

## 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.

## **DBS Credit Cards “Fly & Dine” Spending Rewards Lucky Draw Terms and Conditions:**

1. DBS Credit Cards “Fly & Dine” Spending Rewards Lucky Draw (the “Promotion”) is applicable to the principal cardholders (“Cardholders”) of DBS Credit Cards and Co-branded Cards (excluding Business Cards) (“Applicable Credit Cards”) issued by DBS Bank (Kong) Limited (the “Bank”). This Promotion is not applicable to supplementary cardholders.
2. The promotion period is from 29 May 2024 to 31 July 2024, both dates inclusive (“Promotion Period”).
3. To participate in the Promotion, Cardholders are required to install the DBS Card+ mobile application (“DBS Card+ app”), complete the registration of DBS Card+ app account, and turn on the notification in the menu of DBS Card+ app by clicking "More" icon, then choose "App & Security Settings" > "Push Notifications" > turn on "InstaRedeem" to receive notifications before conducting any Eligible Transactions (as defined in clause 4 below).
4. During the Promotion Period, Cardholders who complete a single net transaction of HK\$350 or above at travel platforms or dining merchants designated by the Bank from time to time (designated travel platforms and designated dining merchants as detailed in the list shown on the Bank Website) with the Applicable Credit Card ("Eligible Transaction"), it is deemed to have completed a spending mission once. If Cardholders complete more than one Eligible Transaction on any day during the Promotion Period, it will only be deemed to have completed the spending mission once. After each spending mission is completed, the corresponding Eligible Transaction will be accompanied by a black button on the "Spending" page of DBS Card+ app. Cardholders can tap the black button to view how many spending missions they have been completed. For every 4 spending missions completed by Cardholders during the Promotion Period, the computer system will automatically conduct a lucky draw for Cardholders and the lucky draw result will be shown instantly on the “Spending” page of DBS Card+ app for the Eligible Transaction with a red button enclosed. Cardholders have a chance to win the following offer (“Offer”): “HK\$350 InstaRedeem”, “HK\$100 InstaRedeem” or “HK\$50 InstaRedeem”. Cardholders can tap the red button to use the Offer to off-set the amount payable for that spending.
5. Each DBS Card+ app account can win the Offer up to 3 times during the Promotion Period. Cardholders must tap the red button mentioned in clause 4 above to redeem the Offer and deduct the amount payable for that Eligible Spending on or before 8 August 2024. When the red button 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. For the purpose of this Promotion, Eligible Transaction amount is based on the settlement amount of the Eligible Transaction in Hong Kong currency as revealed in "Spending" page of DBS Card+ app. 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.

7. Total quota 3,000 sets for the Offer and is on a first-come, first-served basis. The Bank will no longer issue any black or red button of this Promotion when the quota is full and quota full message will be shown on the page in DBS Card+ app > Rewards > Marketing Offers > the Promotion page if quota of the Offer is full.

8. The Offer of this Promotion cannot be enjoyed in conjunction with other "InstaRedeem" promotion offers/reward offered by the Bank and the merchants. If a Cardholder's Eligible Transaction meets the requirements of other "InstaRedeem" promotion offer/reward at the same time, the Bank has the right to determine which offer/reward to be awarded in respect of that Eligible Transaction. When that Eligible Transaction has already been awarded under the Offer of this Promotion, the same Eligible Transaction cannot be awarded again under other "InstaRedeem" promotions and vice versa. In case of any disputes, the Bank reserves the right of final decision.

9. If the Cardholder encounters any technical issues on the electronic device and network, including but not limited to communication system failure, interruption, suspension, delay, unavailability or other defects of the electronic device resulting in the failure of proceeding the lucky draw proceed, the Cardholder shall not in any of the aforesaid circumstances, make any claim or take legal action against the Bank in relation to the lucky draw. The Bank has the sole and absolute discretion to decide whether to make any special arrangement and offer any form of compensation for the Cardholder's failure to conduct the lucky draw.

10. 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.

11. The Offer entitled by Cardholders shall be determined by the Bank at its sole discretion based on the Bank's record (including time and date). 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.

12. 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.

13. 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".

14. The Bank may change these terms and conditions and/or modify or terminate the Promotion. The Bank's decision is final.

15. The English version shall prevail if there is any inconsistency between the English and Chinese versions.