

DBS Credit Cards “Happy Spending, Joyful Rewards” Lucky Draw Terms and Conditions:

1. **DBS Credit Cards “Happy Spending, Joyful Rewards” Lucky Draw (“Promotion”)** is only applicable to the principal cardholders (**“Cardholder”**) of DBS Credit Card and Co-branded Cards (excluding Business 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 11:00, 16 September 2024 to 23:59, 31 December 2024(Hong Kong Time), both dates inclusive (**“Promotion Period”**). Lucky draw promotion period (**“Lucky Draw Promotion Period”**) is divided in 2 rounds, details as below:

Lucky Draw	Lucky Draw Promotion Period
1 st Round	From 16 September 2024 11:00 to 31 October 2024 23:59 (Hong Kong Time)
2 nd Round	From 1 November 2024 00:00 to 31 December 2024 23:59 (Hong Kong Time)

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, and conducts below eligible transaction(s) with the registered Applicable Credit Card during the corresponding Lucky Draw Promotion Period (**“Eligible Transaction”, as defined in clause 4 below**). The Cardholder is entitled corresponding lucky draw chance(s). The lucky draw chance(s) that each Cardholder shall be entitled in the Promotion does not have any limit, yet the lucky draw chance(s) that obtained in each round of Lucky Draw Promotion Period will be recalculated on the start day of the next round of Lucky Draw Promotion Period (Eligible transactions for obtaining the corresponding lucky chance(s) are subject to the successful posting with official payment records). Each Cardholder can only **win ONCE in each round of lucky draw, a maximum of 2 times during the whole Promotion Period**. The Bank has the sole and absolute discretion to determine whether a Cardholder is eligible for the lucky draw.

Each Cardholder is required to register the Promotion once only. If a Cardholder wishes to participate in both 1st and 2nd round lucky draw, he/she must successfully register for the Promotion before the end of 1st round Lucky Draw Promotion Period (which is 31 October 2024 23:59, Hong Kong Time), and complete Eligible Transaction(s) in the corresponding 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.

Eligible Transaction	Number of Lucky Draw Chance(s)
Single net transaction upon HK\$500 or above (Only for Household Appliances or Electronic Goods Spending , Online Spending ,Travel Spending or Overseas Spending)	10
Single net transaction upon HK\$500 or above (Only for Sportswear Spending or Local Dining Spending)	1

4. To this Promotion, an Eligible Transaction refers to single net transaction upon HK\$500 or above, that is only for Household Appliances or Electronic Goods Spending, Online Spending, Travel Spending, Overseas Spending, Sportswear Spending or Local Dining Spending Category (**“Designated Spending Categories”**, as defined in **clause 5 below**), and it is posted with official payment records.
5. The Bank has the sole and absolute discretion to determine whether a transaction qualifies as belonging to the **Designated Spending Categories**. The Bank also determines whether a spending belongs to the **Designated Spending Categories and/or Eligible Transaction** based on the transaction type and merchant code defined by Visa International, Mastercard AsiaPacific (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. **Household Appliances or Electronic Goods Spending Category:** retail spending of household appliances or electronic goods made that settled in Hong Kong Dollars at local Household Appliances or 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;
 - b. **Online Spending Category:** online transaction(s) refers to local or overseas online transaction(s); but not limited to the following online spending categories and merchant examples:
 - i. Online Travel Merchant Spending: online purchase of any travel products (including hotel reservations, air tickets, travel packages or attraction tickets) 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. Online Supermarket Spending: online purchases of goods at supermarkets, convenience stores, department stores (supermarkets only) or online platforms. Examples of merchants including but not limited to: PARKnSHOP.com, Wellcome, HKTVMall, Watsons;
 - iii. Online Dining Spending: online spending for food and beverage ordered from restaurants, fast food stores, restaurants chain or food delivery platform merchants. Examples of merchants including but not limited to: Deliveroo, foodpanda, McDonald’s, KFC, Pizza Hut;
 - iv. Online Entertainment Spending: online spending for recreational products or services at entertainment merchants, cinemas, karaoke, attractions, recreational outlets. Examples of merchants including but not limited to: iTunes, Netflix, MCL Cinema, Amazon.com, Spotify, Gmarket, Hong Kong Disneyland, Ocean Park Hong Kong;
 - v. Online Fashion & Apparel Spending: online spending for clothing and footwear at fashion and apparel merchants. Examples of merchants including but not limited to: H&M, ZARA, UNIQLO, I.T, ASOS, Zalora, NET-A-PORTER.
 - c. **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;
 - d. **Overseas Spending Category:**
 - i. 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;
 - ii. Spending made at merchants outside Hong Kong which settled in Hong Kong Dollars for such foreign currency transactions;
 - e. **Sportswear Spending Category:** retail spending of sportswear made that settled in Hong Kong Dollars at local sportswear merchants (limited to physical stores). Examples of merchants including but not limited to: GIGASPORTS、Nike、adidas、MARATHON SPORTS、JDSPORT;

- f. **Local Dining Spending Category:** local dining transaction refers to transaction made at local dining merchants, and it is posted with official payment records.
6. Each single Eligible Transaction can be entitled lucky draw chance once only. For the avoidance of doubt, if the single Eligible Transaction satisfies more than one spending criteria per defined at the Clause 5 above simultaneously, that Eligible Transaction will only be entitled to one lucky draw chance.
 7. Regarding to the related handling fee that may be involved in overseas transactions, please refer to the Bank's website> Help & Support> Credit Card> Check transaction> Exchange rate and handling fee of overseas transaction, and Bank's website> Help & Support> Credit Card> Check transaction> Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars.
 8. For avoidance of doubt, the following types of transactions shall not fall under the scope of Eligible Transaction: Cash advance and relevant handling/administration fees, handling fee of Octopus Automatic Add-Value Service/application fee, Balance Transfer, Credit Card loan Instant Cash "Call-a-loan" Service, Funds Transfer Programme, Flexi Shopping Programme, tax payment, insurance payment, all bill payment transactions made via DBS iBanking/JET Payment Service/24-hour Customer Services Hotline or any other means as specified by the Bank from time to time, casino chips, foreign exchange, security purchases, credit card annual fee, finance charges, late charges, reversed transactions, transaction that has been subject to cancellation, charge-back, return of goods and/or refund, payment via eWallet (except for Apple Pay, Google Pay and Samsung Pay), transfer/reloads of e-Wallet or Octopus Automatic Add-Value Service, transactions made via "Pay & Transfer" function in DBS Card+ app, purchase and/or reload of stored value cards or any other types of transactions as the Bank may specify from time to time.
 9. The lucky draw will be held in 2 rounds, and the winners will be drawn randomly by the computer. The prizes (**the "Prize"**) details are listed as below. The draw result will be announced on DBS website (go.dbs.com/hk-ld-result-en) (**"the Bank's website"**) on below dates. Cardholders can check the draw result on the Bank's website. After the announcement of the lucky draw result, the Bank will notify the winner by sending email to the email address registered by the winner in the Bank or a winner notification will be pushed to the winners via DBS Card+ app, please check the notification at DBS Card+ app. The winner is required to have a valid email address under the Bank's record or a DBS Card+ app account during the Promotion Period and the lucky draw period, or else the winner will be treated as disqualified without further notice.

Lucky Draw Promotion Period		Lucky Draw Announcement Date
1 st Round	From 16 September 2024 11:00 to 31 October 2024 23:59 (Hong Kong Time)	On or before 15 January 2025
2 nd Round	From 1 November 2024 00:00 to 31 December 2024 23:59 (Hong Kong Time)	On or before 15 March 2025

Prizes as below:

1 st Round	Prize	Quota
1	Cash Rebate Prize: HK\$10,000 Cash Rebate	1
2	Cash Rebate Prize: HK\$2,000 Cash Rebate	10
3	Cash Rebate Prize: HK\$500 Cash Rebate	100

2 nd Round	Prize	Quota
1	Frankfurt round-trip flight tickets for 2 pax (Reference value HK\$12,000)	1
2	HK\$2,500 Wilson Cash Coupon	2
3	HK\$1,500 Yata Cash Coupon	100

10. “Frankfurt round-trip flight tickets for 2 pax” (“Ticket”) is supplied by Hutchison Travel Limited (“hutchgo”) and is subject to hutchgo relevant terms and conditions. The following are the relevant terms and conditions:
- a. The Redemption period of the ticket is from 1 May 2025 to 30 June 2025 (both dates inclusive).
 - b. Travel period is from 6 May 2025 to 31 December 2025, except blackout period and is subject to seat availability of flights.
 - c. Blackout Period: 1 May to 5 May 2025, 13 July to 23 August 2025 , 1 October to 8 October 2025, 16 December to 31 December 2025.
 - d. The ticket redemption code is only applicable for TWO economy class round-trip flight tickets from Hong Kong to Frankfurt, with Cathay Pacific (CX), Lufthansa (LH), Emirates (EK), Qatar Airways (QR), Air France (AF), KLM (KL), Finnair (AY), Swiss (LX), British Airways (BA), Turkish Airlines (TK), Thai Airways (TG), China Airlines (CI), EVA Air (BR), Singapore Airlines (SQ), Korean Air (KE), Asiana Airlines (OZ), Vietnam Airlines (VN), China Southern (CZ), Air China (CA), China Eastern (MU), Hainan Airlines (HU), Xiamen Airlines (MF) only. Winner cannot choose the carriers upon the redemption and ticket is subject to seat availability of the preferred travel dates and time.
 - e. The redemption code of the flight ticket does not cover any applicable taxes, cost of levy and fuel surcharges. The relevant charges should be settled by Winner.
 - f. All flight tickets redemption must be made on the designated redemption page. Details will be shared to Winner via email.
 - g. All redemptions must be done at least 10 working days before the departure. Only one redemption code can be used for redemption, and cannot be used in conjunction with other promotional offers or discounts and cannot be redeemed for cash or cash equivalent neither.
 - h. Any unused services, refund is not applicable and not valid for exchange of other services. Any expired or invalid redemption code will not be re-issued.
 - i. Once the redemption is confirmed, refund, rebook or amendment is not allowed.
 - j. Winner must not store the redemption code in a data retrieval system outside of this website; or reproduce, copy, change or publish the redemption code in any form or by any means; or misuse

redemption code. Any of the foregoing acts is a violation of the terms and conditions of redemption code, which may result in the rejection or cancellation of the relevant redemption Code. All consequences, losses and/or damages shall be borne by you, hutchgo will not be responsible or bear any legal responsibility.

- k. If the flight ticket bookings redeemed fails to depart or stay due to any force majeure factors (such as flight cancellation, rescheduling, failure to leave the country or compulsory quarantine caused by the pandemic), hutchgo is not responsible for any loss and will not make any refund or compensation of the redemption code used.
 - l. All travel product bookings apply with hutchgo terms and conditions. For enquiries, please email to leisurehk@hutchisontravel.com or call 3192 0900.
 - m. hutchgo reserves the right to cancel, revise, suspend or terminate all or any part(s) of the promotion, of the terms and conditions herein contained, at any time without prior notice or reason. hutchgo reserves the right to amend the terms and conditions of redemption code use without prior notice, and of final decision on all matters of dispute.
 - n. The English version shall prevail if there is any inconsistency between the English and Chinese versions.
11. The Wilson cash coupon is supplied by Wilson Communication (“Wilson”) and is subject to Wilson’s relevant terms and conditions. For details, please refer to the terms and conditions on the back of the cash coupon.
 12. The Yata cash coupon is supplied by YATA Department Store (“YATA”) and is subject to YATA’s relevant terms and conditions. For details, please refer to the terms and conditions on the back of the cash coupon.
 13. **Regarding the distribution of prizes in the 1st Round:** The Bank will credit the Cash Rebate prize in the 1st Round to the relevant valid credit card account of the winners on or before 28 February, 2025, and it will be shown on the winner’s next monthly statement.
 14. **Regarding the distribution of prizes in the 2nd Round:** The Bank will send a prize redemption email to the winner’s email address registered with the Bank on or before 31 March, 2025. The winner must follow the instructions in the email and go in person to the redemption center appointed by the Bank. The prize will be invalid after the expiry date.
 15. The Prize 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 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 Prize.
 16. The 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 Bank is not the supplier of the products/services and the description, photos or reference price (if any) in relation to the products/services, which are not provided by the Bank and 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 on this marketing material shall be directed to the participating suppliers. The Bank shall assume no liability in respect thereof.
 18. The entitlement to the Prize is subject to there being no abuse or non-compliance by the winner, failing which the Bank will debit the values of the Prize from the winner’s account without notice and/or take such action to recover any outstanding amounts.
 19. The Bank may change these terms and conditions and/or modify or terminate the Promotion. The Bank’s decision is final.
 20. The English version shall prevail if there is any inconsistency between the English and Chinese versions.
 21. Promotion information will remain accessible up to one week after the end of the Promotion.