

## **“DBS Treasures Presents: LF Live In Hong Kong 2025 Go With The Flow” Concert Ticket Lucky Draw Terms and Conditions:**

1. “DBS Treasures Presents: LF Live In Hong Kong 2025 Go With The Flow” Concert Ticket 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. The Promotion Period/ Transaction Period runs from 17 March 2025 (12:00am) to 10 April 2025 (11:59pm) ( based on Hong Kong time), both dates inclusive (“Promotion Period / Transaction Period”).
3. This promotion will offer the prize to a total of 30 winners, and each cardholder is eligible to win only once. Winners will be selected randomly by a computerized system. Each winner will receive two concert tickets to the “DBS Treasures Presents: LF Live In Hong Kong 2025 Go With The Flow” Concert with each ticket valued at HK\$1,080 (“Prize”).
4. To participate in this promotion, cardholders must conduct an Eligible Transaction using an applicable credit card within the Promotion Period (“Eligible Transaction,” as defined in Clause 5) in order to enter into the lucky draw for a chance to win a Prize. For each single Eligible Transaction of HK\$500 or above, cardholders will receive one additional lucky draw chance. There is no limit to the number of additional chances a cardholder may earn during the Promotion Period. Eligible Transactions must be successfully posted and have official payment records to qualify for the corresponding lucky draw entries.
5. For this promotion, an Eligible Transaction refers to transactions determined based on the transaction date and defined as follows:
  - a. Retail transactions made through merchant charges that have been successfully posted.
  - b. For the avoidance of doubt, the following types of transactions shall not be considered Eligible Transactions: Cash advances and associated handling/administration fees, Octopus Automatic Add-Value Service/application fees, Balance Transfers, Instant Cash "Call-a-loan" Service, Funds Transfer Programme, FlexiShopping Programme, tax payments, insurance premiums, bill payments made via DBS iBanking, JET Payment Service, 24-hour Customer Services Hotline, or any other payment methods as specified by the Bank from time to time, casino chips, foreign exchange transactions, securities trading, credit card annual fees, finance charges, late payment fees, reversed transactions, cancelled transactions, charge-backs, returns, refunds, payments made via eWallet (excluding Apple Pay, Google Pay, and Samsung Pay), eWallet transfers or top-ups, Octopus Automatic Add-Value Service transactions, transactions via the "Pay & Transfer" function in the DBS Card+ app, purchase

and/or top-up of stored value cards, or any other transaction types specified by the Bank from time to time.

- c. Transactions that are cancelled or refunded to the cardholder's applicable credit card account after the transaction ("Invalid Transactions") will not be considered Eligible Transactions.
6. 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".
7. The number of lucky draw entries or eligibility for prizes under this promotion will be determined at the sole discretion of the Bank based on its records. In the event of any discrepancy between the cardholder's spending records and the Bank's records, the Bank's records and decisions shall be final and conclusive.
8. The Bank will notify the winners of the ticket collection arrangements via email on or before May 10, 2025. Winners must follow the instructions for ticket redemption. If a winner does not have a valid email address on record with the Bank, their eligibility will be forfeited without further notice. The Bank will not be responsible for or provide any compensation if a winner fails to receive the notification email. Cardholders may also check the results on the Bank's website ([go.dbs.com/ld\\_result](http://go.dbs.com/ld_result)) starting from May 10, 2025.
9. Tickets are automatically assigned by the system, and cardholders are not permitted to choose their seats. The seat number is indicated on the ticket.
10. Each ticket is valid for admission by one person only, and the entry is restricted to individuals aged 6 or above. A valid original ticket (with stub) must be presented for entry to the venue.
11. All issued tickets cannot be cancelled, refunded and changed. In the event of loss, damage, or theft of tickets, the Bank and Organizer will not reissue or replace the tickets and will not be liable for any such occurrences.
12. In the case of any change on the show date, time and venue of the Concert, the Organizer reserves the right of the final decision.
13. If the Concert is cancelled, the Organizer reserves the right for refund or alternation of show date.
14. 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.
15. 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.

16. 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.
17. 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.
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.
20. Promotion information will remain accessible up to one week after the end of the Promotion.