

## 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.

### **“Pay with DBS\$/COMPASS Dollar Promotion for Agoda designated hotel booking” Terms and Conditions**

1. “Pay with DBS\$/COMPASS Dollar Promotion for Agoda designated hotel booking” (“Promotion”) is only applicable to the principal cardholders (“Principal Cardholders”) of DBS Credit Card and Co-branded Cards (excluding DBS Live Fresh Cards, Business Card and Private Label Card) (“Applicable Credit Cards”) issued by DBS Bank (Hong Kong) Limited (the “Bank”) who choose to participate in DBS\$ Redemption Scheme under the DBS\$ Reward Scheme (if applicable). This Promotion is not applicable to supplementary cardholders.
2. The Promotion runs from 1 Jan to 31 December 2025 (“Promotion Period”).
3. The Promotion is not applicable to any transactions made via Agoda mobile application.
4. To be eligible to enjoy the offer of this Promotion (“Offer”, please refer to Clauses 7 for details), a Principal Cardholder is required to fulfill all of the following requirements:
  - a. Principal Cardholders must select any “Pay Now” and “Non-Refundable” hotel room booking (“Eligible Hotel”) at Agoda designated website ([www.agoda.com/dbshk](http://www.agoda.com/dbshk))\* (“Agoda Designated Website”); and the stay period of the Eligible Hotel shall be during 1 Jan 2025 to 30 June 2026;
  - b. After selecting an Eligible Hotel on Agoda’s designated website, the page of “Pay with DBS\$/COMPASS Dollar” function will be linked up, for registering the Applicable Credit Cards by following the instruction at Agoda Designated Website.
  - c. The identity of Principal Cardholders must be verified by providing the Bank with their first six digits and last four digits of the Applicable Credit Cards number, the expiry date of the Applicable Credit Cards and mobile phone number that has been registered with DBS Bank for receiving a One-Time Password from the Bank, and the identity verification will be confirmed upon the One-Time Password is correctly entered. Principal Cardholders can select the spending amount of Eligible Hotel booking to be redeemed with DBS\$/COMPASS Dollar and complete the redemption to enjoy the Offer under the Promotion immediately. Principal Cardholders are required to undergo identity verification for each redemption;
  - d. After successful registration of the “Pay with DBS\$/COMPASS Dollar” function, Principal Cardholders can immediately select the amount of DBS\$/COMPASS Dollar for booking Eligible Hotel and settle payment with Applicable Credit Cards via Agoda Designated Website (“Eligible Transaction”) for enjoying the Promotion Offer;
  - e. For avoidance of doubt, the payment has to be made directly with the Applicable Credit Cards without via any e-wallet or third party payment applications/ platforms. Payments made via Apple Pay, Google Pay, Alipay HK or any other e-wallet are not applicable to this Promotion and shall not be considered as Eligible Transactions.
5. After linking up the Applicable Credit Cards to use the “Pay with DBS\$/COMPASS Dollar” function, the Principal Cardholders will receive a confirmatory notification for enjoying the Offer. The Principal Cardholders may enjoy the Offer by clicking “Offset Now” at Agoda Designated Website right after selecting an Eligible Hotel and before completing an Eligible Transaction. Otherwise, the Offer will be considered as being forfeited. The Offer cannot be redeemed at DBS Card+ app (“DBS Card+”), and will not be displayed on Spending page of DBS Card+ as well.

6. In any case Principal Cardholders exit from Agoda Designated Website voluntarily or involuntarily including but not limited to network disconnection, technical device malfunction or unexpected outage on Agoda Designated Website, during any of the steps illustrated under Clause 4 above, Principal Cardholders will not be eligible to enjoy the Offer and will be required to make another Eligible Transaction at Agoda Designated Website to enjoy the Offer.
7. Where the Applicable Credit Cards being linked up at Agoda Designated Website is a DBS Black World Mastercard®, DBS COMPASS Visa or any other Applicable Credit Cards which has been enrolled into DBS\$ Redemption Scheme under the DBS\$ Reward Scheme, the eligible Principal Cardholders shall be entitled to the following Offer upon completing Eligible Transactions via Agoda Designated Website during the Promotion Period:
  - Offset related Eligible Transaction at the conversion rate of DBS\$1/\$1 COMPASS Dollar to HK\$1.43

Offer is subject to quota and is on a first-come, first-served basis according to the time record of the Eligible Transaction. When the quota is full, the Offer will no longer be available. Quota full message will be shown on the Bank website and Agoda Designated Website ([www.agoda.com/dbshk](http://www.agoda.com/dbshk))\* in case Offer quotas are full.

8. For Offer as mentioned in clause 7 above, the conversion of DBS\$/COMPASS Dollar is in integral. The bank will convert the DBS\$/COMPASS Dollar to be used by the eligible Principal Cardholders into a Hong Kong dollar amount at the above applicable conversion rate, and credit the relevant Hong Kong Dollar amount into the Applicable Credit Cards account for offsetting the amount payable for the Eligible Transaction. For avoidance of doubt, please refer to the examples below for reference:

	Spending at Merchant (A)	The amount of DBS\$/COMPASS Dollar you would like to offset, and converted at DBS\$1/\$1 COMPASS Dollar = HK\$1.43 (A÷1.43)	The maximum DBS\$/COMPASS Dollar can be used for offsetting the spending (i.e. (A)) (round down to integer) (B)	The maximum HK\$ can be converted by DBS\$/COMPASS Dollar (B×1.43)	The maximum amount can be applied to the spending (i.e. (A))* (C)
Example 1	HK\$143.00	DBS\$/COMPASS Dollar 100	DBS\$/COMPASS Dollar 100	HK\$143.00	HK\$143.00
Example 2	HK\$250.00	DBS\$/COMPASS Dollar 178.83	DBS\$/COMPASS Dollar 174	HK\$248.82	HK\$248.82
Example 3	HK\$555.00	DBS\$/COMPASS Dollar 388.11	DBS\$/COMPASS Dollar 388	HK\$554.84	HK\$554.84

\* After the adjustment of decimal places, under certain circumstances, the spending amount of the Eligible Hotel booking may not be set off fully. Principal Cardholders must meet the minimum credit card payment amount requirements set by Agoda for completing the offsetting transaction.

9. For Offer as mentioned in clause 7 above, unless otherwise specified, the DBS\$/COMPASS Dollar which has been used to offset the spending amount of the Eligible Transaction cannot be refunded or returned to the account of Principal Cardholders.
10. The Offer is applicable to the Agoda Company Pte. Ltd. ("Merchant")'s selected hotels and room types with "Pay Now" and "Non-Refundable" tag and the inventory of such hotels and rooms is subject to product availability. Principal Cardholders are required to present their valid Applicable Credit Card upon arrival at hotel.
11. Different room types will have different hotel cancellation and prepayment policies. Principal Cardholders shall read these policies carefully before any bookings are made at Agoda Designated Website.
12. The Offers under this Promotion cannot be enjoyed in conjunction with any other "InstaRedeem" promotion offers/reward offered by the Bank and the Merchant (if any). If the spending of Principal Cardholders made via Agoda Designated Website during the Promotion Period meets the requirements of more than one "InstaRedeem" promotion offers/rewards at the same time, the Bank has the right to determine which offer/reward to be awarded in respect of that spending. When that spending has already been awarded with the Offers of this Promotion, the same spending cannot be awarded again under other "InstaRedeem" promotions and vice versa. In case of any disputes, the Bank reserves the right of final decision.
13. Unless otherwise specified, the Promotion/Offer cannot be used in conjunction with any other promotion offer or promotional discount coupons (included but not limited to Year-round Hotel Booking Offer), and cannot be exchanged for cash/service, other products or discounts and is not transferable.
14. The Bank has absolute discretion to determine the validity of a transaction and the eligibility of the Offers based on the details (including time and date) of the relevant transaction in the Bank's record. If there is any discrepancy between the transaction record of Principal Cardholders and that of the Bank, the Bank's record shall be conclusive.
15. If there is abuse/non-compliance by the Principal Cardholders in this Promotion, he/she cannot enjoy the Offers. The Bank will not offset the spending, or where the offsetting has been effected, the Bank may debit the value that has been offset from the Principal Cardholder's account(s) without prior notice and/or take action to recover any outstanding amounts.
16. In case of any dispute, the Bank and the Merchant reserve the right of final decision.
17. 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 is final.
18. 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.