redemption of the Annual Travel Insurance Offer, the insurance policy under the Annual Travel Insurance Offer will be effective on the Redemption Email sent date and the coverage is 1 year.
- d) The Bank is not the supplier of the Annual Travel Insurance Offer and is not the agent of the supplier. The Bank will not be responsible or liable for any consequence relating to the quality, supply, delivery, and the use of the Annual Travel Insurance Offer and/or for loss or damage directly or indirectly resulting from any use or misuse of the Annual Travel Insurance Offer. The use of the Annual Travel Insurance Offer is subject to the terms and conditions imposed thereon by Chubb. Any enquiry or complaint must be made to Chubb directly.
- e) The Annual Travel Insurance Offer is subject to the following specific terms and conditions:
  - i. Insured person of Annual Travel Insurance must be 18 – 75 years of age (both inclusive) on the policy effective date.
  - ii. Annual Travel Insurance will NOT be renewed automatically upon the expiry date.
  - iii. Annual Travel Insurance information shown in promotion material is for reference only and not exhaustive. Please visit <https://www.dbs.com.hk/treasures/insurance/travel-home-and-leisure/travellersshield-insurance> and refer to the policy provisions of insurance plans for full details of terms, conditions, limits and exclusions.
  - iv. Annual Travel Insurance is underwritten by Chubb. The Bank is a licensed insurance agent (licence no.: FA3000) authorised by Chubb. Chubb reserves the right of final approval to the insurance plan application.
  - v. The Promotion Terms and Conditions does not contain the full terms of the policy(ies) of Chubb TravellerShield Annual Travel Insurance - Silver Plan (Individual cover), and the full terms can be found in the corresponding policy document(s). You should read the policy provisions for the exact terms and conditions that apply to the products. You can ask Chubb for a copy.
  - vi. For any enquiries in respect of the Annual Travel Insurance Offer, please contact Chubb at DBS Chubb Insurance Service Hotline (Tel: 3191 6618, Monday to Friday, 9:00am to 5:30pm, excluding Public Holiday), which is a dedicated insurance customer services hotline established by Chubb for the Bank’s Customer.

17. Priority Pass Membership:

- a) Eligible New Customer who is a principal DBS credit cardholder of DBS Eminent Card and/or DBS Black World Mastercard® and maintains a monthly Total Relationship Balance in the amount of HK\$3,000,000 or above (or equivalent) during the applicable Funds Counting Period (as set out in the table below), will be entitled to a Priority Pass Membership with five (5) Lounge Visits at designated airports (Please refer to <https://www.prioritypass.com> for reference value of Priority Pass Memberships) (the “**Priority Pass Offer**”).

Joining Date	Funds Counting Period and Credit Card Spending Period	Fulfilment Period
26 – 31 January 2026	7 <sup>th</sup> day from Joining Date – 31 March 2026	May 2026
1 – 28 February 2026	7 <sup>th</sup> day from Joining Date – 30 April 2026	June 2026
1 – 31 March 2026	7 <sup>th</sup> day from Joining Date – 31 May 2026	July 2026

- b) The Bank will notify the Eligible New Customer with electronic letter for the Passes redemption arrangement by email sent to the Eligible New Customer’s email address in the



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Bank's record ("**Redemption Email**") during the relevant Fulfilment Period (as set out in the table above). Eligible New Customer must be a valid DBS Treasures customer at the time the Redemption Email is sent by the Bank. Eligible New Customer must keep a valid email address record with the Bank to receive the Redemption Email. If Eligible New Customer cannot be reached due to incorrect or incomplete information provided or any uncontrollable factors, the Priority Pass Offer will be forfeited.

- c) To redeem the Passes, the Eligible New Customer must follow the instructions and redeem the lounge access by the redemption deadline, otherwise the Priority Pass Offer will be forfeited. Redemption of the Priority Pass Offer is subject to the terms and conditions set out in the electronic letter.
- d) The Priority Pass Offer is non-exchangeable for cash. The Bank can replace the Priority Pass Offer with alternative rewards without prior notice.
- e) The Bank is not the supplier of the Priority Pass Offer and assumes no responsibility or liability for the Priority Pass Offer. Any enquiry in relation to the location, opening hours, available facilities where the Passes could be used and any specific conditions of use may be made to Priority Pass™ directly (Tel: 2866 1964).
- f) For the details of the Priority Pass, please refer to website <https://www.prioritypass.com> (English version).

Reminder: To borrow or not to borrow? Borrow only if you can repay!



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## 星展豐盛理財 - 信用卡客戶專屬獎賞(「本推廣」)條款及細則

本條款及細則為「星展豐盛理財迎新獎賞- 條款及細則 (「迎新獎賞條款及細則」, [go.dbs.com/hk-tr-tc](http://go.dbs.com/hk-tr-tc))」之補充, 並應與該條款及細則一併閱覽。除另有註明外, 本文內之條款及定義均與迎新獎賞條款及細則具有相同的含義。

1. 本推廣期由 2026 年 1 月 26 日至 3 月 31 日 (包括首尾兩天) (「推廣期」)。
2. 本推廣僅適用於在 2026 年 1 月 26 日至 2026 年 3 月 31 日期間 (包括首尾兩天) 內, 符合以下要求之星展銀行 (香港) 有限公司 (「本行」) 個人客戶 (「合資格新客戶」):
  - a. 成功晉身為星展豐盛理財個人客戶; 及
  - b. 於資金計算期 (見下述第 15 條表格) 內維持每月個人理財總值 (定義見下文) 不少於港幣 1,000,000 元或以上 (或等值) 以符合資格參與本推廣。  
本行對客戶是否合資格新客戶之決定為最終及具決定性。
3. 「星展豐盛理財」是本行的客戶層之一。「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提供的任何其他客戶層。在香港, 星展私人銀行為本行的私人銀行部門。
4. 合資格新客戶將於回贈期 (如第 15(a) 條所示) 內享有以下專屬獎賞: (a) 信用卡專屬回贈、(b) 全年旅遊保障及 (c) Priority Pass 會籍 (「專屬獎賞」)。合資格新客戶必須於獲發專屬獎賞時為星展豐盛理財客戶。
5. 「個人理財總值」指新客戶不論以個人或聯名方式於本行持有的總資產, 包括港幣、人民幣及外幣存款 (包括定期存款)、外幣掛鈎投資、本地及海外證券、基金、債券、紙黃金及其他掛鈎或結構性投資產品的市場價值。
6. 只有基本戶口持有人方合資格參加本推廣。
7. 合資格新客戶於推廣期內只可獲本推廣專屬獎賞一次。
8. 本行對合資格新客戶是否符合專屬獎賞的要求以及有關本推廣的所有事宜擁有最終決定權。
9. 專屬獎賞均不設退換及不可轉讓。
10. 若合資格新客戶在推廣期內成為星展豐盛理財以外的客戶或涉及任何濫用 / 違規, 新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或從新客戶的戶口扣除已存入的獎賞或其他禮品的等值金額而無須另行預先通知及 / 或採取行動以追討任何未償付金額。
11. 本行可更改 / 終止本推廣而毋須另行通知。本行的決定為最終定論。
12. 本推廣不適用於本行職員。
13. 本推廣詳情於推廣期完結後一週內仍可供參閱。
14. 本條款及細則的中英文版本如有任何歧異, 概以英文版本為準。

### 信用卡客戶專屬獎賞

#### 15. 信用卡專屬回贈:

信用卡專屬回贈(「專屬回贈」)是基於合資格新客戶在信用卡簽賬期 (如第 15(a) 條所示) 內於指定回贈計劃 (「指定回贈計劃」) 中獲得之實際簽賬回贈 (「基本回贈」) 的額外回贈, 專屬回贈金額相等於指定回贈計劃之簽賬回贈:

指定信用卡	指定回贈計劃
DBS Eminent Card	高達 5%指定簽賬類別回贈 (詳情請參閱第 15(c) 條)
DBS Black World Mastercard®	本地簽賬 2X DBS\$+ (HK\$6 = 1 里) (詳情請參閱第 15(d) 條)
	海外簽賬 3X DBS\$+ (HK\$4 = 1 里) (詳情請參閱第 15(d) 條)



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- a) 指定信用卡（如第 15 條所示）之主要持卡人的合資格新客戶，將在下列回贈期內獲得專屬回贈。

成為新客戶日期	資金計算期及信用卡簽賬期	回贈期
2026 年 1 月 26 日至 1 月 31 日	成為新客戶日期起計第 7 日至 2026 年 3 月 31 日	2026 年 5 月
2026 年 2 月 1 日至 2 月 28 日	成為新客戶日期起計第 7 日至 2026 年 4 月 30 日	2026 年 6 月
2026 年 3 月 1 日至 3 月 31 日	成為新客戶日期起計第 7 日至 2026 年 5 月 31 日	2026 年 7 月

- b) 專屬回贈將於回贈期（如第 15 條所示）內存入合資格新客戶之指定信用卡。
- c) 指定簽賬類別單一淨滿 HK\$300 或以上的簽賬方為合資格簽賬以享有 5% 回贈。每位合資格新客戶於 DBS Eminent Card 的指定回贈計劃「高達 5% 指定簽賬類別回贈」之每月回贈上限為 HK\$400。每位合資格新客戶於推廣期內之專屬回贈金額上限為 HK\$1,200。有關 DBS Eminent Card 指定回贈計劃詳情（包括基本回贈要求、簽賬要求、指定簽賬類別以及回贈上限），請參考指定信用卡之條款及細則 [go.dbs.com/hk-eminent-rebate](http://go.dbs.com/hk-eminent-rebate)。
- d) 對於 DBS Black World Mastercard®，每位合資格新客戶於推廣期內之最高專屬回贈上限為 DBS\$1,200。有關 DBS Black World Mastercard® 指定回贈計劃之詳情，請瀏覽 [go.dbs.com/hk-black-distinction](http://go.dbs.com/hk-black-distinction)。

## 16. 全年旅遊保障

- a) 合資格新客戶為 DBS Eminent Card 及 / 或 DBS Black World Mastercard® 之主要持卡人於資金計算期（如下表所示）內維持每月個人理財總值達港幣 1,500,000 元或以上（或等值）可享由安達保險香港有限公司（「安達」）承保之安達 TravellerShield 全年旅遊保險 – 銀計劃（個人保障）優惠（「全年旅遊保障」），為期 1 年，並以合資格新客戶作為受保人。

成為新客戶日期	資金計算期	回贈期
2026 年 1 月 26 日至 1 月 31 日	成為新客戶日期起計第 7 日至 2026 年 3 月 31 日	2026 年 5 月
2026 年 2 月 1 日至 2 月 28 日	成為新客戶日期起計第 7 日至 2026 年 4 月 30 日	2026 年 6 月
2026 年 3 月 1 日至 3 月 31 日	成為新客戶日期起計第 7 日至 2026 年 5 月 31 日	2026 年 7 月

- b) 本行將於回贈期（如第 16(a) 條所示）內，以電郵方式發送換領詳情（「換領電郵」）予合資格新客戶於本行記錄的電郵地址。合資格新客戶必須於本行發送換領電郵時仍然為星展豐盛理財客戶方可獲得全年旅遊保障。合資格新客戶於本行記錄的電郵地址必須為有效電郵地址以接收換領電郵。如因本行記錄的資料有誤或不完整或因其他無法控制的情況下而無法通知合資格新客戶，全年旅遊保障將被取消。
- c) 於成功兌換全年旅遊保障後，全年旅遊保障之保單將於換領電郵發送日生效，保障期為 1 年。
- d) 本行並非全年旅遊保障之供應商，亦非供應商之代理。本行對全年旅遊保障之質素、供應、派送及與使用全年旅遊保障有關事宜或 / 及因不當使用該全年旅遊保障而直接或間接引致的任何損失或損害，本行概不承擔任何法律責任或責任。全年旅遊保障之使用受安達所訂立之條款及細則所約束。任何查詢或投訴必須直接向安達提出。
- e) 全年旅遊保障受以下特定條款及細則約束：
- 全年旅遊保障之受保人於保單生效日之年齡必須為 18 至 75 歲（包括首尾兩天）。
  - 全年旅遊保障於期滿日後不會自動續保。



- iii. 本推廣之全年旅遊保障資訊僅供參考並非詳盡。請瀏覽 <https://www.dbs.com.hk/treasures-zh/insurance/travel-home-and-leisure/travellersshield-insurance> 並參閱保險計劃之保單條款以了解條款、細則、限制及不保事項之完整詳情。
- iv. 全年旅遊保障由安達承保。本行為安達授權之持牌保險代理機構（牌照號碼：FA3000）。安達保留對保險計劃申請之最終批准權。
- v. 本推廣之條款及細則並不包含安達 TravellerShield 全年旅遊保障 - 銀計劃（個人保障）之保單完整條款，完整條款可在相應保單文件中找到。客戶應閱讀保單條款以了解適用於產品之確切條款及細則。閣下可向安達索取副本。
- vi. 有關全年旅遊保障之任何查詢，請聯絡 DBS 安達保險服務熱線（電話：3191 6618，星期一至星期五，上午 9 時至下午 5 時 30 分，公眾假期除外），此為安達為本行客戶設立之專屬保險客戶服務熱線。

### 17. Priority Pass 會籍

- a) 合資格新客戶為 DBS Eminent Card 及 / 或 DBS Black World Mastercard® 之主要持卡人於資金計算期（如下表所示）內維持每月個人理財總值達港幣 3,000,000 元或以上（或等值）可獲贈 Priority Pass 會籍及五（5）次指定機場貴賓室使用通行證（請參閱 <https://www.prioritypass.com> 以了解 Priority Pass 會籍之參考價值）（「Priority Pass 優惠」）。

成為新客戶日期	資金計算期	回贈期
2026 年 1 月 26 日至 1 月 31 日	成為新客戶日期起計第 7 日至 2026 年 3 月 31 日	2026 年 5 月
2026 年 2 月 1 日至 2 月 28 日	成為新客戶日期起計第 7 日至 2026 年 4 月 30 日	2026 年 6 月
2026 年 3 月 1 日至 3 月 31 日	成為新客戶日期起計第 7 日至 2026 年 5 月 31 日	2026 年 7 月

- b) 本行將於回贈期（如上表所示）內，以電郵方式發送載有通行證兌換安排之電子信函（「換領電郵」）至合資格新客戶於本行記錄之電郵地址。合資格新客戶必須於本行發送換領電郵時仍然為星展豐盛理財客戶方可獲得 Priority Pass 優惠。合資格新客戶於本行記錄的電郵地址必須為有效電郵地址以接收換領電郵。如因本行記錄的資料有誤或不完整或因其他無法控制的情況下而無法通知合資格新客戶，Priority Pass 優惠將被取消。
- c) 合資格新客戶必須按照指示於兌換截止日期前兌換貴賓室使用通行證，否則 Priority Pass 優惠將會被取消。Priority Pass 優惠之兌換受換領電郵中列明之條款及細則約束。
- d) Priority Pass 優惠不可兌換現金。本行可毋須事先通知而以其他獎賞取代 Priority Pass 優惠。
- e) 本行並非 Priority Pass 優惠之供應商，亦不承擔任何有關 Priority Pass 優惠之責任。有關通行證可使用之地點、開放時間、可用設施及任何特定使用條件之查詢可直接向 Priority Pass™ 提出（電話：2866 1964）。
- f) 有關 Priority Pass 之詳情，請參閱網站 <https://www.prioritypass.com>（僅提供英文版本）。

提示：借定唔借？還得到先好借！