

"Up to HK\$200 InstaRedeem for Dine-in Consumption Exclusively for Selected Customers" Terms and Conditions (Revised version: extension of Promotion Period in clause 2 & extension of the usage period of InstaRedeem in clause 6)

- 1. "Up to HK\$200 InstaRedeem for Dine-in Consumption Exclusively for Selected Customers" ("Promotion") is only applicable to the principal cardholders of DBS Credit Cards ("Applicable Credit Cards") invited by DBS Bank (Hong Kong) Limited (the "Bank") by email or Card+ push notification ("Selected Cardholders"). The participation eligibility cannot be transferred to others by the Selected Cardholders. This Promotion is not applicable to supplementary card cardholders.
- 2. The "Promotion Period" runs from 16 November 2020 to 31 March 2021, both dates inclusive.
- 3. Selected Cardholders who make a single net spending of HK\$1,500 or above for dine-in consumption with the Applicable Credit Card at dining merchants in Hong Kong ("Eligible Transaction") can be entitled a HK\$100 deduction ("Offer") from the payable amount for that Eligible Transaction through the Red "InstaRedeem" button revealed on that Eligible Transaction after the transaction is posted and displayed in Timeline of DBS Card+ mobile application ("DBS Card+"). Each Card+ account can enjoy the Offer 2 times during the Promotion Period.
- 4. Offer is applicable for dine-in dinner consumption only. The definition of dining merchants in Hong Kong is determined by the Bank at its sole discretion.
- 5. For the purpose of the Promotion, Eligible Transaction means the posted dine-in transaction at dining merchants in Hong Kong. The following types of transactions shall not be considered as Eligible Transaction: all payment via eWallet (including but not limited to Payme, Apple Pay, Google Pay and WeChat Pay, except AlipayHK), reversed transactions, transaction that has been subject to cancellation, charge-back, return of goods and / or refund or any other types of transactions as the Bank may specify from time to time.
- 6. To be eligible to enjoy the Offer, Selected Cardholders are required to install DBS Card+ and completely register an DBS Card+ account before conducting any Eligible Transactions, and turn on the notification in DBS Card+ by choosing menu > setting > Push Notification > "InstaRedeem" for participating in the Promotion. Selected Cardholders must enjoy the Offer by 14 April 2021, otherwise, it is considered as giving up the Offer on its own.
- Offer is with limited quota and will be served in first come first served basis according to the time record of pressing the InstaRedeem icon for enjoying the Offer. Quota full

- message will be shown on DBS website (go.dbs.com/hk-select200-en) in case quota is fully used.
- 8. The Offer of this Promotion cannot be enjoyed in conjunction with the offer of other InstaRedeem promotions of the Bank. If Cardholder's Eligible Transaction has already been rewarded in other InstaRedeem promotion, he/she can no longer receive the Offer from this Promotion. In case of any disputes, the Bank reserves the right of final decision.
- 9. Time and validity of any transactions and/or eligibility of a Selected Cardholder to the Offer shall be determined by the Bank at its sole discretion based on the Bank's record. If there is any discrepancy between the record of transaction held by a Selected Cardholder and that held by the Bank, the Bank's record shall be conclusive and binding on the Selected Cardholder.
- 10. Participation in the Promotion is subject to there being no abuse/non compliance by the Selected Cardholder, failing which the Bank will debit the values of the Offer from the Selected Cardholder '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 or terminate the Promotion. The Bank's decision is final.
- 12. The English version shall prevail if there is any inconsistency between the English and Chinese versions.

General Terms and Conditions for DBS Credit Card Offers

- Unless otherwise specified, the promotion offers published in this webpage ("Offers")
 are only applicable to the cardholders of DBS Credit Cards, DBS Co-branded Cards
 and DBS COMPASS VISA (excluding Business Card and Private Label Card)
 ("Applicable Credit Cards") issued by DBS Bank (Hong Kong) Limited (the "Bank")
 ("Cardholders").
- 2. To enjoy the Offers, Cardholders are required to settle payment with the Applicable Credit Cards.
- For Cardholders holding DBS Black American Express® Card, Offers are applicable
 to them only at merchants' outlets (either physical or online) accepting American
 Express® Card for payment.
- 4. Certain Offers are not valid on public holidays, eves of public holidays, festive days, eves of festive days and black-out days as designated by the merchants. Please contact the respective merchants for details.

- Cardholders should confirm the Offers with the respective merchants before payment.
 Unless otherwise specified, the Offers are only applicable to the respective merchant outlets in Hong Kong.
- 6. Unless otherwise specified, the Offers are applicable to regular-priced items only and not applicable to fixed-priced, discounted, consignment, promotional, festive and designated items/services. The Offers cannot be used in conjunction with other promotional offers or discounts, coupons or membership offers.
- Advance appointment with mentioning of using the Offers during reservation may be required for specific merchants. Please call the respective merchants for details in advance.
- 8. Unless otherwise specified, the Offers related to dining are not applicable to takeaway items, set menu, discounted dishes, room services, meetings, private functions, banquets, catering services, happy hours, charge for tea and condiments and 10% service charge.
- 9. All products and services are subject to availability while stocks last.
- 10. The prices of all products and services published in this webpage are for reference only. No notice will be made should there be any changes.
- 11. The Bank is not the supplier of the products/services or the description, photos or reference prices (if any) in relation to the products/services published in this webpage (which are intended to be for reference only). Any enquiry, claim or complaint in relation to the quality or availability of the products/services or the accuracy of any of the aforementioned information contained in this webpage shall be directed to the relevant merchants. The Bank shall assume no liability in respect thereof.
- 12. The Bank will not accept any liability for any loss incurred by Cardholders should the respective merchants refuse to provide the Offers.
- 13. Besides these terms and conditions, each Offer is subject to specific terms and conditions applicable to it.
- 14. A person who is not a party to these terms and conditions may not enforce any of their terms under the Contracts (Rights of Third Parties) Ordinance (Cap 623 of the Laws of Hong Kong).
- 15. The Bank and the respective merchants may change these terms and conditions and/or modify or terminate the Offers. The Bank's and the respective merchant's decision are final.
- 16. The English version shall prevail if there is any inconsistency between the English and Chinese versions.