

## 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.

**DBS Credit Cards “Extraordinary European Mountain Resort Journey” Lucky Draw Terms and Conditions:**

1. DBS Credit Cards “Extraordinary European Mountain Resort Journey” Lucky Draw (“Promotion”) is only applicable to the 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 10:00, 29 May 2024 to 23:59, 31 July 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 Chance
Single net transaction upon HK\$350 or above (Only for travel platforms and dining merchants designated by the Bank from time to time, online spending or overseas spending)	1

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 31 July 2024 23:59, Hong Kong Time), and complete Eligible Transaction(s) 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, an Eligible Transaction refers to single net transaction upon HK\$350, that is only for travel platforms and dining merchants designated by the Bank from time to time, online spending or overseas spending (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. Whether the transaction is a

designated travel platforms & designated dining merchants, online spending or overseas spending category will be determined by the Bank at its sole and absolute discretion.

- a. Travel platforms and dining merchants designated by the Bank from time to time refers to:
  - i. Designated travel platforms are Agoda, Cathay Pacific (for flight bookings only), Club Med, Klook.
  - ii. Designated dining merchants are OpenRice; Conrad Hong Kong (including Garden Café, Golden Leaf ,Lobby Lounge, Nicholini's, Pacific Bar ); Mira Dining (including COCO, Cuisine Cuisine ifc, Cuisine Cuisine The Mira, JAJA ,Mue Mue , Supergiant Social Dining & Cocktail Bar, Tsui Hang Village,Vibes, WHISK, Yamm).
- b. Online spending category refers to local or overseas online transaction(s), including foreign currency transactions, or such kind of transactions settled in Hong Kong Dollars, but not limited to the below 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: PNS eShop, 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, Nike, adidas, UNIQLO, I.T, ASOS, ZALORA, NET-A-PORTER;
- c. Overseas Spending refers to:
  - 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.
5. 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.
  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 4 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 > 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".
  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 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/ld\\_result](https://go.dbs.com/ld_result)) ("the Bank's website") on 31 August 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 as below:

Prize	Prize Quota
Club Med 7-night package for two adults at European Mountain Designated Resort* (Valued up to HK\$51,080)	1

10. The Prize is supplied by Club Med (“Club Med”) and is subject to its relevant terms and conditions. The following are the relevant terms and conditions:
- a. Booking arrangement of the package must be made directly with Club Med Hong Kong office along with the presentation of the original copy of the Redemption letter. For any queries, call on 3856 0468 or email [sales.hk@clubmed.com](mailto:sales.hk@clubmed.com).
  - b. The Redemption Letter is non-refundable and non-transferable.
  - c. The Redemption Letter applies for NEW bookings only, not for an existing booking or a booking already amended.
  - d. The Redemption Letter cannot be used with a Travel Credit.
  - e. The Redemption Letter applies for Club Med any European Mountain Designated Resort (Superior room, sharing) booking with black-out travelling dates from 21 December 2024 – 5 January 2025, 14 – 27 April 2025, 21 – 28 December 2025.
  - f. The Redemption Letter is valid from 1 August 2024 until 30 November 2025 (last booking date).
  - g. The Redemption Letter is valid for the stay from 1 August 2024 until 21 December 2025 (last checkout date).
  - h. Redemption is available one month prior to the departure date.
  - i. The Redemption Letter is not applicable in Club Med Exclusive Collection resorts.
  - j. Maximum one Voucher can be applied on one booking. Redemption Letter cannot be cumulated on the same booking.
  - k. Clients must provide the unique Redemption Letter reference code for redemption and are advised to keep their Redemption Letter safe. Club Med is not responsible for the loss of reference code.
  - l. The Redemption Letter is not exchangeable for cash or Club Med Voucher in other denominations. No change will be given either in cash or other forms, even if the booking value is less than the Gift Letter’s.
  - m. Room confirmation is subject to availability of the resort in quotas and approval from Head Office.
  - n. Reservations must be confirmed with full payment before the letter expiry date.
  - o. Client needs to make up the difference between the reserved package and Redemption Letter’s value if the former one exceeds the latter one.
  - p. Club Med reserves the sole right to vary or cancel the offer and/ or amend or alter these Terms and Conditions at any time with appropriate notice. In the event of any dispute, the decision of Club Med shall be final and conclusive.

11. 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.
12. 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.
13. 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.
14. 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.
15. The Bank may change these terms and conditions and/or modify or terminate the Promotion. The Bank's decision is final.
16. The English version shall prevail if there is any inconsistency between the English and Chinese versions.