

“DBS x AlipayHK Tmall 12.12 Limited-time Offer” Terms and Conditions:

1. DBS x AlipayHK Tmall 12.12 Limited-time Offer (“Promotion”) is only applicable to the primary account holders of DBS Bank Account (“Applicable Bank Accounts”) issued by DBS Bank (Hong Kong) Limited (the “Bank”) (“Eligible Users”).
2. “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.
3. The promotion period is from 7 December 2021 00:00 to 21 December 2021 23:59:59 (Hong Kong Time) (“Promotion Period”). All Eligible Transactions (based on transaction dates, as defined in Clause 4 below) must be conducted during the Promotion Period.
4. During the Promotion Period, Eligible Users are entitled to an instant discount of HK\$30 upon making a single net spending of HK\$200 or above at Taobao/Tmall Platform (as defined in Clause 5 below) (“Offer”) with an Applicable Bank Account via AlipayHK mobile application (“AlipayHK App”) (“Eligible Transaction”). The amount of single net spending shall be determined based on the real-time exchange rate in the AlipayHK system at the time of the transaction. The “Currency” tool in the AlipayHK App is for reference only.
5. “Taobao/Tmall Platform” refers to the Taobao or Tmall shopping platform (excluded Tmall HK and Tmall Supermarket) which must be accessed through the Taobao mobile application for the purpose of this promotion.
6. Eligible Users are required to successfully bind their Applicable Bank Account to their AlipayHK accounts in the AlipayHK App and make an Eligible Transaction in order to enjoy the Offer.
7. A “single net spending” refers to the final posted net purchase amount made with an Applicable Bank Accounts at Taobao/Tmall Platform in a single transaction during the Promotion Period (based on transaction dates). The Offer may be used in conjunction with red packets, merchant discounts, shopping rewards, etc. on Taobao.com or Tmall.com, subject to the actual payment page which shall prevail.
8. Offer is limited to the first 2,000 completed Eligible Transactions. Offer is on a first-come, first serve basis and will be available until quota lasts. AlipayHK’s records shall prevail under any circumstances.
9. For the avoidance of doubt, the Offer is not applicable in the following circumstances on Taobao.com or Tmall.com: non-mobile app paying order, Taobao (Xianyu)’s order, virtual goods (including but not limited to anything that does not require shipment such as virtual currency, prepaid cards, etc.), or any other circumstances as specified by Taobao.com or Tmall.com.
10. During the Promotion Period, each Eligible User can enjoy the Offer from each Applicable Bank Account only once each. For the avoidance of doubt, regarding to AlipayHK App, “each AlipayHK user” refers to a natural person with legal capacity who uses the AlipayHK App and Wallet service, but not merely an AlipayHK account. To further avoid any dispute, in the following circumstances, the relevant accounts will be deemed to be used by the same user and can only participate in this Promotion once:
 - (i) Connection on the same mobile phone or mobile device, such as the logging in or activation of multiple accounts; or
 - (ii) Connection of an AlipayHK account or mobile number on multiple mobile phones or mobile devices, such as the logging in or activation on such devices; or

(iii) The same bank card number being connected to multiple AlipayHK accounts.

In the case of any of the above, in order to verify the AlipayHK user's identity and prevent the risk of theft or misuse of such AlipayHK account, mobile phone number, mobile device or bank card, AlipayHK reserves the right to suspend or terminate the release of the Offer to the relevant account and to take legal action.

11. If there is any breach of these terms and conditions or illegal, fraudulent or abusive behavior during the use of any Offer, or if any user commits any act affecting other users' ability to participate in the Promotion fairly, AlipayHK will forfeit such user's Offer and the entitlement of Offer forthwith without notice, and reserves the right to cancel such transaction and to take legal action against the relevant user.
12. The Offer is not exchangeable for cash or other items and is non-transferable. For goods return or refund, the amount on the Offer will not be returned and the Offer will not be re-issued.
13. AlipayHK, Taobao.com, Tmall.com and the Bank will carry out this Promotion in accordance with applicable laws. If the Promotion cannot be carried out smoothly due to a force majeure event, AlipayHK, Taobao.com, Tmall.com and the Bank cannot be held liable for any damage, loss or dispute therein. A force majeure event is regarded as any government orders, damaging cyberattack, electronic system failure or circumstance beyond the control of AlipayHK, Taobao.com, Tmall.com or the Bank.
14. The sellers and merchants on Taobao.com or Tmall.com shall take the responsibility of selling procedures and after-sales services. AlipayHK, Taobao.com, Tmall.com and the Bank do not participate in the selling procedures and cannot be held liable for the product quality and availability.
15. AlipayHK and the Bank reserve the right to change, suspend or terminate the Promotion or its terms and conditions at its sole discretion without prior notice. AlipayHK and the Bank shall not be liable for such change, suspension or termination and reserve the right of final decision of all the matters and disputes.
16. For any enquiries in relation to AlipayHK App and its services or offers, please call the AlipayHK customer service hotline at 2245 3201.
17. No person other than the Eligible Users, the Bank or AlipayHK will have any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) to enforce or enjoy the benefit of any of the provisions of these terms and conditions.
18. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
19. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the English version shall prevail.

“HK\$20 DBS Bank Account Welcome Reward” Terms and Conditions

1. “HK\$20 DBS Bank Account Welcome Reward” (the “**Promotion**”) is only applicable to the primary account holders of Applicable Bank Accounts (as defined in Clause 2 below) of DBS Bank (Hong Kong) Limited (the “**Bank**”) and who have registered for DBS iBanking (“**Banking Customers**”).
2. “**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.
3. The promotion period is from December 1, 2021 00:00 to January 31, 2022 23:59:59 (Hong Kong time) (the “**Promotion Period**”).
4. The first 2,000 AlipayHK users who have successfully added their Applicable Bank Account to AlipayHK App for the first time during the Promotion Period (“**Eligible Users**”) will be eligible to HK\$20 (the “**Welcome Reward**”). During the Promotion Period, AlipayHK will credit the Welcome Reward in the AlipayHK mobile application (“**AlipayHK App**”) account of Eligible Users automatically.
5. Each Eligible User is only eligible for the Welcome Reward once only. The Welcome Reward consists of two (2) HK\$10 coupons (each a “**Coupon**”) (amounting to HK\$20 in total). Each Coupon can be used at any online merchants (except Taobao) or merchant outlets accepting AlipayHK and for bill payment services, upon a single net transaction value of HK\$20 or above and provided the payment is made via the bank account deduction function from a DBS bank account through the AlipayHK App. Each Coupon is valid for 30 calendar days from the date of redemption by the Eligible User. Expired Coupons are invalid and will not be re-issued.
6. During the Promotion Period, each Eligible User can only participate in the Promotion once. For the avoidance of doubt, “Eligible User” refers to a natural person with legal capacity who uses the AlipayHK App and Wallet service, but not merely an AlipayHK account. To further avoid any dispute, in the following circumstances, the relevant accounts will be deemed to be used by the same user and can only participate in this Promotion once:
 - i. Connection on the same mobile phone or mobile device, such as the logging in or activation of multiple accounts; or
 - ii. Connection of an AlipayHK account or mobile number on multiple mobile phones or mobile devices, such as the logging in or activation on such devices; or
 - iii. The same bank account being connected to multiple AlipayHK accounts.

In the case of any of the above, in order to verify the Eligible User’s identity and prevent the risk of theft or misuse of such AlipayHK account, mobile phone number, mobile device or bank account, AlipayHK reserve the right to suspend or terminate the release of the Welcome Reward to the relevant account and to take legal action.

7. Coupon(s) are limited in quantity and on a first-come-first-served basis. AlipayHK’s records shall prevail under any circumstances.

8. The Bank is not the supplier of the Welcome Reward. Any enquiry or complaint in relation to the Welcome Reward should be directed to Alipay. The Bank will assume no responsibility/ liability in respect thereof.
9. If there is any breach of these terms and conditions or illegal, fraudulent or abusive behavior during the use of any Coupons, AlipayHK and the Bank will forfeit such user's eligibility and the entitlement of Coupons forthwith and without notice. AlipayHK and the Bank reserves the right to cancel such transaction and to take legal action against the relevant user.
10. Coupons cannot be used to purchase any gift/cash vouchers, gift certificates or prepaid cards of any merchant. They may not be exchanged for cash and are non-transferable. For goods return or refund, the amount on the Coupon will not be returned and the relevant Coupon will not be re-issued.
11. AlipayHK and the Bank will carry out this Promotion in accordance with applicable laws in the Hong Kong Special Administrative Region. 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 AlipayHK's and the Bank's control, such event shall be regarded as a force majeure event, and AlipayHK and the Bank cannot be held liable for any damage, loss or dispute therein.
12. AlipayHK and the Bank shall not be liable or construed as providing any guarantee as to the quality and availability of the products and/or service provided by AlipayHK's merchants.
13. AlipayHK and the Bank reserve the right to change, suspend or terminate the Promotion or its terms and conditions at its sole discretion without prior notice. AlipayHK and the Bank shall not be liable for any such change, suspension or termination and reserves the right of final decision of all the matters and disputes.
14. For any enquiries in relation to AlipayHK App and its services or offers, please call the AlipayHK customer service hotline at 2245 3201.
15. No person other than the Eligible Users, the Bank or AlipayHK will have any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) to enforce or enjoy the benefit of any of the provisions of these terms and conditions.
16. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
17. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the English version shall prevail.