

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 Cards "Gold for Fun" Big Lucky Draw and Cumulative Spending Rewards” Terms and Conditions:

1. **“DBS Credit Cards "Gold for Fun" Big Lucky Draw and Cumulative Spending Rewards” (“Promotion”)** is only applicable to the cardholders (**“Cardholder”**) of DBS Credit Card and Co-branded Cards (excluding Business Card and Private Label Card) (**“Applicable Credit Card”**) issued by DBS Bank (Hong Kong) Limited (**“The “Bank”**). The Promotion is not applicable to supplementary card cardholders.
2. Promotion period starts from 00:00, 11 July 2024 to 23:59, 1 September 2024 (Hong Kong Time), both dates inclusive (**“Promotion Period”**).
3. A Cardholder who wishes to participate in the Promotion must log in DBS Card+ mobile application (**“DBS Card+ app”**) and register for the Promotion under the “Rewards” page with Applicable Credit Card. Conducting below eligible transaction(s) with the registered Applicable Credit Card during the Promotion Period (**“Eligible Transaction”**), the Cardholder is entitled corresponding lucky draw chance(s) to participate in the big lucky draw (**“Big Lucky Draw”**). The Lucky Draw chance(s) that each Cardholder shall be entitled in the Promotion does not have any limit, each Cardholder can only win **ONCE** only in the Promotion Period. The Bank has the sole and absolute discretion to determine whether a Cardholder is eligible for the Lucky Draw.

Eligible Transaction	Applicable Credit Cards types	Number of Lucky Draw Chance entitled
Single net transaction upon every HK\$500 (Only for Sportswear Spending, Household Appliances / Electronic Goods Spending, Online Dining Spending / Travel Spending, “Designated Spending Categories”)	Only for DBS Black World Mastercard®	2
	Other DBS Credit Cards, including but not limited to DBS Eminent Card, DBS COMPASS VISA, DBS Live Fresh Card, DBS Black American Express® Card	1

Big Lucky Draw Prizes as below:

	Prize	Prize Quota
1	HK\$1,000 InstaRedeem	50
2	HK\$200 InstaRedeem	200
3	HK\$50 InstaRedeem	1,400

4. In addition, Cardholders can join the accumulated spending rewards (**“Accumulated Spending Rewards”**) during the Promotion Period. The top 3 Cardholders with the highest accumulated Eligible Transactions amount at respective Designated Spending Categories during the Promotion Period will receive the following rewards respectively (**“Accumulated Spending Prize”**).

Accumulated Eligible Transactions amount	Sportswear Spending	Household Appliances / Electronic Goods Spending	Online Dining Spending	Travel Spending
Prize for the first place Cardholder	HK\$20,000 InstaRedeem	HK\$20,000 InstaRedeem	HK\$20,000 InstaRedeem	HK\$20,000 InstaRedeem
Prize for the second place Cardholder	HK\$10,000 InstaRedeem	HK\$10,000 InstaRedeem	HK\$10,000 InstaRedeem	HK\$10,000 InstaRedeem
Prize for the third place Cardholder	HK\$5,000 InstaRedeem	HK\$5,000 InstaRedeem	HK\$5,000 InstaRedeem	HK\$5,000 InstaRedeem

5. Each Cardholder can register the Promotion once only. If a Cardholder wishes to participate in the Big Lucky Draw and / or Accumulated Spending Rewards, he/she must successfully register for the Promotion before the end of the Promotion Period (which is 1 September 2024 23:59, Hong Kong Time), and complete Eligible Transaction(s) with the registered Applicable Credit Card during the Promotion Period. Cardholders who do not have a DBS Card+ app account must first install DBS Card+ app and register a DBS Card+ app account to participate in this Promotion.
6. To this Promotion, an Eligible Transaction refers to single net transaction upon every HK\$500, that is only for Sportswear Spending Category, Household Appliances / Electronic Goods Spending Category, Online Dining Spending Category / Travel Spending Category, including foreign currency transactions that made with merchants outside Hong Kong, or online merchants whose place of registration and/or settlement are outside Hong Kong, (or such kind of transactions settled in Hong Kong Dollars), and it is posted with official payment records. The Bank has the sole and absolute discretion to determine whether a transaction qualifies as

Sportswear Spending, Household Appliances/Electronic Goods Spending, Online Dining Spending or Travel Spending. Whether the transaction is a Sportswear / Household Appliances / Electronic Goods / Online Dining /Travel Spending Category will be determined by the Bank at its sole and absolute discretion. The Bank also determines whether a spending is an Eligible Transaction based on the transaction type and merchant code defined by Visa International, Mastercard Asia/Pacific (Hong Kong) Limited and American Express International, Inc. or a merchant's acquiring bank at its sole and absolute discretion. The Bank has no obligation to clarify the eligibility of a spending before the Cardholder conducts the transaction. The Bank's decision on the eligibility of a spending shall be final and conclusive.

- a. **Sportswear Spending Category:** retail spending of sportswear made that settled in Hong Kong Dollars at local sportswear merchants (not limited to physical stores or online shop). Examples of merchants including but not limited to: GIGASPORTS、 Nike、 adidas、 MARATHON SPORTS、 JDSPORT;
 - b. **Household Appliances / Electronic Goods Spending Category:** retail spending of household appliances or electronic goods made that settled in Hong Kong Dollars at local Household Appliances / Electronic Goods merchants (not limited to physical stores or online shop). Examples of merchants including but not limited to: SUNING, FORTRESS, The Club Shopping, Wilson Communications, SAMSUNG;
 - c. **Online Dining Spending Category:** online retail spending for food and beverage ordered from local restaurants, fast food stores, restaurants chain or food delivery platform merchants that settled in Hong Kong Dollars. Examples of merchants including but not limited to: Deliveroo, foodpanda, McDonald's, KFC, Pizza Hut;
 - d. **Travel Spending Category:**
 - i. retail spending of any travel products (including hotel reservations, air tickets, travel packages or attraction tickets) made at travel agencies, airlines, hotels or online travel platforms. Examples of merchants including but not limited to: Agoda, Expedia, Booking.com, Klook, Cathay Pacific, HK Express;
 - ii. Spending made at merchants outside Hong Kong conducted in a currency other than Hong Kong Dollars. (The transaction amount will be determined based on the transaction currency amount converted to Hong Kong Dollars and posted in the credit card statement), including foreign currency transactions that made with merchants outside Hong Kong, or online merchants whose place of registration and/or settlement are outside Hong Kong, (or such kind of transactions settled in Hong Kong Dollars) ; or spending made at merchants outside Hong Kong which settled in Hong Kong Dollars for such foreign currency transactions.
7. For the avoidance of doubt, if the single Eligible Transaction satisfies more than one Designated Spending Categories per defined at the Clause 6 above simultaneously, the relevant lucky draw chance opportunity obtained from that Eligible Transaction will not be double counted.

8. Each Cardholder shall be entitled to the prize of Big Lucky Draw at Clause 3 once and the Accumulated Spending Prize at Clause 4 once at most. If the Cardholder is entitled to the top 3 Cardholders with the highest accumulated Eligible Transactions amount in more than one Designated Spending Categories, the Bank will determine the Accumulated Spending Reward that the cardholder will receive based on the following conditions:
 - a. According to the higher rank obtained by the Cardholder;
 - b. If the rankings are the same, the below sequence of Designated Spending Categories will be applied to issue:
 - i. Travel Spending Category
 - ii. Household Appliances / Electronic Goods Spending Category
 - iii. Online Dining Spending Category
 - iv. Sportswear Spending Category

The Bank has the sole and absolute discretion to determine whether a Cardholder is eligible for the Accumulated Spending Prize and lucky draw.

9. Regarding to the related handling fee that may be involved in overseas transactions, please refer to the Bank's website> Help & Support> Credit Card> More > Check transaction > "Exchange rate and handling fee of overseas transaction", and Bank's website> Help & Support> Credit Card> More > Check transaction > "Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars" .
10. For the avoidance of doubt, the following types of transactions shall not fall under the scope of Eligible Transaction: fund purchases, cash advances and relevant handling/administration fees, casino chips, foreign exchange, finance charges, reversed transactions, late charges, credit card annual fee, Call-a-loan, Balance Transfer, Funds Transfer, Flexi Shopping Programme, all transactions made via "Pay & Transfer" function in DBS Card+ app; application fee / handling fee of Octopus Automatic Add-Value Service, reloads of e-Wallets (including but not limited to PayMe, WeChat Pay and Alipay), transaction(s) via Paypal, security purchases, insurance payment, tax payment, any bill payment transactions and any other types of transactions specified by the Bank from time to time.
11. The Big Lucky Draw winners will be drawn randomly by the computer. The draw result will be announced on DBS website (go.dbs.com/ld_result) ("**the Bank's website**") on 31 October 2024. Cardholders can check the Big Lucky Draw result on the Bank's website. The winner notification of "InstaRedeem" will be pushed to the winners via DBS Card+ app. Please check the notification at DBS Card+ app.
12. Accumulated Spending Rewards will be announced on DBS website (go.dbs.com/ld_result) on 31 October 2024. Cardholders can check the result on the Bank's website. The winner notification of "InstaRedeem" will be pushed to the winners via DBS Card+ app. Please check the notification at DBS Card+ app.
13. The winner of InstaRedeem will receive the Big Lucky Draw Prizes and/or Accumulated Spending Prize after the winner notification has been pushed as follows:
 - a. The InstaRedeem will be awarded to the winner via the red "InstaRedeem" button of DBS Card+ app upon a spending with any Applicable Credit Card with an amount higher than or equal to the amount of the InstaRedeem awarded at any merchant conducted

- by the winner, and when the spending displayed on “Spending” page of DBS Card+ app. The winner can use the InstaRedeem received to offset the amount payable for that transaction via the “InstaRedeem” function of DBS Card+ app. Reloads of e-Wallets (e.g. PayMe, WeChat Pay and Alipay) , security purchases, insurance payment, tax payment, any bill payment transactions, retail transactions paid through e-Wallets, all transactions made via “Pay & Transfer” function in DBS Card+ app and any other types of transactions specified by the Bank from time to time will not be considered spending for pushing of the red “InstaRedeem” button.
- b. If winner is awarded both Accumulated Spending Prize and Big Lucky Draw Prize in the Promotion, the "InstaRedeem" will be first awarded to the winner via the red “InstaRedeem” button of DBS Card+ app upon a spending with any Applicable Credit Card with an amount higher, via the red “InstaRedeem” button of DBS Card+ app to winner.
 - c. In order to receive InstaRedeem, the winner must enable the “InstaRedeem” push notification of DBS Card+ app (Steps: Turn on the notification in DBS Card+ app by clicking "More" icon, then choose "App & Security Settings" > "Push Notifications" > turn on "InstaRedeem" to receive notifications).
 - d. The winners must conduct the relevant transaction and press the InstaRedeem button for redeeming the Big Lucky Draw Prize and/or Accumulated Spending Prize by 23:59, 31 December 2024 (Hong Kong Time), otherwise, it will be considered giving up the Prize on its own. The Bank will not make any special arrangements and any forms of compensation. The time for posting of transaction and displaying the transaction on “Spending” page of DBS Card+ app will depend on the merchant category, payment processing time of merchant or payment gateway.
14. The Big Lucky Draw Prizes and Accumulated Spending Rewards of this Promotion cannot be enjoyed in conjunction with other InstaRedeem promotion offers/reward offered by the Bank and the merchants. If a winner’s spending meets the requirements of other "InstaRedeem" promotion offer/reward at the same time, the Bank has the right to determine which offer/reward to be awarded in respect of that spending. When the spending has already been awarded under the Big Lucky Draw Prizes or Accumulated Spending Prizes of this Promotion, the same spending cannot be awarded again under other "InstaRedeem" promotions and vice versa. In case of any disputes, the Bank reserves the right of final decision.
 15. The Big Lucky Draw and Accumulated Spending Rewards are 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 Big Lucky Draw Prize or Accumulated Spending Prize 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 Big Lucky Draw Prize and Accumulated Spending Prize.
 16. The Big Lucky Draw Prizes and / or Accumulated Spending Prize entitled by winners shall be determined by the Bank at its sole discretion based on the Bank’s record. Winners must retain the original transaction slips of any transactions. In case of any disputes, the Bank reserves the right to require winners 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 winner’s record of any transaction, the Bank’s record shall prevail.

17. The entitlement to the Big Lucky Draw Prizes and Accumulated Spending Rewards are subject to there being no abuse or non-compliance by the winner, failing which the Bank will debit the values of the Big Lucky Draw Prizes and/or Accumulated Spending Rewards from the winner's account without notice and/or take such action to recover any outstanding amounts.
18. The Bank may change these terms and conditions and/or modify or terminate the Promotion. The Bank's decision is final.
19. The English version shall prevail if there is any inconsistency between the English and Chinese versions.