

‘DBS Credit Cards x Low Carbon Rewards Programme’ Terms and Conditions:

1. ‘DBS Credit Cards x Low Carbon Rewards Programme’ (**‘Promotion’**) is applicable to the principal 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’**). **This Promotion is not applicable to supplementary cardholders.**
2. Promotion period starts from 20 December 2024 to 30 Apr 2025, both dates inclusive (**‘Promotion Period’**).
3. The merchants participating in the Promotion (**‘LINK Low Carbon Merchants’**) are the designated merchants in the shopping malls listed below:
 - i. Tsz Wan Shan Shopping Centre
 - ii. Kai Tin Shopping Centre
 - iii. T Town
 - iv. Temple Mall
 - v. TKO Gateway

Please refer to the Promotion webpage for the details of LINK Low Carbon Merchants. The Bank reserves the right to amend the list of LINK Low Carbon Merchants from time to time.

4. Cardholders who spend HK\$150 or above in Hong Kong dollars in a single transaction at LINK Low Carbon Merchants with the designated Applicable Credit Cards during the Promotion Period (**‘Eligible Transaction’**), be awarded 1 stamp corresponding to Offer 1 or Offer 2 (please refer to below table for details) (**‘Offer’**). The stamp will be displayed on the ‘Spending’ page of DBS Card+ mobile application (**‘DBS Card+ app’**). For every 3 corresponding stamps earned by the Cardholders, the next Eligible Transaction (**‘the 4th Eligible Transaction’**) completed in LINK Low Carbon Merchants with the designated Applicable Credit Card and displayed on the Spending page of DBS Card+ app will enclose a red button of designated ‘InstaRedeem’ amount of the Offer. Cardholders can click the red button to use the corresponding Offer to offset the designated amount payable for that spending.:

Offer	Designated Applicable Credit Cards	Number of stamps awarded for every Eligible Transaction*	The Offer can be earned for the 4th Eligible Transaction after earning 3 stamps
Offer 1	Include but not limited to DBS Eminent Card, DBS COMPASS VISA, DBS Black World Mastercard®, DBS Black American	1 Stamp	HK\$40

	Express® Card (No Applicable to DBS Live Fresh Card)		
Offer 2	Only for DBS Live Fresh Card	1 Stamp	HK\$60

*The 4th Eligible Transaction will be awarded the corresponding Offer and will not be awarded stamp.

5. To enjoy the above Offer, Cardholders must complete all 4 Eligible Transactions mentioned above within the Promotion Period (i.e. the 4th Eligible Transaction must be completed on or before 30 Apr 2025 23:59 (Hong Kong Time)) and Cardholders must click the red button mentioned above to use the Offer and offset the amount payable for that spending on or before 14 May 2025 23:59 (Hong Kong Time). When the red 'InstaRedeem' button of the spending on the 'Spending' page of DBS Card+ app disappears after the expiration date, Cardholders will be deemed to have forfeited the Offer automatically. The Bank will not make any special arrangements and any forms of compensation. The time for posting of transaction and displaying the transaction on DBS Card+ app 'Spending' page will be depended on the merchant category, payment processing time of merchant or payment gateway.
6. Cardholders will only be awarded 1 stamp in Offer 1 or Offer 2 per day and the first posted Eligible Transaction of the day shall prevail. Each DBS Card+ app account can enjoy the Offer 1 or Offer 2 in total maximum of 4 times during the Promotion Period.
7. 9,000 quota in total is set for the Offer during the Promotion Period on a first-come, first-served basis. When the quota is full, the Bank will no longer issue any stamp and quota full message will be shown on the Promotion webpage.
8. To be eligible to enjoy the Offer, Cardholders are required to install the DBS Card+ app and completely register an DBS Card+ app account, and turn on the notifications in DBS Card+ app by tapping 'More' > 'App & Security Setting' > 'Push Notifications' > 'InstaRedeem' before conducting any Eligible Transaction for participating in the Promotion.
9. The Offer of this Promotion cannot be enjoyed in conjunction with other 'InstaRedeem' promotion offers offered by the Bank and the merchants. If Cardholder's spending meets the requirements of other 'InstaRedeem' promotion offer at the same time, the Bank has the right to determine which offer to be awarded in respect of that spending. When the spending has already been awarded under the Offer 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.
10. For the avoidance of doubt, the following types of transactions are not considered as Eligible Transactions:
 - i. Any transactions that are subject to cancellation, charge-back, return of goods and/or refund,
 - ii. Any autopay, unposted transactions, or any bill payment transactions conducted by any method as specified by the Bank from time to time;

- iii. transactions made via 'Pay & Transfer' function in DBS Card+ app;
 - iv. All payments via e-Wallet (except for Apple Pay, Google Pay and Samsung Pay), reloads of e-Wallet or Octopus Automatic Add-Value Service; or
 - v. Any other type of transaction as determined by the Bank from time to time.
11. 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 supplies. The Bank shall assume no liability in respect thereof.
12. The Offer 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 Offer 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 Offer.
13. The Offer entitled by Cardholders shall be determined by the Bank at its sole discretion based on the Bank's record. 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 Offer from the Cardholder's account without notice and/or take such action to recover any outstanding amounts.
15. The Bank and the merchant may change these terms and conditions and/or modify or terminate the Promotion. The Bank and the merchant's decision are final.
16. The English version shall prevail if there is any inconsistency between the English and Chinese versions.
17. Promotion information will remain accessible up to one week after the end of the Promotion.