

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 x Cathay Pacific Flight Booking Offer” Terms and Conditions (Revised Version: Quota of Offer 1 in clause 3. The revisions are underlined for easy reference, other terms and conditions remain unchanged.)

1. “DBS Credit Cards x Cathay Pacific Flight Booking Offer” (“Promotion”) is only applicable to the Principal and Supplementary Cardholders (“Cardholders”) of DBS Credit Cards and Co-branded Cards (excluding Private Label Cards and Business Cards) (“Applicable Credit Cards”) issued by DBS Bank (Hong Kong) Limited (the “Bank”).
2. The Promotion runs from 26 July 2024 to 25 September 2024 (“Promotion Period”), and is divided into 2 booking phases (“Booking Phase”):
 - a. The first Booking Phase: starts from 26 July from 10:00a.m. (Hong Kong Time) to 25 August 2024 11:59 p.m. (Hong Kong Time), both dates inclusive
 - b. The second Booking Phase: starts from 26 August from 10:00a.m. (Hong Kong Time) to 25 September 2024 11:59 p.m. (Hong Kong Time), both dates inclusive
3. During the Promotion Period, Cardholders who spend with the Applicable Credit Cards to book the flight ticket departing from Hong Kong to designated destinations on designated website (www.cathaypacific.com/cx/en_HK.html)* of Cathay Pacific Airways Limited (“Merchant”) (“Eligible Transaction”), and enter the designated discount code (“Discount Code”) at the discount code field before checkout will be entitled to a discount offer (“Offer”). Offer details as follow:

	Eligible Transaction	Applicable Credit Cards	Offer	Offer Quota	Discount Code
Offer 1	Book flight ticket departing from Hong Kong to designated short-haul destinations^ of Cathay Pacific	DBS Mastercard® Credit Cards +	HK\$250 off	<u>1,300</u> (500 quotas for first Booking Phase, <u>800</u> quotas for <u>second Booking Phase</u>)	CXDDBS250
		Other Applicable Credit Cards®	HK\$150 off	500 (250 quotas each Booking Phase)	CXDDBS150
Offer 2	Book flight ticket departing from Hong Kong to designated long-haul destinations# of Cathay Pacific	DBS Mastercard Credit Cards+	HK\$600 off	200 (100 quotas each Booking Phase)	CXDDBS600
		Other Applicable Credit Cards®	HK\$300 off	200 (100 quotas each Booking Phase)	CXDDBS300

+ DBS Mastercard includes DBS Black World Mastercard, DBS Live Fresh Card, and Manulife Credit Card.

@ Other Applicable Credit Cards include but not limit to DBS Eminent Card, DBS COMPASS VISA, and DBS Black American Express® Card.

^ Designated short-haul destinations limit to:

Chinese Mainland and Taiwan Region - Beijing, Chengdu, Chongqing, Fuzhou, Guangzhou, Haikou, Hangzhou, Kaohsiung, Nanjing, Ningbo, Qingdao, Shanghai (Hongqiao/Pudong), Taipei, Wenzhou, Wuhan, Xiamen, Xi'an, Zhengzhou; **Asia** - Bangkok, Cebu, Denpasar (Bali), Fukuoka, Hanoi, Ho Chi Minh City, Jakarta, Kuala Lumpur, Manila, Nagoya, Osaka, Penang, Phnom Penh, Phuket, Seoul, Sapporo, Singapore, Surabaya, Tokyo (Haneda/Narita), only.

Designated long-haul destinations limit to:

Asia - Bengaluru (Bangalore), Chennai, Colombo, Delhi, Dhaka, Kathmandu, Mumbai; **Middle East** - Dubai, Riyadh; **Australasia** - Auckland, Brisbane, Christchurch, Melbourne, Perth, Sydney; **Europe** - Amsterdam, Barcelona, Frankfurt, London (Heathrow), Manchester, Madrid, Milan, Paris, Zurich; **Americas** - Boston, Chicago, Los Angeles, New York (John F Kennedy), San Francisco, Vancouver, Toronto; **Africa** – Johannesburg, only.

4. The Offer is with limited quota on first-come first-served basis while quota lasts. The quotas are calculated based on the computer record of the Merchant which shall be conclusive. Quota full message will be shown on the Bank's website and the Merchant's website in case the Offer quotas are full.
5. Only one Discount Code can be applied to each Eligible Transaction. Each Cardholder can enjoy each of the offer above once with Applicable Credit Card during the Promotion Period. For avoidance of doubt, please refer to the examples of maximum offer below for reference:
 - DBS Mastercard Cardholders can enjoy up to HK\$1,700 discount (i.e., to enjoy HK\$250 discount in Offer 1 & HK\$600 discount in Offer 2, each for once in each Booking Phase, total HK\$1,700 discount);
 - Other Applicable Credit Cardholders can enjoy up to HK\$900 discount (i.e., to enjoy HK\$150 discount in Offer 1 & HK\$300 discount in Offer 2, each for once in each Booking Phase, total HK\$900 discount).
6. Discount Code is issued by Merchant and is subject to Merchant's relevant terms and conditions. The followings are the relevant terms and conditions:
 - i. The offer is only application to Cathay Pacific marketed and operated flight tickets in Hong Kong and originate from Hong Kong to designated destinations (as defined in clause 3 above).
 - ii. The offer quotas will be released in 2 Booking Phases on first-come first-served basis while quota lasts.
 - iii. The offer cannot be used on open-jaw, stopover, multi-city, package or Cathay Pacific mobile app and other channels.
 - iv. The offer is applicable to the flights which booked for departure up to 360 days only. Cardholders can check the opening date on the flight search panel via Cathay Pacific's designated website (www.cathaypacific.com/cx/en_HK.html)* and make booking subject to travel period.
 - v. The offer is not applicable to fuel surcharges, taxes, cancellation or change fees/penalties, administrative fees or other miscellaneous charges.
 - vi. In case of flight ticket rebooking or cancellation, handling fee will be charged by Cathay Pacific and the fee will be different according to fare category.
 - vii. The offer is subject to flights availability, and is subject to change.

- viii. "24-hour free cancellation" will not be available for tickets booked with a discount code.
 - ix. Premium Economy Class may not be available on all flight segments. Where passengers choose to switch their booking after ticket issuance to a flight not offering Premium Economy Class, Economy Class seat will be offered without any fare refund.
 - x. Fares displayed include taxes and carrier-imposed surcharges. All fares, government taxes and fees, and surcharges are subject to change at any time. For ticket cancellations, where applicable, the Hong Kong International Airport Construction Fee will be refunded without any administration fees.
 - xi. For details regarding mileage accrual, please refer to (https://www.cathaypacific.com/cx/en_HK/membership/asia-miles.html)*
 - xii. Cathay Pacific terms and conditions apply. For details, please refer to (https://flights.cathaypacific.com/en_HK/offers/dbs-credit-card-offer.html)*
7. Discount Code cannot be claimed upon the booking is confirmed.
 8. Any request to the Offer after checkout is not accepted. This Offer is not applicable to the booking made outside of the Merchant's website above.
 9. The Bank and the Merchant will not accept any liability should a Cardholder fail to input the designated Discount Code when conducting transactions and that it results in forfeiture of the Cardholder's eligibility to the Offer. After entering the Discount Code, the system will automatically apply the Offer to the applicable order and discount will be automatically applied at checkout.
 10. Unless otherwise specified, the Offers of this Promotion cannot be used in conjunction with Merchant's other special promotions, discounts, or promotional coupons (including labour or student fare, if applicable), nor be transferred or exchanged for cash or other offers.
 11. For the avoidance of doubt, the following types of transactions are not applicable for the calculation of Eligible Transactions:
 - Any transactions that are subject to cancellation, charge-back and/or refund,
 - Any autopay, unposted transactions or any other payment transactions as specified by the Bank from time to time;
 - All payment via eWallet (except for Apple Pay, Google Pay and Samsung Pay), all reloads of e-Wallet and Octopus Automatic Add-Value Service; or
 - Any transactions make via Pay & Transfer function in DBS Card+ mobile application with Applicable Credits;
 - Any other type of transaction as determined by the Bank from time to time.
 12. The Offer is only applicable to the 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 Offers are 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.
 13. Time and validity of any transactions and/or eligibility of a Cardholder to the Offer shall be determined by the Bank at its sole discretion based on the Bank's record. If there is any discrepancy between the record of transaction held by a Cardholder and that held by the Bank, the Bank's record shall be conclusive and binding on the Cardholder.
 14. 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.

15. Participation in the Promotion is subject to there being no abuse/non compliance by the Cardholder, failing which the Bank will debit the values of the Offers from the Cardholder's account without notice and/or take such action to recover any outstanding amounts.
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 published on this marketing material, 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 supplies. The Bank shall assume no liability in respect thereof.
17. The Merchant reserves the rights to make final decision and to make changes on all matters relating to the Discount Code. The Merchant shall have no liability for any website failure, coupon errors, any malfunction of computers, communications and facilities, any deficiencies of service and any loss or damage caused by email or other means.
18. The Bank and the Merchant may change these terms and conditions and/or modify or terminate the Promotion. The Bank's and the Merchant's decision are 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.

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