

## 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.



## “Every day Extraordinary Feast” Dining Spending Lucky Draw Terms and Conditions

1. “Every day Extraordinary Feast” Dining Spending Lucky Draw (“Promotion”) is only applicable to the principal cardholders (“Cardholders”) of DBS Credit Cards and Co-branded Cards (excluding 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 10:00, 15 August 2024 to 23:59, 30 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, and conduct 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). The lucky draw chance(s) that each Cardholder shall be entitled in the Promotion does not have any limit, but each Cardholder can only win ONCE only in the whole Promotion Period. The Bank has the sole and absolute discretion to determine whether a Cardholder is eligible for the lucky draw.

Eligible Transaction	Number of Lucky Draw Chances
Single net transaction upon HK\$250 or above at local dining merchant	1
Single net transaction upon HK\$250 or above at Häagen-Dazs™ Shop and Häagen-Dazs™ eShop in Hong Kong	2

Each Cardholder is required to register the Promotion once only. If a Cardholder wishes to participate in the lucky draw, he/she must successfully register for the Promotion before the end of the Promotion Period (which is 23:59, 30 September 2024 (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.

4. To this Promotion, local dining transaction refers to transaction made at local dining merchants (excluded online dining spending, including but not limited to transaction made via online food delivery platforms), and it is posted with official payment records. Whether the transaction is a dining transaction will be determined by the Bank at its sole and absolute discretion.
5. 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.

6. The lucky draw will be drawn randomly by the computer on or before 31 October 2024. 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](http://go.dbs.com/hk-ld-result-en)) (“the Bank’s website”) on or before 15 November 2024. 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. The winner is required to have a valid email address under the Bank’s record during the Promotion Period and when the lucky draw is conducted, or else the winner will be treated as disqualified without further notice.

#	Prize	Quota
Grand Prize	Cash Rebate Prize: HK\$5000 Cash Rebate	1
2 <sup>nd</sup> Prize	Cash Rebate Prize: HK\$1000 Cash Rebate	5
3 <sup>rd</sup> Prize	Häagen-Dazs™ HK\$300 Voucher	10

7. Häagen-Dazs™ Voucher is supplied by Häagen-Dazs™ and is subject to its relevant terms and conditions. The following are the relevant terms and conditions:
- a) This voucher is valid at Hong Kong Häagen-Dazs™ shops.
  - b) This voucher cannot be exchanged for cash or gift voucher.
  - c) This voucher is only applicable for one shop at one time, remaining balance cannot be carried forward.
  - d) This voucher is not valid if found damaged, altered, or expired.
  - e) This voucher is not valid for purchasing cash vouchers, wedding vouchers and any other vouchers. Besides, not valid for purchasing mooncake, fondue, all festive and all festive and promotional items.
  - f) This voucher is only valid for regular priced items.
  - g) The offer cannot be used in conjunction with Häagen-Dazs™ Club member discount, gift vouchers and other promotional offers.
  - h) Only net payment after discount is entitled to earn Häagen-Dazs™ Club bonus points.
  - i) This voucher is valid only with authorization stamp, originals only.
  - j) This voucher must be returned upon redemption.
  - k) General Mills Hong Kong Limited bears no responsibility and no compensation for loss and expiry of this voucher.
  - l) This voucher is not for resale.
  - m) No gift voucher may be used for any trade or promotional purposes without specific written authorization by General Mills Hong Kong Limited.
  - n) In case of any dispute, the decision of General Mills Hong Kong Limited is final.
8. The Cash Rebate prize will be credited to the valid credit card account of winners on or before 15 December 2024, and shown on winners’ next monthly statement.
9. 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.

10. 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.
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 suppliers. The Bank shall assume no liability in respect thereof.
12. 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.
13. The Bank may change these terms and conditions and/or modify or terminate the Promotion. The Bank's decision is final.
14. The English version shall prevail if there is any inconsistency between the English and Chinese versions.
15. Promotion information will remain accessible up to one week after the end of the Promotion.