

## 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<sup>®</sup> Card, Offers are applicable to them only at merchants' outlets (either physical or online) accepting American Express<sup>®</sup> 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 Card x Qatar Airways Flight Booking Offer” Terms and Conditions**

1. "DBS Credit Card x Qatar Airways 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 11 November 2024 to 31 March 2025, both dates inclusive ("Promotion Period").
3. The Travel Period is from 11 November 2024 to 30 June 2025, both dates inclusive ("Travel Period").
4. Cardholders who enter the designated promo code "DBSQR24" ("Promo Code") to search and book designated class of single or round-trip flight ticket from Hong Kong to designated destinations via Qatar Airways ("Merchant") designated website ([www.qatarairways.com/dbshk](http://www.qatarairways.com/dbshk))\*, and pay with Applicable Credit Cards ("Eligible Transaction") during the Promotion Period, will be entitled to enjoy up to 10% off discount ("Offer"). Offer details as follow:

Class	Offer
Business D (Business Comfort) Economy S, V, L, M & K (Economy Convenience)	Up to <b>10% off</b>
Business I & R (Business Classic) Economy O, T, Q & N (Economy Classic)	Up to <b>7% off</b>

Applicable only on Qatar Airways flights from Hong Kong to the following destinations:

Africa: Abuja, Addis Ababa, Algiers, Cairo, Cape Town, Casablanca, Dar Es Salaam, Djibouti, Durban, Entebbe, Johannesburg, Kigali, Kilimanjaro, Lagos, Luanda, Maputo, Marrakesh, Nairobi, Seychelles, Tunis, Windhoek and Zanzibar

Americas: Atlanta, Boston, Chicago, Dallas, Houston, Los Angeles, Miami, Montreal, New York, Philadelphia, San Francisco, Sao Paulo, Seattle and Washington, DC

Europe: Adana, Amsterdam, Ankara, Antalya, Athens, Baku, Barcelona, Belgrade, Berlin, Birmingham, Brussels, Bucharest, Budapest, Copenhagen, Dublin, Duesseldorf, Edinburgh, Frankfurt, Geneva, Hamburg, Helsinki, Istanbul, Larnaca, Lisbon, London, Lyon, Madrid, Málaga,

Manchester, Mykonos, Milan, Moscow, Munich, Nice, Oslo, Paris, Prague, Rome, Sarajevo, Sofia, Stockholm, Tbilisi, Santorini, Trabzon, Venice, Vienna, Yerevan, Zagreb and Zürich

Middle-East: Abu Dhabi, Amman, Baghdad, Basra, Dubai, Erbil, Jeddah, Kuwait, Muscat, Riyadh, Tabuk and Yanbu

South Asia Sub-continent: Ahmedabad, Colombo, Delhi, Dhaka, Islamabad, Karachi, Kathmandu, Lahore and Mumbai

5. Only one Promo Code can be applied to each booking. Each Cardholder can use the Promo Code once during the Promotion Period.
6. The Offer is subject to the flight availability. Seats are limited, the Offer will be on first-come first-served basis based on the computer record of Merchant which shall be conclusive. Quota full message will be shown on the Bank's website and the Merchant's website in case Offer quotas are full.
7. Offer is only applicable for the booking made through the Merchant's website which stated above and entering the Promo Code at the time of flight searching and booking. Fares displayed during checkout will already include the applicable Offer in this Promotion.
8. Cardholders are required to enter the Promo Code before payment. Post entry of the Promo Code will not be accepted for the confirmed transaction. Merchant will not be responsible for any fare differences if failed to enter the Promo Code at the time of booking.
9. The Promo Code cannot be used on open-jaw, stopover, multi-city, and/ or package.
10. The Offer is not applicable to fuel surcharges, taxes, cancellation or change fees/penalties, administrative fees or other miscellaneous charges.
11. In case of flight ticket rebooking or cancellation, handling fee will be charged by the Merchant and the fee will be different according to fare category.
12. The Offer is subject to flights availability, and is subject to change.
13. 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), nor be transferred or exchanged for cash or other offers.
14. Besides these terms and conditions, the Offer is subject to Merchant's specific terms and conditions, please visit the Merchant website: ([www.qatarairways.com/dbs](http://www.qatarairways.com/dbs))\* for details. For enquiries, please contact Merchant's customer service at +852 3002 2730.
15. 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 other type of transaction as determined by the Bank from time to time.
16. 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.
  17. 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.
  18. 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.
  19. 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.
  20. 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.
  21. 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.
  22. The English version shall prevail if there is any inconsistency between the English and Chinese versions.
  23. 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.