

General Terms and Conditions for DBS Credit Card Offers

1. 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.
3. 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.
5. 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.
7. 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 take-away 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.

“DBS Credit Card x D·PARK Summer Spending Rewards” Promotion Terms and Conditions

1. “DBS Credit Card x D·PARK Summer Spending Rewards” Promotion (“**Promotion**”) is only applicable to the cardholders (“**Cardholders**”) of DBS Credit Cards and Co-branded Cards (excluding Private Label Cards and Business Cards) (“**Applicable Credit Cards**”) issued by DBS Bank (Hong Kong) Limited (the “**Bank**”).
2. The promotion period runs from 11 July 2024 to 25 August 2024 on every Saturday and Sunday (both dates inclusive) (“**Promotion Period**”).
3. Cardholders who accumulate spending on designated amount below with the same Applicable Credit Card at D·PARK’s merchants (“**Spending Merchants**”) on same day during Promotion Period (“**Eligible Spending**”) is entitled to basic spending rewards and/or extra spending rewards (collectively named as (“**Rewards**”). Details as following:

Cumulative Eligible Spending of same-day upon designated amount with the same Applicable Credit Card #	Basic Spending Rewards	Weekend Extra Spending Rewards
HK\$600 to less than HK\$1,200	/	Value of HK\$50 D·PARK Electronic Voucher ^{^&} (Includes HK\$50 dining Electronic Voucher for 1) Daily Quota: 30
HK\$1,200 to less than HK\$2,000	Total Value of HK\$100 D·PARK Electronic Voucher ^{^&} (Includes HK\$50 Retail Electronic Voucher for 1 and HK\$50 Dining Electronic Voucher for 1) Daily Quota: 25	Value of HK\$50 D·PARK Electronic Voucher ^{^&} (Includes HK\$50 DBS Electronic Voucher for 1) Daily Quota: 25
HK\$2,000 or above	Total Value of HK\$200 D·PARK Electronic Voucher ^{^&} (Includes HK\$50 Retail Electronic Voucher for 2 and HK\$50 Dining Electronic Voucher for 2) Daily Quota: 25	Total Value of HK\$100 D·PARK Electronic Voucher ^{^&} (Includes HK\$50 DBS Electronic Voucher for 2) Daily Quota: 25

#Up to two spending receipts of different Spending Merchants on the same day (printed slips/electronic receipts). Multiple receipts issued by the same Spending Merchants are accepted. Each spending receipt must be for an amount of HK\$100 or above (“**Eligible Receipts**”).

^ D-PARK Electronic Vouchers will be issued on a first-come-first-served basis until the daily quota is exhausted.

&Cardholders are required to register as CCG Heart members and or log in to CCG Heart mobile application to redeem and use the D-PARK Electronic Vouchers. For the terms and conditions of CCG Heart Loyalty Program, details please refer to www.chinachemgroup.com/ccg-hearts/terms-and-condition *. For the details of terms and conditions of D-PARK Electronic Vouchers, please enquiry at D-PARK 2/F Concierge or refer to the relevant instructions of each Electronic Voucher.

4. Each Cardholder can redeem each tier of Rewards at most once respectively per day with Eligible Receipts for Eligible Transaction throughout the Promotion Period, which is up to total value of HK\$500 D-PARK Electronic Vouchers. Each Eligible Receipt can only redeem once and cannot be reused for other promotions in the mall (Including but not limited “DBS Credit Card x NINA MALL “Summer Go!ympics 5 Summer Go!ympics Challenge Zones” Extra Rewards”、 CCG Hearts points registration).
5. To redeem the Rewards, Cardholders are required to redeem in person on the same day of spending at D-PARK 2/F Concierge (Opening Hours: 10am – 10pm), Staff of Spending Merchants or management office staff cannot do it on their behalf. When registering Eligible Spendings, Cardholders must present the physical Applicable Credit Card or the electronic Applicable Credit Card bound with designated mobile payment tools (Apple Pay, Google Pay or Samsung Pay only) and the corresponding original electronic payment slips or the screenshots of transaction records of the electronic Applicable Credit Card and the Eligible Receipts. Amount must be aligned. Late submission is not eligible.
6. Cardholders need to provide the full name, first 6 digits of the Applicable Credit Card, CCG Heart member ID, Eligible Receipts or relevant electronic payment receipts to the staff of D-PARK counter for registration purpose. All Eligible receipts will be stamped by the staff of D-PARK Concierge for verification purposes, and they reserve the right to make copies on the Eligible Receipts or relevant electronic payment receipts. All information cannot be changed once verified and registered. The staff of the D-PARK Concierge reserves the right to ask for identity proof for verification purpose. The personal information collected is limited for the use of this Promotion only and will be destroyed within 3 months after the Promotion has ended. By providing the above information for Reward redemption and registration, Cardholders have agreed on the collection of related data and understand the purpose on the use of such data.
7. In respect of the Promotion, “Spending Merchant” shall mean shops at D-PARK that accepting credit card as payment means. For details on merchant list, please contact D-PARK Concierge.
8. In respect of the Promotion, “Eligible Spending” shall mean any retail transactions conducted at Spending Merchants. Payment settled by cash, payments with a handwritten, reprinted or photocopied receipt or payment slip; purchasing or using merchant vouchers; or other non-retail transactions are not accepted. Sales receipts for the following merchants or transactions

are not eligible : cross-border buses; property agencies; parking fee, carwash and car care services or the purchase of parking cards; kiosks, exhibition venues and temporary exhibition booths/ Pop Up Stores (this merchant list may change from time to time without prior notice. For details, please contact D·PARK concierge); tenants in office tower, banking services; insurance premiums; money exchange shops or any other monthly fees; the purchase or topping-up of an Octopus, or value-added or cash withdrawal or payment services; mail, fax, email or phone orders, or online shopping; telecommunication fees or the purchase of calling cards, ticket sales (including but not limited to mall events, show tickets), trade-in transactions or product redemptions; the purchase and use of cash coupons, gift cards, or gift certificates, including Gift Certificates and e-Gift Certificates; bonus point cards, discount cards or value-added or using tenants' membership cards, using food coupons (including but not limited to bakery, mooncake, rice dumping, and Chinese preserved sausage vouchers), Charity donations, deposits for gold saving club. Any transactions that are subject to cancellation, charge-back, return of goods and/or refund. Any autopay, unposted transactions or any other payment transactions as specified by the Bank from time to time. All payments via eWallet (except for Apple Pay, Google Pay and Samsung Pay), reloads of eWallet or Octopus Automatic Add-Value Service and any other type of transaction as determined by the Bank from time to time.

9. In respect of the Promotion, the Applicable Credit Card spending includes the following types of spending, and the spending must be made by the same Cardholder:
 - a. Through Applicable Credit Cards payment;
 - b. Through Apple Pay, Google Pay and Samsung Pay with Applicable Credit Cards payment; and
 - c. Through Pay & Transfer function in DBS Card+ mobile application with Applicable Credit Card payment. For the avoidance of doubt, any transaction made via “DBS iBanking” or “DBS digibank HK App” is not an Eligible Spending for this Promotion. Pay & Transfer function is bounded by terms and conditions. Details: www.dbs.com.hk/iwov-resources/tnc/payntransfer_tnc_en.pdf
10. The Rewards of the Promotion cannot be used in conjunction with other promotion discount or offer, including but not limit to “DBS Credit Card x NINA MALL “Summer Go!ympics 5 Summer Go!ympics Challenge Zones” Extra Rewards“. But **“Exclusive “Paris Sports Event Broadcast” Watching Zone for DBS Credit Cardholders Privileges”** and **“DBS Credit Card x D·PARK Sports Experience Privileges”** are not subject to this limitation.
11. The Bank will not accept any liability for any loss incurred by Cardholders should D·PARK and/or Spending Merchants refuse to provide the Rewards.
12. The Reward is only applicable to Cardholders whose Applicable Credit Card accounts are valid, not in default and in good standing (as determined by the Bank at its sole discretion) during the Promotion Period and when the Reward is issued. If the status of a Cardholder’s Applicable Credit Card account is not in good standing, the Bank reserves the right to disqualify the Cardholder from participating in the Promotion and/or enjoying the Reward.

13. The Reward entitled by Cardholders shall be determined by the Bank at its sole discretion based on the Bank's record. If there is any discrepancy between the record held by Cardholders and that held by the Bank, the Bank's record shall be conclusive and binding on the Cardholders.
14. Cardholders must retain the original transaction slips of any transactions. In case of any disputes, the Bank reserves the right to require Cardholders to submit the relevant original transaction slips, other documents or evidence for verification. The submitted transaction slips, documents and/or evidence will not be returned. If there is any discrepancy between the Bank's record and Cardholder's record of any transaction, the Bank's record shall prevail.
15. Participation in the Promotion is subject to there being no abuse or non-compliance by the Cardholder, failing which the Bank will debit the values of the Reward from the Cardholder's account without notice and/or take such action to recover any outstanding amounts.
16. The Bank and D·PARK may change these terms and conditions and/or modify or terminate the Promotion. The Bank and D·PARK reserve the right of final decision in any dispute.
17. The English version shall prevail if there is any inconsistency between the English and Chinese versions.

*This is not the Bank's website. The Bank is not responsible or liable for their content or the Cardholder's use of them.

“Exclusive “Paris Sports Event Broadcast” Watching Zone for DBS Credit Cardholders Privileges ” Promotion Terms and Conditions

1. “Exclusive “Paris Sports Event Broadcast” Watching Zone for DBS Credit Cardholders Privileges” Promotion (“**Promotion**”) is only applicable to the cardholders (“**Cardholders**”) of DBS Credit Cards and Co-branded Cards (excluding Private Label Cards and Business Cards) (“**Applicable Credit Cards**”) issued by DBS Bank (Hong Kong) Limited (the “**Bank**”).
2. The promotion period runs from 27 July 2024 to 11 August 2024 (both dates inclusive) (“**Promotion Period**”).
3. Cardholders who present the Applicable Credit Card to the staff's at the designated event live watching area at D·PARK (“**D·PARK**”), and be CCG Heart members , shall be entitled to grant access to “Exclusive “Paris Sports Event Broadcast” Watching Zone for DBS Credit Cardholders” (“**Exclusive Watching Zone**”) to watch the event broadcast (“**Rewards**”).
4. Cardholders must present the physical Applicable Credit Card or the electronic Applicable Credit Card bound with designated mobile payment tools (Apple Pay, Google Pay or Samsung Pay only) and the membership number of CCG Heart to the D·PARK 's staff, in order to grant access to the Exclusive Watching Zone.
5. The D·PARK is responsible for the arrangement of the program and reserves the right to reschedule. For any reason, the D·PARK reserves the right to reduce seating, postpone or cancel the event at any time. Seats are limited and allocated on a first-come, first-served basis.

6. The Bank will not accept any liability for any loss incurred by Cardholders should D-PARK refuse to provide the Rewards.
7. The Reward is only applicable to Cardholders whose Applicable Credit Card accounts are valid, not in default and in good standing (as determined by the Bank at its sole discretion) during the Promotion Period and when the Reward is issued. If the status of a Cardholder’s Applicable Credit Card account is not in good standing, the Bank reserves the right to disqualify the Cardholder from participating in the Promotion and/or enjoying the Reward.
8. Participation in the Promotion is subject to there being no abuse or non-compliance by the Cardholder.
9. The Bank and D-PARK may change these terms and conditions and/or modify or terminate the Promotion. The Bank and D-PARK reserve the right of final decision in any dispute.
10. The English version shall prevail if there is any inconsistency between the English and Chinese versions.

“DBS Credit Card x D-PARK Sports Experience Privileges” Promotion Terms and Conditions

1. “DBS Credit Card x D-PARK Sports Experience Privileges” Promotion (“**Promotion**”) is only applicable to the cardholders (“**Cardholders**”) of DBS Credit Cards and Co-branded Cards (excluding Private Label Cards and Business Cards) (“**Applicable Credit Cards**”) issued by DBS Bank (Hong Kong) Limited (the “**Bank**”).
2. The promotion period runs from 11 July 2024 to 25 August 2024 (both dates inclusive) (“**Promotion Period**”).
3. Cardholders who spending with Applicable Credit Card at D-PARK’s designated merchants (“**Designated Merchants**”) during Promotion Period (“**Eligible Spending**”) is entitled below offers (“**Offers**”). Details as following:

	Designated Merchants	Eligible Spending	Offer
Offer 1	Master Snooker Kingdom (Location: D-PARK 2/F)	Upon spending of HK\$300 or above on enrolling in the D-PARK Master Snooker Kingdom Snooker Trial Class	20% discount
Offer 2	Hong Kong Street Dance Development Alliance (Location: D-PARK 1/F)	Upon spending of HK\$600 or above on enrolling in the KTSI Break dancing class at the designated website (www.hksdda.org/events/summer-trial-class-2024) *	10% discount
Offer 3	JUST CLIMB (Location: D-PARK 1/F, next to CANDY PARK Cinema)	Upon spending of HK\$60 or above on enrolling in the JUST CLIMB Rocking Climbing experience	20% discount

4. Cardholders must present the physical Applicable Credit Card or the electronic Applicable Credit Card bound with designated mobile payment tools (Apple Pay, Google Pay or Samsung Pay only) when conducting Eligible Spending to enjoy the Offer.
5. The Offers of the Promotion cannot be used in conjunction with other promotion discount or offer, except for “DBS Credit Card x D-PARK Summer Spending Rewards” and “Exclusive “Paris Sports Event Broadcast” Watching Zone for DBS Credit Cardholders Privileges ” .
6. In respect of the Promotion, the Applicable Credit Card spending includes the following types of spending, and the spending must be made by the same Cardholder:
 - a. Through Applicable Credit Cards payment;
 - b. Through Apple Pay, Google Pay and Samsung Pay with Applicable Credit Cards payment; and
 - c. Through Pay & Transfer function in DBS Card+ mobile application with Applicable Credit Card payment. For the avoidance of doubt, any transaction made via “DBS iBanking” or “DBS digibank HK App” is not an Eligible Spending for this Promotion. Pay & Transfer function is bounded by terms and conditions. Details: www.dbs.com.hk/iwov-resources/tnc/payntransfer_tnc_en.pdf
7. The Bank will not accept any liability for any loss incurred by Cardholders should D-PARK and/or Spending Merchants refuse to provide the Rewards.
8. The Offers is only applicable to Cardholders whose Applicable Credit Card accounts are valid, not in default and in good standing (as determined by the Bank at its sole discretion) during the Promotion Period and when the Offers is issued. If the status of a Cardholder’s Applicable Credit Card account is not in good standing, the Bank reserves the right to disqualify the Cardholder from participating in the Promotion and/or enjoying the Offers.
9. The Offers entitled by Cardholders shall be determined by the Bank at its sole discretion based on the Bank’s record. If there is any discrepancy between the record held by Cardholders and that held by the Bank, the Bank’s record shall be conclusive and binding on the Cardholders.
10. Cardholders must retain the original transaction slips of any transactions. In case of any disputes, the Bank reserves the right to require Cardholders to submit the relevant original transaction slips, other documents or evidence for verification. The submitted transaction slips, documents and/or evidence will not be returned. If there is any discrepancy between the Bank’s record and Cardholder’s record of any transaction, the Bank’s record shall prevail.
11. Participation in the Promotion is subject to there being no abuse or non-compliance by the Cardholder, failing which the Bank will debit the values of the Offers from the Cardholder’s account without notice and/or take such action to recover any outstanding amounts.
12. The Bank and D-PARK may change these terms and conditions and/or modify or terminate the Promotion. The Bank and D-PARK reserve the right of final decision in any dispute.
13. The English version shall prevail if there is any inconsistency between the English and Chinese versions.

“DBS Credit Card x NINA Mall Summer Spending Rewards” Promotion Terms and Conditions

1. “DBS Credit Card x NINA Mall Summer Spending Rewards” Promotion (“**Promotion**”) is only applicable to the cardholders (“**Cardholders**”) of DBS Credit Cards and Co-branded Cards (excluding Private Label Cards and Business Cards) (“**Applicable Credit Cards**”) issued by DBS Bank (Hong Kong) Limited (the “**Bank**”).
2. The promotion period runs from 11 July 2024 to 25 August 2024 on every Saturday and Sunday (both dates inclusive) (“**Promotion Period**”).
3. Cardholders who accumulate spending on designated amount below with the same Applicable Credit Card at NINA Mall’s merchants (“**Spending Merchants**”) on same day during Promotion Period (“**Eligible Spending**”) is entitled to basic spending rewards and /or weekend extra spending rewards, collectively named as (“**Rewards**”). Details as following:

Cumulative Eligible Spending of same-day upon designated amount with the same Applicable Credit Card #	Basic Spending Rewards	Weekend Extra Spending Rewards
HK\$600 to less than HK\$1,200	/	Value of HK\$50 NINA mall Electronic Voucher ^{^&} (Includes HK\$50 dining Electronic Voucher for 1) Daily Quota: 20
HK\$1,200 to less than HK\$2,000	Total Value of HK\$100 NINA mall Electronic Voucher ^{^&} (Includes HK\$50 Retail Electronic Voucher for 1 and HK\$50 Dining Electronic Voucher for 1) Daily Quota: 28	Value of HK\$50 NINA mall Electronic Voucher ^{^&} (Includes HK\$50 DBS Electronic Voucher for 1) Daily Quota: 25
HK\$2,000 or above	Total Value of HK\$200 NINA mall Electronic Voucher ^{^&} (Includes HK\$50 Retail electronic voucher for 2 and HK\$50 Dining Electronic Voucher for 2) Daily Quota: 26	Total Value of HK\$100 NINA mall Electronic Voucher ^{^&} (Includes HK\$50 DBS Electronic Voucher for 2) Daily Quota: 25

#Up to two spending receipts of different Spending Merchants on the same day (printed slips/electronic receipts). Multiple receipts issued by the same Spending Merchants are accepted. Each spending receipt must be for an amount of HK\$100 or above (“**Eligible Receipts**”).

^NINA Mall Electronic Vouchers will be issued on a first-come-first-served basis until the daily quota is exhausted.

&Cardholders are required to register as CCG Heart members and or log in to CCG Heart mobile application to redeem and use the NINA Mall Electronic Vouchers. For the terms and conditions of CCG Heart Loyalty Program, details please refer to www.chinachemgroup.com/ccg-hearts/terms-and-condition *. For the details of terms and conditions of NINA Mall Electronic Vouchers, please enquiry at NINA Mall 1 1/F Concierge or refer to the relevant instructions of each Electronic Voucher.

4. Each Cardholder can redeem each tier of Spending Rewards at most once respectively per day with Eligible Receipts for Eligible Transaction throughout the Promotion Period, which is up to total value of HK\$500 NINA Mall Electronic Vouchers. Each Eligible Receipt can only redeem once and cannot be reused for other promotions in the mall (Including but not limited to “DBS Credit Card x NINA MALL “Summer Go!ympics 5 Summer Go!ympics Challenge Zones” Extra Rewards”, CCG Hearts points registration).
5. To redeem the Rewards, Cardholders are required to redeem in person on the same day of spending at NINA Mall 1 1/F Concierge (Opening Hours: 11am – 9pm). Staff of Spending Merchants or management office staff cannot do it on their behalf. When registering for Eligible Spendings, Cardholders must present the physical Applicable Credit Card or the electronic Applicable Credit Card bound with designated mobile payment tools (Apple Pay, Google Pay or Samsung Pay only) and the corresponding original electronic payment slips or the screenshots of transaction records of the electronic Applicable Credit Card and the Eligible Receipts. Amount must be aligned. Late submission is not eligible.
6. Cardholders need to provide the full name, first 6 digits of the Applicable Credit Card, CCG Heart member ID, Eligible Receipts or relevant electronic payment receipts to the staff of NINA Mall counter for registration purpose. All Eligible receipts will be stamped by the staff NINA Mall Concierge for verification purposes, and they reserve the right to make copies on information stated on the Eligible Receipts or relevant electronic payment receipts for verification. All information cannot be changed once verified and registered. The staff of the NINA Mall Concierge reserves the right to ask for identity proof for verification purpose. The personal information collected is limited for the use of this Promotion only and will be destroyed 3 months after the Promotion has ended. By providing the above information for Reward redemption and registration, Cardholders have agreed on the collection of related data and understand the purpose on the use of such data.
7. In respect of the Promotion, “Spending Merchant” shall mean shops at NINA Mall that accepting credit card as payment means. For details on merchant list, please contact NINA Mall Concierge.
8. In respect of the Promotion, “Eligible Spending” shall mean any retail transactions conducted at Spending Merchants. Payment settled by cash, payments with a handwritten, reprinted or photocopied receipt or payment slip; purchasing or using merchant vouchers; or other non-retail transactions are not accepted. Sales receipts for the following merchants or transactions are not eligible : cross-border buses; property agencies; parking fee, carwash and car care services or the purchase of parking cards; kiosks, exhibition venues and temporary exhibition booths/ Pop Up Stores (this merchant list may change from time to time without prior notice. For details, please contact mall concierge); tenants in office tower, banking services; insurance premiums; money exchange shops or any other monthly fees; the purchase or topping-up of an Octopus, or value-added or cash withdrawal or payment services; mail, fax, email or phone

orders, or online shopping: telecommunication fees or the purchase of calling cards, ticket sales (including but not limited to mall events, show tickets), trade-in transactions or product redemptions; the purchase and use of cash coupons, gift cards, or gift certificates, including Gift Certificates and e-Gift Certificates; bonus point cards, discount cards or value-added or using tenants' membership cards, using food coupons (including but not limited to bakery, mooncake, rice dumping, and Chinese preserved sausage vouchers), Charity donations, deposits for gold saving club. Any transactions that are subject to cancellation, charge-back, return of goods and/or refund. Any autopay, unposted transactions or any other payment transactions as specified by the Bank from time to time. All payments via eWallet (except for Apple Pay, Google Pay and Samsung Pay), reloads of eWallet or Octopus Automatic Add-Value Service and any other type of transaction as determined by the Bank from time to time.

9. In respect of the Promotion, the Applicable Credit Card spending includes the following types of spending, and the spending must be made by the same Cardholder:
 - a. Through Applicable Credit Cards payment;
 - b. Through Apple Pay, Google Pay and Samsung Pay with Applicable Credit Cards payment; and
 - c. Through Pay & Transfer function in DBS Card+ mobile application with Applicable Credit Card payment. For the avoidance of doubt, any transaction made via "DBS iBanking" or "DBS digibank HK App" is not an Eligible Spending for this Promotion. Pay & Transfer function is bounded by terms and conditions. Details: www.dbs.com.hk/iwov-resources/tnc/payntransfer_tnc_en.pdf
10. The Offers of the Promotion cannot be used in conjunction with other promotion discount or offer, **including but not limited to "DBS Credit Card x NINA MALL "Summer Go!ympics 5 Summer Go!ympics Challenge Zones" Extra Rewards"**.
11. The Reward is only applicable to Cardholders whose Applicable Credit Card accounts are valid, not in default and in good standing (as determined by the Bank at its sole discretion) during the Promotion Period and when the Reward is issued. If the status of a Cardholder's Applicable Credit Card account is not in good standing, the Bank reserves the right to disqualify the Cardholder from participating in the Promotion and/or enjoying the Reward.
12. The Reward entitled by Cardholders shall be determined by the Bank at its sole discretion based on the Bank's record. If there is any discrepancy between the record held by Cardholders and that held by the Bank, the Bank's record shall be conclusive and binding on the Cardholders.
13. Cardholders must retain the original transaction slips of any transactions. In case of any disputes, the Bank reserves the right to require Cardholders to submit the relevant original transaction slips, other documents or evidence for verification. The submitted transaction slips, documents and/or evidence will not be returned. If there is any discrepancy between the Bank's record and Cardholder's record of any transaction, the Bank's record shall prevail.
14. Participation in the Promotion is subject to there being no abuse or non-compliance by the Cardholder, failing which the Bank will debit the values of the Reward from the Cardholder's account without notice and/or take such action to recover any outstanding amounts.
15. The Bank will not accept any liability for any loss incurred by Cardholders should NINA Mall and/or Spending Merchants refuse to provide the Rewards.

16. The Bank and NINA Mall may change these terms and conditions and/or modify or terminate the Promotion. The Bank and NINA Mall reserve the right of final decision in any dispute.
17. The English version shall prevail if there is any inconsistency between the English and Chinese versions.

*This is not the Bank's website. The Bank is not responsible or liable for their content or the Cardholder's use of them.

“DBS Credit Card x NINA MALL “Summer Go!ympics 5 Summer Go!ympics Challenge Zones” Extra Rewards” Promotion Terms and Conditions

1. “DBS Credit Card x NINA MALL “Summer Go!ympics 5 Summer Go!ympics Challenge Zones” Extra Rewards” Promotion (“**Promotion**”) is only applicable to the cardholders (“**Cardholders**”) of DBS Credit Cards and Co-branded Cards (excluding Private Label Cards and Business Cards) (“**Applicable Credit Cards**”) issued by DBS Bank (Hong Kong) Limited (the “**Bank**”).
2. The promotion period runs from 11 July 2024 to 25 August 2024 (both dates inclusive) (“**Promotion Period**”).
3. Cardholders who accumulate spending of HK\$600 or above with the same Applicable Credit Card at NINA Mall or D-PARK’s merchants (“**Spending Merchants**”) on same day during Promotion Period (“**Eligible Spending**”) is entitled to the game coupons (“**Rewards**”). Details as following:

Eligible Transaction	Applicable Credit Cards types	Number of Lucky Draw Chance entitled
Cumulative Eligible Spending of same-day upon HK\$600 or above with the same Applicable Credit Card #	Only for DBS Black World Mastercard®	" 5 Summer Go!ympics Challenge Zones" Game Coupons total for Six
	Other DBS Credit Cards, including but not limit to DBS Eminent Card, DBS COMPASS VISA, DBS Live Fresh Card, DBS Black American Express® Card (Not applicable to DBS Black World Mastercard®)	“5 Summer Go!ympics Challenge Zones" Game Coupons total for Five

#Up to two spending receipts of different Spending Merchants at the same mall on the same day OR the previous day (printed slips/electronic receipts), receipts must be from the same day. Multiple receipts issued by the same Spending Merchants are accepted. Each spending receipt must be for an amount of HK\$100 or above. If the issue dates of the two receipts are different, they will not be accepted. (**“Eligible Receipts”**).

&Cardholders are required to register as NINA Mall members and or log in to CCG Heart mobile application to redeem and use the “5 Summer Golympics Challenge Zones” Game Coupons. For the terms and conditions of CCG Heart Loyalty Program, details please refer to www.chinachemgroup.com/ccg-hearts/terms-and-condition *.

4. Each Eligible Receipt can only redeem once and cannot be reused for other promotions in the mall (Including but not limited to “DBS Credit Card x NINA Mall Summer Spending Rewards”, “DBS Credit Card x D·PARK Summer Spending Rewards” CCG Hearts points registration).
5. Cardholders re required to redeem in person on the same day or the next day of spending at NINA Mall 1 1/F Concierge (For 11 July – 24 August 2024, the opening Hours are from 11am to 9pm, for 25 August 2024, the opening hours are from 11am to 10:30pm.) to redeem the Rewards. When registering Eligible Spendings, Cardholders must present the physical Applicable Credit Card or the electronic Applicable Credit Card bound with designated mobile payment tools (Apple Pay, Google Pay or Samsung Pay only) and the corresponding original electronic payment slips or the screenshots of transaction records of the electronic Applicable Credit Card and the Eligible Receipts. Amount must be aligned. Late submission is not eligible. The Rewards must be used no later than the day after redemption. For Reward that redeemed on 25 August 2024, Rewards must be used on the same day.
6. Cardholders need to provide the full name, first 6 digits of the Applicable Credit Card, CCG Heart member ID, Eligible Receipts or relevant electronic payment receipts to the staff of NINA Mall counter for registration purpose. All Eligible receipts will be stamped by the staff NINA Mall Concierge for verification purposes, and they reserve the right to make copies on information stated on the Eligible Receipts or relevant electronic payment receipts for verification. All information cannot be changed once verified and registered. The staff of the NINA Mall Concierge reserves the right to ask for identity proof for verification purpose. The personal information collected is limited for the use of this Promotion only and will be destroyed 3 months after the Promotion has ended. By providing the above information for Reward redemption and registration, Cardholders have agreed on the collection of related data and understand the purpose on the use of such data.
7. In respect of the Promotion, “Spending Merchant” shall mean shops at NINA Mall or D·PARK that accepting credit card as payment means. For details on merchant list, please contact NINA Mall or D·PARK Concierge.
8. In respect of the Promotion, “Eligible Spending” shall mean any retail transactions conducted at Spending Merchants. Payment settled by cash, payments with a handwritten, reprinted or photocopied receipt or payment slip; purchasing or using merchant vouchers; or other non-retail transactions are not accepted. Sales receipts for the following merchants or transactions are not eligible : cross-border buses; property agencies; parking fee, carwash and car care services or the purchase of parking cards; kiosks, exhibition venues and temporary exhibition booths/ Pop Up Stores (this merchant list may change from time to time without prior notice.

For details, please contact NINA MALL concierge); tenants in office tower, banking services; insurance premiums; money exchange shops or any other monthly fees; the purchase or topping-up of an Octopus, or value-added or cash withdrawal or payment services; mail, fax, email or phone orders, or online shopping; telecommunication fees or the purchase of calling cards, ticket sales (including but not limited to mall events, show tickets), trade-in transactions or product redemptions; the purchase and use of cash coupons, gift cards, or gift certificates, including Gift Certificates and e-Gift Certificates; bonus point cards, discount cards or value-added or using tenants' membership cards, using food coupons (including but not limited to bakery, mooncake, rice dumping, and Chinese preserved sausage vouchers), Charity donations, deposits for gold saving club. Any transactions that are subject to cancellation, charge-back, return of goods and/or refund. Any autopay, unposted transactions or any other payment transactions as specified by the Bank from time to time. All payments via eWallet (except for Apple Pay, Google Pay and Samsung Pay), reloads of eWallet or Octopus Automatic Add-Value Service and any other type of transaction as determined by the Bank from time to time.

9. In respect of the Promotion, the Applicable Credit Card spending includes the following types of spending, and the spending must be made by the same Cardholder:
 - a. Through Applicable Credit Cards payment;
 - b. Through Apple Pay, Google Pay and Samsung Pay with Applicable Credit Cards payment; and
 - c. Through Pay & Transfer function in DBS Card+ mobile application with Applicable Credit Card payment. For the avoidance of doubt, any transaction made via “DBS iBanking” or “DBS digibank HK App” is not an Eligible Spending for this Promotion. Pay & Transfer function is bounded by terms and conditions. Details: www.dbs.com.hk/iwov-resources/tnc/payntransfer_tnc_en.pdf
10. Cardholders who participate at “5 Summer Golympics Challenge Zones” shall be subject to the related terms and conditions at NINA Mall, please consult to NINA Mall Concierge.
11. The Bank will not accept any liability for any loss incurred by Cardholders should NINA Mall and/or Spending Merchants refuse to provide the Rewards.
12. The Reward is only applicable to Cardholders whose Applicable Credit Card accounts are valid, not in default and in good standing (as determined by the Bank at its sole discretion) during the Promotion Period and when the Reward is issued. If the status of a Cardholder’s Applicable Credit Card account is not in good standing, the Bank reserves the right to disqualify the Cardholder from participating in the Promotion and/or enjoying the Reward.
13. The Reward entitled by Cardholders shall be determined by the Bank at its sole discretion based on the Bank’s record. If there is any discrepancy between the record held by Cardholders and that held by the Bank, the Bank’s record shall be conclusive and binding on the Cardholders.
14. Cardholders must retain the original transaction slips of any transactions. In case of any disputes, the Bank reserves the right to require Cardholders to submit the relevant original transaction slips, other documents or evidence for verification. The submitted transaction slips, documents and/or evidence will not be returned. If there is any discrepancy between the Bank’s record and Cardholder’s record of any transaction, the Bank’s record shall prevail.

15. Participation in the Promotion is subject to there being no abuse or non-compliance by the Cardholder, failing which the Bank will debit the values of the Reward from the Cardholder's account without notice and/or take such action to recover any outstanding amounts.
16. The Bank and NINA Mall may change these terms and conditions and/or modify or terminate the Promotion. The Bank and NINA Mall reserve the right of final decision in any dispute.
17. The English version shall prevail if there is any inconsistency between the English and Chinese versions.

*This is not the Bank's website. The Bank is not responsible or liable for their content or the Cardholder's use of them.