

DBS 2025 DBS Online Account Opening for Business – Welcome Rewards (OAOS – Welcome Rewards):
Add-on Bonus: IBG Bancassurance Appointment Gift – Trip.com e-Gift Card

Terms and Conditions

1. The promotion period of the Add-on Bonus Program is from 13 January 2025 to 31 March 2026 (both dates inclusive) (the **“Promotion Period”**).
2. The Promotion is only applicable to the selected DBS Bank (Hong Kong) Limited (the **“Bank”**) company customers (**“IBG customers”**) who during the Promotion Period:
 - a. Entitle to 2025 DBS Online Account Opening for Business – Welcome Rewards (the **“OAOS – Welcome Rewards”**);
 - b. attends an appointment meeting with Bancassurance Business Specialist (**“BBS”**); and
 - c. has completed and signed the Business Financial Needs Analysis (**“BFNA”**) form with BBS.
3. Details of 2025 DBS OAOS – Welcome Rewards could be referred to the following webpage: <https://www.dbs.com.hk/sme/campaign/business-account>
4. Upon completion of 2(a), 2(b) and 2(c) above, the IBG Customers will be eligible (**“Eligible Customers”**) to receive a HKD2,000 Trip.com e-Gift Card (**“e-Gift Card”**).
5. The Bank’s decision on whether Eligible Customers are eligible to the e-Gift Card is final, binding and conclusive.
6. Eligible Customers can only receive the e-Gift Card once during the Promotion Period.
7. Appointment meetings with IBG customers can be made only after the customers has submitted the DBS Business Insurance Appointment form to IBG Bancassurance Support Team.
8. Eligible Customers are required to sign the Customer Acknowledgement Receipt Form (**“CAR Form”**) at the meeting with BBS in order to receive the e-Gift Card. Eligible Customers must be entitled to 2025 DBS OAOS – Welcome Rewards at the time the e-Gift Card is given.
9. By signing the CAR Form, Eligible Customers shall be deemed to have read, understood, and agreed to be bounded by these terms and conditions.
10. The e-Gift Card is non-exchangeable, non-transferrable and non-redeemable for cash or other rewards. The bank reserves the right to replace and substitute the e-Gift Card with another gift of a similar value at any time and without prior notice.
11. Bank staff is not eligible for this Promotion.
12. Participation in the Add-on Bonus Program is subject to there being no abuse/ non-compliance by the Eligible Customers failing which the Bank will not offer the e-Gift Card to Eligible Customers or where the e-Gift Card have been given to the Customers, the Bank may debit the value of the e-Gift Card from the Eligible Customers’ account without notice and/or take such action to recover any outstanding amounts.
13. The Bank may change the terms and conditions and/or modify/ terminate the Add-on Bonus Program without notice. The Bank’s decision is final in the event of dispute.
14. Promotion information will remain accessible up to one week after the end of the Promotion Period.
15. The Bank shall not be responsible or liable for any consequence in respect of the quality, supply and use of the e-Gift Card. The use of the e-Gift Card is subject to the terms and conditions imposed thereon by the merchant. Any enquiry or complaint must be made to the merchant directly.

16. Should there be any discrepancy between the English and Chinese versions of the contents contained in the term and conditions, the English version shall prevail.

Specific Terms and Conditions of the e-Gift Card

17. E-Gift Cards are issued by Trip Air Ticketing (UK) Limited, a limited liability company (Company No. 10811048) with its address at Floor 10, 70 St Mary Axe, London, England, EC3A 8BE, a subsidiary of Trip.com Group Ltd ("**Trip.com**"). Trip.com is a global online travel agency.
18. E-Gift Cards can only be used to book travel products and services on Trip.com Website. E-Gift Cards will be valid for the period notified at the time of purchase and as stated on the e-Gift Card.
19. The balance on a e-Gift Card can be used for the payment of multiple bookings. No Trip Coins would be earned on bookings paid for with e-Gift Cards.
20. E-Gift Cards cannot be used to purchase additional Gift Cards. Trip.com reserve the right to adjust, at sole discretion, the scope and types of the redeemable products and services at any time.
21. When a e-Gift Card is used to pay for products or services priced in a different currency to the currency the e-Gift Card is denominated in, the amount deducted from the payment for the products/services shall be determined by a currency conversion conducted with the then applicable exchange rate. This will be displayed to the Card Holder before the deduction is applied. By proceeding with the transaction, the Card Holder is deemed to have accepted the exchange rate. Any loss or gain arising from a change in the exchange rate applicable at the time the e-Gift Card was purchased and the time the e-Gift Card is used shall be borne or enjoyed by the Card Holder and Trip.com shall not bear any liability. The provider of the account used to make payment may charge fees; the Card Holder is responsible for confirming and paying such fees and Trip.com accepts no liability thereof.
22. Once a e-Gift Card has expired, if there is still a balance on the e-Gift Card the Card Holder may contact Trip.com customer services which the contact details are listed on <https://www.trip.com/help> and apply for an extension of the e-Gift Card. Trip.com reserve the right, at sole discretion, to grant or refuse extensions. Any extension granted will be for a maximum of 1 year.
23. E-Gift Cards cannot be exchanged for cash. No interest is paid on e-Gift Card balances and there are no overdraft facilities. E-Gift Cards are for personal use only, and cannot be used or traded for commercial purposes.
24. In the event of cancellation of a travel product or service booking that has been purchased using a e-Gift Card, the refund rules applicable to that booking shall apply and any refund of any amount paid via the e-Gift Card shall be refunded to the e-Gift Card. If the total cost of the travel product or service booking was higher than the value of the e-Gift Card, the additional cost shall be refunded back to the original payment method, unless Trip.com agree otherwise. If the booking was paid for with multiple e- Gift Cards, the total amount paid via e-Gift Cards will be refunded to the e-Gift Card with the longest validity period, unless agreed otherwise.
25. Card Holder must not disclose any e-Gift Card details (including e-Gift Card number and password/redemption code) to any third party that they do not intend to use the e-Gift Card.
26. For more details, you may refer to <https://pages.trip.com/giftcard/guideline-en-hk/index.html?locale=en-HK&curr=HKD>.