

"DBS Black Card DBS\$ Recharge" Promotion Terms and Conditions

1. "DBS Black Card DBS\$ Recharge" (the "Promotion") is only applicable to principal cardholders ("Cardholders") of DBS Black Card ("Applicable Credit Card") issued by DBS Bank (Hong Kong) Limited (the "Bank") and who have chosen the DBS\$ Redemption Scheme under the DBS Credit Card DBS\$ Reward Scheme.
2. The promotion period of the Promotion is from now till 31 December 2025 (the "Promotion Period").
3. During the Promotion Period, Cardholders may apply to purchase DBS\$48 at HK\$180. There is no limitation on the quantity of DBS\$ that each Cardholder can purchase during the Promotion Period.
4. To apply for purchase of DBS\$, Cardholders must submit the application via DBS Card+ mobile application following below steps within the Promotion Period:
 - i. Register DBS Card+ membership (for those Cardholders who are already with DBS Card+ membership may skip step i. and go to step ii. directly);
 - ii. Submit the application via DBS Card+ eSHOP.
5. Approval of all applications shall be at the sole discretion of the Bank. If any information provided by a Cardholder in the applications is inaccurate, the Bank may decline the Cardholder's application without notice.
6. If a Cardholder's application for purchase of DBS\$ has been approved by the Bank, the Bank will debit the amount payable for the purchase transaction from the Cardholder's Applicable Credit Card account automatically and credit the DBS\$ purchased by the Cardholder to his/her Applicable Credit Card account within 5 working days. Once the purchase transaction has been completed, no refund can be made. If an application is declined by the Bank, where possible, the Bank will notify the Cardholder.
7. The amount paid for purchase of DBS\$ shall not be entitled to any spending rewards, including rewards under the DBS Credit Card DBS\$ Reward Scheme.
8. The Bank reserves the right to accept the redemption application only to Cardholders whose card account is determined at the sole discretion of the Bank to be in good standing and remain valid and not in default at all times before the DBS\$ purchased and is being credited to the Applicable Credit Card account.
9. 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 offer from the Cardholder's account without notice and/or take such action to recover any outstanding amounts.
10. DBS Credit Card DBS\$ Reward Scheme Terms and Conditions shall apply to the redemption of DBS\$, please visit go.dbs.com/hk-reward-tnc for details.
11. The Bank may change these terms and conditions and/or modify or terminate the Promotion. The Bank's decision is final.
12. The English version shall prevail if there is any inconsistency between the English and Chinese versions.

13. Promotion information will remain accessible up to one week after the end of the Promotion.