

**DBS Black American Express® Card Application Form**

All fields are mandatory unless specified.

▲ Please mail the application form to **DBS BANK (HONG KONG) LIMITED (Credit Card Application)** – and attach the copy of the required documents  
**8/F One Island East, 18 Westlands Road, Quarry Bay, Hong Kong**

**Existing DBS Cardholders\***

Only need to fill in **Part I** and **Part III**  
\*DBS Bank (Hong Kong) Limited ("Bank", which expression shall include its successors and assigns) will approve the credit card application and continue to provide services according to your current information in the Bank's record.



If you need to change the home address or other information, please additionally fill in Part II and Part IV of the form. Please also provide your home address proof, please refer to Documents Required for details.

**New DBS Cardholders**  
Please fill in the whole form

**Part I**

**SERVICES CURRENTLY ENJOYED BY APPLICANT**

Please select from below services of DBS Bank currently enjoyed by applicant:

- DBS Credit Card (Credit Card No. \_\_\_\_\_ )  
(Including DBS credit cards or its co-branded cards, *COMPASS VISA*)
- DBS Treasures  DBS Treasures Private Client
- DBS Private Bank

**TYPE OF CREDIT CARD APPLIED**

- DBS Black American Express Card (755) First Year Annual Fee Waiver

All your personal credit card accounts (including supplementary card accounts) will share a combined credit limit.

**PERSONAL DATA**

Applicants must be over 18 years old.

Salutation  Mr. (M)  Ms. (F)

**English** Name as printed on HKID Card  
Surname \_\_\_\_\_ Given Name \_\_\_\_\_

Date of Birth \_\_\_\_\_ D/ \_\_\_\_\_ M/ \_\_\_\_\_ Y

HKID Card / Passport No. \_\_\_\_\_

If you are not a holder of HK Permanent Identity Card, please fill in nationality. (05) Nationality \_\_\_\_\_

**E-mail Address** \_\_\_\_\_ (if any)

Reward Scheme (2)

**DBS\$** Redemption Scheme will be default for the applicant of DBS Black American Express Card.

**Asia Miles™ Membership Information**

Asia Miles Membership Name

Surname \_\_\_\_\_

Given Name \_\_\_\_\_

Asia Miles Membership No. \_\_\_\_\_

Remark: The Asia Miles membership information provided by you will be retained to facilitate your redemption of flying miles with DBS\$ in the future. It will also be used by the Bank to issue flying miles to you as reward in future promotion campaign.

The Bank accepts no liability for any loss incurred by you should you provide incorrect or invalid Asia Miles membership information.

**Part II**

**WELCOME OFFER**

**Local Retail Transactions HK\$1 = 1 Mile Promotion(@)**

Remark: Welcome Offer Terms and Conditions apply.

**BASIC INFORMATION**

Education  Post-secondary or Below (1)  
 University or Professional (2)

Home Address (**in BLOCK LETTERS, overseas address and P.O.Box are not accepted**) (if you are not the holder of HK permanent ID Card and the below home address is not your permanent home address, please also provide the permanent home address proof)  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

HK (01)  KLN (02)  NT (03)  
 Mortgaged (2)  Rented (3)

Monthly Instalment/Rental (HK\$) \_\_\_\_\_  
 Self-owned (No contribution required) (1)  
 Company Provided (4)  Live with Parents (5)  
 Others (6) \_\_\_\_\_  
Home Tel. No. \_\_\_\_\_  
(Mobile Phone & Pager No. are not accepted)  
Mobile Phone No. \_\_\_\_\_

Please note that the Bank will send the one-time password to you via the above mobile phone number for you to conduct online credit card transactions which require identity authentication.

**APPLICANT OCCUPATION**

- Full-time employed (2) – **A** / **B**
- Part-time employed (3) – **B**
- Self-employed (1) (**Please attach Business Registration Certificate copy**) – **C**
- Non-Working Group (e.g. Housewife/Retired etc.) (98, 701) (2) – **D**

Company Name (**in BLOCK LETTERS**) \_\_\_\_\_ (Remark 1)

Office Address (**in BLOCK LETTERS**) \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

HK (01)  KLN (02)  NT (03) Year(s) of Service \_\_\_\_ Y \_\_\_\_ M  
Office Tel. No. \_\_\_\_\_

Monthly Income (HK\$) \_\_\_\_\_  
**Remark 1:** For self-employed person, if company is in business for less than 1 year, please fill in previous employment details.

Previous Employer/Business Nature \_\_\_\_\_  
Previous Year(s) of Service \_\_\_\_ Y \_\_\_\_ M

**Employer/Business Nature :**

- Banking/Finance (04)
- Govt/Quasi Govt Organisations/ NGO/Public Utility (09)
- Professional/ Medical Services (16)
- Education (19)
- Trading/Shipping/ Manufacturing (22)
- Retail/Wholesales (18)
- Restaurant/Beauty/Fitness (05)
- Insurance (11)
- Property (08)
- Hotel/Travel/Transportation (02)
- IT/Printing/Media/ Entertainment (06)
- Construction/Engineering (07)
- Others (**please specify**) :

**Occupation :**

- Professional/Senior Management (100)
- Insurance/Investment Agent (300)
- Property Agent/Salesman (302)
- Driver (450)
- Security Guard (605)
- Catering/Delivery Worker/ Site Worker (400)
- Director/Partner/ Sole Proprietor (802)
- Others (**please specify**) :
- Teacher/Lecturer/Professor (101)
- Disciplinary Services (001)
- Supervisor/Manager (202)
- Clerk/Merchandise (200)
- Engineer/Technician (601)
- Air Crew/Media/ Social Worker/Performer (500)

**Part III**

**OPT-OUT FROM USE OF MY PERSONAL DATA IN DIRECT MARKETING**

The Bank intends to use my personal data in direct marketing and cannot do so without my consent. If I **do not** wish the Bank to use my personal data in direct marketing or **do not** wish to receive direct marketing materials by certain channels, I should tick (✓) any of the following opt-out channel(s):

- Email (email address provided above)
- SMS (mobile phone number provided above)
- All channels (including email, mail, SMS, phone)

**Opt-out from Provision of My Personal Data to Other Persons for Direct Marketing**

The Bank may provide my personal data to other persons for their use in direct marketing and, whether or not such persons are members of the Bank's group. I should tick (✓) this box if I **do not** wish the Bank to provide my personal data to any other persons for their use in direct marketing. If I have applied for or will apply for any product or service that is provided by the Bank jointly with a co-branding partner, this opt-out will not apply to such co-branding partner to whom I consent to provide my personal data. **The above options represent my present choice of whether or not to receive direct marketing contact or information. This replaces any choice previously communicated by me to the Bank.**

Note: The above choice applies to the direct marketing of the classes of products, services and/or subjects, the kinds of data which may be used in direct marketing and the classes of persons to which data may be provided for them to use in direct marketing as set out in the Bank's Data Policy Notice.

**CREDIT LIMIT ARRANGEMENT**

The Bank may choose to approve certain transactions that would result in your credit limit to be exceeded. An overlimit charge (as set out in the Fee Schedule) is payable for each statement cycle where your credit limit has been exceeded. If you **do not** wish the Bank to approve any transaction that would result in your credit limit (being the combined credit limit and the individual credit limit of each of your card account) to be exceeded, please tick the box below.

I **do not** wish the Bank to approve any transaction that would result in my credit limit to be exceeded. I understand that despite this request, my credit limit may still exceed as a result of circumstances described in Clause 2.2 of the relevant credit card terms and conditions. (OL=Y)

Note: If you have previously informed the Bank of such choice and you have left the box above blank, you will be deemed not to have changed to your existing choice.

**DECLARATION**

I have read, understood and agreed to be bound by all the following terms and conditions:

- DBS Credit Card Application Terms and Conditions
- DBS Personal Credit Card Terms and Conditions
- Tax Requirements Notice
- Welcome Offer Terms and Conditions
- DBS\$ Reward Scheme Terms and Conditions (Including DBS Black Card DBS\$ conversion rates)
- DBS\$ Redemption Offer Terms and Conditions
- Key Facts Statement
- Data Policy Notice

I understand that copies of these documents are available on request or can be viewed from the Bank's website (go.dbs.com/hk-cardtnc\_en).

I agree that the Data Policy Notice shall apply to all information related to me that I have provided to the Bank in this application form or that the Bank has obtained from any other sources or that arises from my relationship with the Bank or any other DBS Group company ("Data"). I agree that the Data Policy Notice shall form part of the DBS Personal Credit Card Terms and Conditions. I agree that my Data may be used for such purposes and disclosed to such persons (whether in or outside Hong Kong) in accordance with the Data Policy, I declare and warrant that I have (a) no overdue credit card or other loan payments outstanding for over 30 days; (b) not had any credit cards in my name cancelled due to payment default; and (c) not had a bankruptcy petition made against me and I am not petitioning or intending to petition for my bankruptcy. I understand and agree that this application is subject to the Bank's final approval. I understand and agree that if I apply to use any services related to my credit card (such as Internet Account, "Call-a-loan" Service and Balance Transfer etc.), in addition to the DBS Personal Credit Card Terms and Conditions, the terms and conditions governing the use of such related services, which will be provided to me on application of the related services, shall also apply.

By signing here, it signifies my declaration and consent to the matters set out above.

X

**Signature of Principal Card Applicant**

**Date**

The signature of existing cardholder must be the same as the Bank's record.

**FOR OFFICE USE ONLY**

|                |          |                |         |
|----------------|----------|----------------|---------|
| Program Code 1 |          | Program Code 2 |         |
| TO1509-WXBPDP  |          | TO1509-WEBPDP  |         |
| AB             | AP/CX/RJ | CL             | CRM/CAU |

## Part IV

## YOUR PREFERENCE

- Display Language on ATM Screen  
 Chinese (1)  English (2)
- The Bank will set up a DBS iBanking account for the card applicant automatically upon approval of the credit card. If you already have a DBS iBanking account, the Bank will not arrange the account set up for you again. The use of internet banking services is subject to the Terms and Conditions for DBS iBanking Service.  
 Please put a tick in the box if you **do not** wish to use this service. (PC:2)

## CORRESPONDENCE ADDRESS\*

Please send monthly statement<sup>^</sup> to  Home (H)  Office (W)

If the application is approved, the address chosen will be used as official correspondence address for **ALL** your credit card accounts with us. If no choice is indicated, home address will be used as official correspondence address for **ALL** your credit card accounts with us.

- \* Please attach with address proof, overseas address or PO Box are not accepted.  
<sup>^</sup> Please note that eStatement service will be provided to you automatically upon your activation of DBS iBanking. You will not receive paper statement unless you instruct the Bank otherwise. **If you have subscribed to eStatement Service for other DBS/COMPASS VISA credit card(s) held with the Bank, you will automatically receive eStatement for the credit card you are now applying for.**

## RELATIONSHIP WITH STAFF MEMBER(S) OR DIRECTOR(S) OF THE BANK

Are you (or any proposed guarantor) a relative/spouse of any of the directors or employees of the Bank or it's parent, DBS Bank Ltd, or any of its other subsidiaries?

- Yes, name of the relevant director or employee in English/Chinese \_\_\_\_\_  
 Relationship \_\_\_\_\_

No, I confirm that, at present, there is no such relationship. I agree to notify the Bank promptly in writing if I become so related.

If you leave this section blank, we will assume you have no such relationship, but you will be held responsible for any failure to declare any relevant relationship.

For Supplementary Card application, please visit [go.dbs.com/hk-forms](http://go.dbs.com/hk-forms), download and fill in the related Supplementary Card application form.

In case of any discrepancy between the English version of terms and conditions/declaration and its Chinese translation, the English version shall prevail.

## DOCUMENTS REQUIRED

Please attach copies of the following documents for our processing. Documents submitted including this application are not returnable.

## Applicable to Existing DBS Principal Cardholders ▲

## No Document Required

Note: If you need to change the home address, please provide latest home address proof within the last 2 months (e.g. electricity bill, rate bill, bank statements\*). If you have a permanent home address, please attach the permanent home address proof.

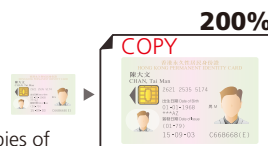
## Applicable to New DBS Cardholders ▲

## 1. HK Permanent Identity Card

A. Enlarge your identity card to **200%**

B. Make a photocopy in **lighter colour mode**

For applicants who are not holders of HK permanent ID card, please provide copies of HKID card and valid passport / travel document.



## 2. Home Address Proof



Latest home address proof within the last 2 months (e.g. electricity bill, rate bill, bank statements\*).

If you have a permanent home address, please attach the permanent home address proof.

## 3. Income Proof

## A Fixed Income Earner



or



or



Latest 1 month's computer generated Payroll Advices

Latest 1 month's bank statement / passbook showing your name, account number and salary entries

Full set of latest Salaries Tax Demand Note

## C Self-Employed Group



and



and



Business Registration Certificate

Latest 3 months' bank statement / passbook showing your name, account number and transaction entries

Full set of latest Profits Tax Demand Note

## B Non Fixed Income Earner



or



Latest 1 month's computer generated Payroll Advices (Basic salary entries have to be shown on Payroll Advices, otherwise, please provide the latest 3 months' record)

Latest 3 months' bank statement / passbook showing your name, account number and salary entries

- Not applicable to Part-time earner

## D Non-Working Group



Latest Fixed Deposit Advice or Investment Statement issued by bank

▲ The Bank reserves the right to request additional documents for application approval.

\* Except for eStatement

## SUBMISSION METHODS

## Online Submission



URL :  
[go.dbs.com/hk-cardupload](http://go.dbs.com/hk-cardupload)

## By Fax



Fax Number :  
**2904 7836**

## By Mail



Address:  
DBS BANK (HONG KONG) LIMITED  
(Credit Card Application) - 8/F One  
Island East, 18 Westlands Road  
Quarry Bay, Hong Kong

## Submit via any DBS local branches



Opening Hours:  
Mon to Fri : 9am to 5pm  
Sat: 9am to 1pm

24-hours customer service hotline: **2290 8888**

[go.dbs.com/hk-blackcard](http://go.dbs.com/hk-blackcard)

## KEY FACTS STATEMENT

| INTEREST RATES AND INTEREST CHARGES                  |   |
|--|---|
| Annualised Percentage Rate (APR) for Retail Purchase | <p><b>36.07%</b> when you open your account and it will be reviewed from time to time. We will not charge you finance charge if the statement balance is paid in full by the payment due date each month. Otherwise, finance charge will be charged on (i) the outstanding statement balance from the day after the date of that statement on a daily basis until payment in full and (ii) the amount of each new transaction (entered after the date of that statement) from the date such transaction is posted on a daily basis until payment in full.</p> <p>Unless otherwise specified, finance charge on internet bill payment, JET payment or bill payment through our customer services hotline ("Bill Payment") will be charged on the same basis and APR as Retail Purchase. For Bill Payment of the merchant category of "Security Broker", finance charge will be charged on the same basis as Retail Purchase at the APR of <b>37.79%</b> (when you open your account, subject to review from time to time). For Bill Payment of the merchant categories of "Banking and Credit Card Services", "Credit Card Payment" and/or "Credit Services", finance charge will be charged at the APR for Retail Purchase from the date a Bill Payment is made until the date of actual repayment.</p> |
| APR for Cash Advance                                 | <p><b>38.41%</b> when you open your account and it will be reviewed from time to time. Finance charge will be charged from the date a cash advance is made until the date of actual repayment.</p>  |
| Delinquent APR                                       | <p>If you fail to pay the minimum payment shown on any monthly statement, the rate for finance charge will be adjusted by adding Delinquency Adjustment Rate of <b>4.5%</b> (the "Adjusted Interest Rate").</p> <p>APR of the Adjusted Interest Rate is:<br/> <b>42.16%</b> for Retail Purchase <b>44.84%</b> for Cash Advance</p> <p>The Adjusted Interest Rate will apply from the day following the date of the monthly statement issued after the occurrence of the delinquency until the full amount or at least the minimum payment is paid on or before the payment due date for 6 consecutive monthly statements.</p>   |
| Interest Free Period                                 | <ul style="list-style-type: none"> <li>• Up to 60 days</li> <li>• No interest-free period on cash advance, Balance Transfer, Funds Transfer and bill payment transaction to merchant categories Banking and Credit Card Services / Credit Card Payment / Credit Services</li> </ul>   |
| Minimum payment                                      | <p>If the total outstanding balance is <b>HK\$200</b> or above, the minimum payment will be the sum of the followings:</p> <p>(i) all charges, fees, costs, expenses, interests and/or finance charges posted to the current statement of Card Account;</p> <p>(ii) any amount in excess of the credit limit incurred after last statement date; and</p> <p>(iii) 1% of the statement balance excluding all charges, fees, costs, expenses, interests and/or finance charges posted to the Card Account;</p> <p>or <b>HK\$200</b>, whichever is higher plus any outstanding minimum payment.</p> <p>If the total outstanding balance is less than <b>HK\$200</b>, the minimum payment will be the total outstanding balance.</p>  |

| FEES   |  |
|--|--|
| Annual Membership Fee  | <p>DBS Black Card</p> <ul style="list-style-type: none"> <li>• Principal Card <b>HK\$1,800</b> per card</li> <li>• Supplementary Card <b>HK\$900</b> per card</li> </ul>   |
| Cash Advance   | <p>Cash Advance Handling Fee</p> <p><b>4%</b> on cash advance amount, minimum <b>HK\$100</b>; and</p> <p>Cash Advance Administration Fee</p> <p><b>HK\$20</b> per transaction</p>  |
| Fees relating to Foreign Currency Transaction                              | <p><b>1.95%</b> of every transaction effected in a currency other than Hong Kong dollar</p>  |
| Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars | <p>Customers may sometimes be offered the option to settle foreign currency transactions in Hong Kong dollars at the point of sale overseas. Such option is a direct arrangement offered by the overseas merchants and not the card issuer. In such cases, customers are reminded to ask the merchants for the foreign currency exchange rates and the percentage of handling fees to be applied before the transactions are entered into since settling foreign currency transactions in Hong Kong dollars may involve a cost higher than the foreign currency transaction handling fee. For these transactions in Hong Kong dollars made outside Hong Kong, we will not charge any further markup.</p> |
| Late Payment Fee   | <p>A blanket fee of <b>HK\$300</b> or the minimum payment, whichever is lower</p>  |
| Over-the-limit Fee   | <p>Overlimit Charge <b>HK\$180</b> per statement cycle</p>   |
| Returned Payment Fee   | <p>Handling Charge on Dishonoured Cheque / Autopay Rejection <b>HK\$120</b> per transaction of returned payment</p>  |



## DBS CREDIT CARD APPLICATION TERMS AND CONDITIONS

- By making an application to the Bank for the designated credit card ("Card"), you are deemed to have read and accepted these terms and conditions and shall be bound by them.
- Use of the Card shall be subject to the DBS Personal Credit Card Terms and Conditions and any terms and conditions applicable to the use of any related services (such as Internet Account, "Call-a-loan" Service and Balance Transfer) which you have applied or may apply to use. Copies of such terms and conditions are available on request from the 24-hour Customer Services Hotline at 2290 8888 or from the Bank's website at www.dbs.com/hk or at any branches of the Bank.
- There is a minimum annual income requirement for application of a DBS Black Card of HK\$240,000.
- You declare and warrant to the Bank that the information provided in the application for the Card and all the supporting documents are true, correct and complete. You hereby authorise the Bank to verify your information contained in the application and any supporting documents from any source that the Bank may deem appropriate. The information you have provided to the Bank in the application is required and will be used by the Bank to assess your application for the Card and provide ongoing services to you. Failure by you to provide any such required information to the Bank may result in your application for the Card to be rejected.
- You agree that the Bank's Data Policy Notice in force from time to time together with any other notices and communications concerning your data issued by the Bank from time to time ("Data Policy") shall apply to all information related to you that you have provided to the Bank in the application for the Card or that the Bank has obtained from any other sources or that arises from your relationship with the Bank or any other DBS Group company ("Data"). You are deemed to have read and understood the Data Policy and you agree that the Data Policy shall form part of the DBS Personal Credit Card Terms and Conditions. Copies of the Data Policy are available on request from the 24-hour Customer Services Hotline at 2290 8888 or from the Bank's website at www.dbs.com/hk or at any branches of the Bank. Your Data may be used for such purposes and disclosed to such persons (whether in or outside Hong Kong) in accordance with the Data Policy. You hereby agree, in particular, that the Bank may: (a) verify, provide and collect information about you from other organisations, institutions or other persons; (b) transfer the Data outside Hong Kong SAR including to Singapore; (c) compare your Data with any data the Bank has obtained and use the results for taking of any action including actions that may be adverse to your interests (including declining the application for the Card); and (d) provide your Data to credit reference agencies, or, in the event of default, to debt collection agencies.
- You understand that you have the right to: (a) request to be informed which items of Data are routinely disclosed to credit reference agencies or debt collection agencies; (b) request to be provided with further information to enable an access and/or correction request to be made to the relevant credit reference agency or debt collection agency; and (c) ask the Bank to request the relevant credit reference agencies to delete your consumer credit data upon termination of the credit card account if there is no payment default for a period in excess of 60 days on the account within 5 years immediately before the termination of the account. If there is any payment default, unless the amount in default is fully repaid or written off (other than due to a bankruptcy order) before the expiry of 60 days from the date such default occurred, you are liable to have your consumer credit data retained by the relevant credit reference agencies for a period of up to 5 years from the final settlement date of the default amount. In the event any amount in the credit card account is written off due to a bankruptcy order being made against you, you are liable to have your consumer credit data retained by the relevant credit reference agencies, regardless of whether there is payment default for a period in excess of 60 days on the account, for a period of up to 5 years from the final settlement date of the default amount or 5 years from the date of discharge of your bankruptcy as notified to the credit reference agency whichever is earlier.
- If you have previously submitted any documents to the Bank with respect to other banking services, you hereby consent to the Bank's retrieval and use of such documents for the purpose of reviewing your application for the Card as the Bank sees fit.**
- The annual fee chargeable for a DBS Black Card is HK\$1,800, while that for each supplementary card issued thereunder is HK\$900.**
- The current annualized percentage rate ("APR") applicable for calculating any finance charge is as follows:**

|                    | DBS Black Card  |
|--------------------|---|
| Cash Advance       | 38.41%  |
| Retail Transaction | 37.79% for Bill Payment of the merchant category of "Security Broker" |
|                    | 36.07% for other transaction(s), including general Bill Payment       |

**The Bank reserves the right to revise the APRs from time to time without prior notice.**

## DBS PERSONAL CREDIT CARD TERMS AND CONDITIONS

**You must read the entire DBS Personal Credit Card Terms and Conditions carefully. Your attention is drawn to the following key terms and conditions.**

- Immediately after you receive a Card, please review the DBS Personal Credit Card Terms and Conditions and if you accept it, please (i) complete the Card acknowledgment/activation procedure; and (ii) sign the back of the Card without delay.
- You must keep your Card securely and ensure that your PIN is not disclosed to any other person. You must take all reasonable steps to keep your Card safe and your PIN secret and to help prevent fraud.
- Should you discover that your Card or PIN is lost, stolen or used in an unauthorised way, you must notify us as soon as reasonably practicable upon discovery of the loss, theft or unauthorised use.
- Provided that you have not acted fraudulently or with gross negligence and you have not failed to inform us of the loss, theft or unauthorised use of your Card and/or the PIN, you shall not be liable for any unauthorised transactions (except cash advances). If you have acted fraudulently or with gross negligence, then you shall be liable for all unauthorised transactions.
- You shall be liable for all transactions effected or authorised through the use of the Card. If there is a Supplementary Card, you are jointly and severally liable with the Supplementary Cardholder for such part of the outstanding balance in connection with the Supplementary Card. The Supplementary Cardholder is liable, jointly and severally with you, only for such part of the outstanding balance as relates to the use of his/her Supplementary Card.
- On or before the payment due date in each month, you must pay us the statement balance in full or at least pay the minimum payment as specified in any monthly statement in accordance with the Fee Schedule or any other notice. If you fail to pay the minimum payment on the payment due date as specified in any monthly statement, then your Card Account will be regarded as in a delinquent status and a late fee and a finance charge will be charged.
- You agree to examine each Card Account statement received from us and to notify us of any alleged error or omission within 60 days after such statement was provided. After such 60-day period, such statement shall be deemed accepted and conclusively settled and no claim to the contrary by you shall be admissible.
- We may (where the circumstances are considered reasonable) at any time suspend, withdraw, cancel or terminate your right to use the Card, Card Account and/or any related services offered. You may terminate your Card and Card Account at any time by giving us notice. Upon the termination of your Card and Card Account, all outstanding debit balances shall become immediately due and payable.
- We shall be entitled at any time and without notice to you, to combine or consolidate any credit balance on any of your accounts maintained with us (whether matured or not) with the settlement of any debit balance on your Card Account and to set off any such credit balance against any such debit balance.
- If you report an unauthorised transaction to us before the payment due date, you may withhold payment of the disputed amount during the investigation period.
- We may, at our discretion, appoint debt collection agents and/or lawyers for collection of any moneys owing by you to us or for enforcement of any of our rights against you hereunder. You shall indemnify us on demand in respect of all collection costs and expenses that we reasonably incur. The total collection costs to be recovered shall in normal circumstances not exceed 30% of the amount owing by you to us.

## WELCOME OFFER TERMS & CONDITIONS

- The welcome offer is only available to applicants who have successfully applied to be the principal Cardholder ("Cardholder") of DBS Black American Express Card to be issued by DBS Bank (Hong Kong) Limited ("Bank", which expression shall include its successors and assigns) ("New Card") by submitting DBS Black American Express Card Application Form ("Application Form") to the Bank on or before 29 February 2016 ("Offer Ending Date") and all supporting documents required by the Bank within one month from the date of application.
- Welcome offer is applicable to both New Customer and Existing Customer :
  - New customer is defined as applicants who, during the New Card approval process have not applied for or held, and in the 12 months prior to the date of application for the New Card have not held and/or cancelled any principal credit card (including Co-branded Cards and COMPASS Credit Card) issued by the Bank ("New Customer").
  - Existing customer is defined as applicants who, during the New Card approval process have applied for or held, or in the 12 months prior to the date of application for the New Card have held or cancelled any principal credit card (including Co-branded Cards and COMPASS Credit Card) issued by the Bank ("Existing Customer").
- If New Customer or Existing Customer has successfully applied for more than one New Card with the Bank by submitting multiple Application Forms to the Bank, he/she will only be entitled to Extra Reward once in respect of all applications submitted before the Offer Ending Date.
- Cardholder must choose to participate in the DBS\$ Redemption Scheme, then for the Local Retail Transaction ("Local Retail Transaction", as defined in Clause 5 below) Cardholder conducts within 2 months of the New Card issuance date ("Spending Period"), Cardholder will be entitled to the mile conversion rate HK\$1 = 1 mile offer ("the Offer"). The Offer will be credited in format of DBS\$ and granted in 2 phases to the New Card account of eligible Cardholder : i) DBS\$ earned from Local Retail Transactions under DBS\$ Redemption Scheme (the "Basic Reward", which is calculated in HK\$250 = DBS\$2) will be credited to New Card account automatically after the transaction(s) is posted and be shown in monthly statement; and ii) extra DBS\$ earned from Local Retail Transactions (the "Extra Reward", which is calculated in HK\$250 = DBS\$10) will be credited to the New Card account within 3 months after Spending Period and be shown in monthly statement. For example: If Cardholder conducted HK\$2,000 Local Retail Transactions during the Spending Period by using the New Card, Cardholder will earn in total of DBS\$96 (the Basic Reward and the Extra Reward at DBS\$16 and DBS\$80 respectively). Basing on current miles conversion rate (i.e. DBS\$48 = 1,000 miles), Cardholder is entitled to redeem 2,000 miles, i.e. enjoys mile conversion rate of HK\$1 = 1 mile.
- For the purpose of this welcome offer, "Local Retail Transactions" are all posted local retail transactions. For the avoidance of doubt, the following types of transactions shall not be considered as Local Retail Transactions : Card Interest-free Instalment Loan , non-Hong Kong Currency transactions, cash advances and relevant handling/administration fees, application fee/handling fee and add value of Octopus Automatic Add-Value Service, casino chips, foreign exchange, finance charges, reversed transactions, late charges, credit card annual fee, Call-a-loan, Balance Transfer, Funds Transfer, Fee Based Instalment, transactions in Hong Kong Dollars at the point of sales (In case of online transactions, the place of registration of the merchant) outside Hong Kong, insurance payment, tax payment, any bill payment transactions made via DBS iBanking/JET Payment Service of JETCO/24-hour Customer Services Hotline or other available means as specified by the Bank from time to time, transactions that have been subject to cancellation, charge-back, return of goods and/or refund or any other categories of transactions specified by the Bank from time to time.
- For New Customer, only the first HK\$5,000 Local Retail Transactions conducted by the New Card within the Spending Period will be eligible to the Extra Reward. For Existing Customer, only the first HK\$1,000 Local Retail Transactions conducted by the New Card within the Spending Period will be eligible to the Extra Reward.
- The calculations of Basic Reward and Extra Reward for related transaction amount are rounded down to their nearest integral, decimal places (if any) are not counted.
- The amount of any Local Retail Transactions conducted through any supplementary card under the New Card will be aggregated with that of the principal card account of the New Card.

9. Welcome offer cannot be transferrable, exchanged for cash, credit limit or other prizes.
10. Welcome offer is only available to Cardholders whose credit card accounts are in good standing, remain valid and not in default during the Spending Period and when the reward or gift is issued.
11. The Bank shall have the sole discretion in determining a Cardholder's eligibility to enjoy this welcome offer, and reserves the right to disqualify any Cardholder from enjoying this welcome offer for any reasons.
12. Any fraud and/or abuse of the welcome offer (as determined by the Bank at its sole discretion) will result in forfeiture of your entitlement to the welcome offer and/or cancellation of all or part of your account(s) with the Bank. The Bank reserves the right to deduct an amount equivalent to the value of any gift or reward awarded to you inappropriately pursuant to any fraud and/or abuse directly from your account(s) held with the Bank without prior notice and/or to take legal action in such instances to recover any such amounts.
13. The Bank reserves the right to vary these terms and conditions and/or to change or terminate the welcome offer. In the event of any dispute, decision of the Bank shall be final and binding.
14. Should there be any discrepancy or inconsistency between the English version and the Chinese version of these terms and conditions, the English version shall prevail.