

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 2025 "Travel for Joy" Overseas Spending Rewards” Terms and Conditions

1. “DBS Credit Cards 2025 "Travel for Joy" Overseas Spending Rewards” (the “Promotion”) is only applicable to the Principal Cardholders ("Cardholders") of DBS Credit Cards and Co-branded Cards (excluding Manulife Credit Cards, Private Label Cards and Business Cards) (“Applicable Credit Cards”) issued by DBS Bank (Hong Kong) Limited (the "Bank").
2. The "Promotion Period" runs from 24 January 2025 to 30 April 2025, both dates inclusive.
3. Unless otherwise specified by the Bank, to participate in this Promotion, Cardholders must complete the registration process successfully during the Promotion Period, from 24 January 2025 12:00 (Hong Kong Time) to 30 April 2025 23:59 (Hong Kong Time), via DBS Card+ mobile application (“DBS Card+ app”) by following below steps (“Successful Registration”):
 - a. Install the DBS Card+ app and complete the registration of DBS Card+ app account before conducting any Eligible Transaction (as defined in clause 6) for participating in the Promotion;
 - b. Login to DBS Card+ app and register the Promotion with his/her Applicable Credit Card on DBS Card+ app > “Rewards” > Promotion Page of “DBS Credit Cards 2025 "Travel for Joy" Overseas Spending Rewards”. Cardholders have to read and confirm the acceptance of these terms and conditions and input the required information according to the instructions. Cardholders will be given a reference number upon Successful Registration for record and enquiry purposes. **Cardholders can register one Applicable Credit Card only to participate in the Promotion.**
4. 8,000 registration quotas apply and is on first-come first-served basis. Quota full message will be shown on DBS Card+ app > “Rewards” > Promotion Page of “DBS Credit Cards 2025 "Travel for Joy" Overseas Spending Rewards”, in case the registration quotas are full.
5. Cardholders who have not performed a Successful Registration will not be eligible for the Promotion. Upon Successful Registration, no cancellation or amendment is allowed. The Bank has the final decision on whether a Selected Cardholder has performed a Successful Registration.
6. From the day of Successful Registration to the end of Promotion Period, Cardholders can be entitled to the designated cash rebate (Reward 1 and Reward 2, collectively referred to as the “Reward”) upon accumulating designated travel spending (“Eligible Transactions”, designated travel spending as defined in clause 7 & 8 below) at and/ or above designated spending amount during the Promotion Period with Applicable Credit Cards which has been successfully registered for this Promotion (“Registered Applicable Credit Card”). Details are as follows:

	Designated spending amount of Eligible Transaction & the entitled reward	Reward quota
Reward 1	Enjoy HK\$10 cash rebate if <u>conduct a single net spending of designated travel spending upon HK\$10 or above with the Registered Applicable Credit Card via designated digital wallet (i.e., Apple Pay, Google Pay, Samsung Pay, Alipay and WeChat Pay)</u>	8,000

Reward 2	<u>Accumulated designated travel spending (including the spending at travel merchant(s) and spending at overseas physical retail merchants) upon HK\$8,000 or above</u> with the Registered Applicable Credit Card, cardholders will be entitled to <u>enjoy 5% cash rebate (max. HK\$200) on those spendings at overseas physical retail merchants</u>	2,500
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7. For the purpose of the Promotion, the Eligible Transactions are counted based on the transaction date and the designated travel spending defined as follows:
- a. "Spending at travel merchant" refers to retail spending of any travel products (including hotel reservations, air tickets, travel packages or attraction tickets) made at travel agencies, airlines, hotels or online travel platforms, including the spending settled 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) that made with merchants outside Hong Kong, or online merchants whose place of registration and/or settlement are outside Hong Kong, or in Hong Kong Dollars for such transactions. Examples of merchants including but not limited to: Agoda, Booking.com, Expedia, Klook, Trip.com, Cathay Pacific, HK Express, etc. The definition of spending at travel merchant is determined by the merchant code issued by Visa International, MasterCard Asia/ Pacific (Hong Kong) Limited and American Express International, Inc. or the merchant's acquiring bank. Whether the transaction is a spending at travel merchants will be determined by the Bank at its sole and absolute discretion. In case of any disputes, the Bank reserves the right of final decision.
 - b. "Spending at overseas physical retail merchant" refers to an eligible transaction settled in a currency other than Hong Kong Dollars for the purchase of any products or services at overseas physical retail merchant with the Registered Credit Card. The transaction amount will be determined based on the transaction currency amount converted to Hong Kong Dollars and posted in the credit card statement. The definition of spending at overseas physical retail merchants is determined by the merchant code issued by Visa International, MasterCard Asia/ Pacific (Hong Kong) Limited and American Express International, Inc. or the merchant's acquiring bank. Whether the transaction is a spending at overseas retail merchants will be determined by the Bank at its sole and absolute discretion. In case of any disputes, the Bank reserves the right of final decision.
8. For the avoidance of doubt, the following types of transactions shall not be considered as Eligible Transactions:
- a. Octopus Automatic Add-Value Service ("AAVS") (including the application fee and handling fee in respect of the AAVS), the amount of each posted instalment for "Card Interest-free Instalment Loan", the amount of each posted instalment for "Credit Card Interest-free Merchant Instalment Plan", fund purchases, cash advances and relevant handling/administration fees, casino chips, foreign exchange, finance charges, reversed transactions, late charges, credit card annual fee, Flexi Cash, Call-a-loan, Balance Transfer, Funds Transfer, Flexi Shopping Programme, insurance payment, tax payment, any bill payment transactions (made via DBS iBanking, JET Payment Service of JETCO, the "Pay & Transfer" function of the DBS Card+ app or any other means as specified by the Bank from time to time), and fund transfer transactions (made through the "Pay &

- Transfer" function of DBS Card+ app or any other means as specified by the Bank from time to time);
- b. Any transactions that are subject to cancellation, charge-back, unposted transactions, return of goods and/or refund;
 - c. Payment via PayMe, or any transactions made via PayPal is not regarded as Eligible Transactions;
 - d. Any other type of transaction as determined by the Bank from time to time.
9. To enjoy Reward 1, Cardholder is required to add the Registered DBS Credit Card to the digital wallet (i.e., Apple Pay, Google Pay, Samsung Pay, Alipay and WeChat Pay) before conducting any Eligible Transaction (as defined in clause 6 above).
10. Reward 2 is only applicable to the first 2,500 Cardholders who completed the registration successfully and accumulated designated spending amount of Eligible Transactions ("Eligible Cardholders") during the Promotion Period. The first 2,500 Eligible Cardholders in this Promotion will be determined according to the order of Eligible Cardholder's registration submission time of this Promotion recorded in the Bank's system. When calculating Rewards 2, Reward 2 will be rounded up to 2 decimal places.
11. Eligible Cardholders will be entitled to enjoy the Reward (i.e. either Reward 1 or Reward 2) each for once during the Promotion Period, that is up to HK\$210 cash rebate in total throughout the Promotion Period. Cash rebate amount depends on the spending amount of Eligible Transactions accumulated by Eligible Cardholders during the Promotion Period. For the avoidance of doubt, please refer to the examples below:

	Spending amount of designated travel spending (as defined in clause 7a & 7b above) which pay thru digital wallet	Spending amount of spending at travel merchant(s) (as defined in clause 7a above)	Spending amount of spending at overseas physical retail merchant(s) (as defined in clause 7a above)	Total Reward amount
Example 1	--	HK\$8,000	--	HK\$0
Example 2	--	HK\$6,000	HK\$2,847.3	HK\$142.37 (Reward 2: HK\$2,847 x 5%)
Example 3	--	--	HK\$8,000	HK\$200 (Reward 2: HK\$8,000 x 5%, while cash rebate is capped at HK\$200)
Example 4	HK\$20 (Spending at overseas physical retail merchant)	HK\$4,000	HK\$4,020 (including the transaction made at overseas physical retail merchant which paid thru digital wallet)	HK\$210 (Reward 1: HK\$10) (Reward 2: HK\$4,020 x 5%, while cash rebate is capped at HK\$200)

12. If there is a supplementary card under the Applicable Credit Card account, Eligible Transactions under a supplementary card will not be counted towards the Eligible Transactions of the principal card for calculation of Rewards as well.
13. The Reward will be credited to the Eligible Selected Cardholder's Registered Credit Card account within 2 months after the end of Promotion Period, and will be shown on the monthly statement.

14. The Reward is only applicable to Cardholders whose Registered 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 Reward is issued. If the status of a Selected Cardholder's Registered Credit Card account is not in good standing, the Bank reserves the right to disqualify the Cardholders from participating in the Promotion and/or enjoying the Rewards.
15. Time and validity of any transactions and/or eligibility of a Selected Cardholder to the Reward 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 Selected Cardholder and that held by the Bank, the Bank's record shall be conclusive and binding on the Selected Cardholder.
16. The Reward entitled by Cardholders shall be determined by the Bank at its sole discretion based on the Bank's record. 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 Cardholders' record of any transaction, the Bank's record shall prevail.
17. Participation in the Promotion is subject to there being no abuse/non compliance by Cardholders, failing which the Bank will debit the values of the Reward from Cardholders' account without notice and/or take such action to recover any outstanding amounts.
18. 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.
19. Reward cannot be transferred, exchanged for credit limit or other discount/goods/service.
20. The Bank may change the terms and conditions and/or modify or terminate the Promotion. The Bank's decision is final.
21. The English version shall prevail if there is any inconsistency between the English and Chinese versions.