

DBS Credit Card x The Club Spending Offer Terms and Conditions:

1. DBS Credit Card x The Club Spending Offer (**“Promotion”**) is only applicable to the 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”**).
2. The Promotion runs from 1 November 2024 to 30 November 2024, both dates inclusive (**“Promotion Period”**).
3. During Promotion Period, Cardholders who are members of The Club (**“Merchant”**) and shop at Merchant website upon the designated amount, paying with Applicable Credit Cards in Hong Kong Dollars (**“Eligible Transaction”**) and inserting the designated promo code, can enjoy the corresponding offer (**“Offer”**) below:

Offer	Instant Discount	Promo Code
Single spending from HK\$9,000 or above	HK\$200	DBSNOV

4. Each The Club member’s account can enjoy Offer once during the Promotion Period, the maximum of HK\$200. The Offer for every Phase of the Promotion is limited to the first 150 Eligible Transactions. The quota is total first 600 completed Eligible Transactions. Merchant’s system will be updated at 10am on the first date of each phase with quota of that phase. The quota is subject to availability, and is provided on a first-come-first-served basis. If the quota is full, it will be announced on Merchant’s and Bank’s promotion website.

Promotion period	Start Time (Hong Kong Time)	End Time (Hong Kong Time)	Quota
Phase 1	1 November 2024, 10am	8 November 2024, 9:59am	150
Phase 2	8 November 2024, 10am	15 November 2024, 9:59am	150
Phase 3	15 November 2024, 10am	22 November 2024, 9:59am	150
Phase 4	22 November 2024, 10am	30 November 2024, 11:59pm	150

5. To use the promo code, Cardholders must input the designated promo code at Merchant’s website before checkout. For details, please refer to shopping guide on Merchant’s website (shop.theclub.com.hk/terms-and-conditions)*. The Bank and the Merchant will not accept any liability should a Cardholder fail to input the promo code when conducting Eligible Transactions and that it results in forfeiture of the Cardholder’s eligibility to the Offer.
6. Unless otherwise specified, the Offer cannot be used in conjunction with other promotional offers or discounts, fixed price items, coupons or membership offers.
7. For the avoidance of doubt, the following types of transactions shall not be considered as Eligible Transactions:
 - a. Any transactions that are subject to cancellation, charge-back, return of goods and/or refund ;
 - b. Any autopay, unposted transactions, or bill payment transactions of any means as specified by the Bank from time to time;

- c. 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
 - d. Transactions made via “Pay & Transfer” function in DBS Card+ mobile application; or
 - e. Any other type of transaction as determined by the Bank from time to time.
8. 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.
9. The Offer entitled by Cardholders shall be determined by the Bank at its sole discretion based on the Bank’s record. If there is any discrepancy between the record held by Cardholders and that held by the Bank, the Bank’s record shall be conclusive and binding on the Cardholders.
10. 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.
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. 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. 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.
14. The English version shall prevail if there is any inconsistency between the English and Chinese versions.

*This is not the Bank's website. The Bank is not responsible or liable for their content or the Cardholder’s use of them.