

**"DBS Black World Mastercard® Unlimited Cash Rebate Redemption Promotion" Terms and Conditions**

1. "DBS Black World Mastercard Unlimited Cash Rebate Redemption" Promotion (the "Promotion") is only applicable to the principal cardholders ("Cardholders") of DBS Black World Mastercard ("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 to 31 December 2025 ("Promotion Period").
3. During the Promotion Period, Cardholders may apply to redeem HK\$100 cash rebate at DBS\$80 with Applicable Credit Card. There is no limitation on the number of cash rebate that each Cardholder can redeem during the Promotion Period.

Gift	DBS\$ required
20% Off Cash Rebate Redemption	DBS\$80

4. To participate in the Promotion and apply for redemption of cash rebate, Cardholders must submit the redemption application via DBS Card+ mobile application, then successfully register a DBS Card+ account and complete the redemption request via DBS Card+ eSHOP within the Promotion Period. Approval of all applications of redemption shall be at the sole discretion of the Bank. If any information provided by a Cardholder in the registration is inaccurate, the Bank may decline the Cardholder's application without notice.
5. The amount of DBS\$ required for the redemption will be deducted from Cardholder's Applicable Credit Card account immediately upon completing the redemption. The Bank will credit the cash rebate redeemed by the Cardholder to his/her Applicable Credit Card account, and shown on the monthly statement within 5 working days.
6. Cash rebate cannot be transferred or exchanged for cash or credit limit, and cannot be used to settle the minimum payment.
7. No amendment or cancellation of redeemed items is acceptable upon submission of application for redemption (regardless of the submission channels).
8. DBS Credit Card DBS\$ Reward Scheme Terms and Conditions apply. For details, please visit the Bank's website [go.dbs.com/hk-reward-tnc](http://go.dbs.com/hk-reward-tnc).
9. The Bank will not accept any liability in relation to any loss incurred by a Cardholder arising out of any unsuccessful application for redemption caused by any reason.
10. 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 remains valid and not in default at all times from applying the Gift redemption to the Gift redeemed is being credited to the Applicable Credit Card account.
11. Time and validity of any registration, transactions and/or eligibility of a Cardholder to participate in the Promotion 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 registration or transaction held by a

Cardholder and that held by the Bank, the Bank's record shall be conclusive and binding on the Cardholder.

12. 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 Gift from the Cardholder's account without notice and/or take such action to recover any outstanding amounts
13. The Bank may change these terms and conditions and/or modify or terminate the Promotion. The Bank's decision is final.
14. The English version shall prevail if there is any inconsistency between the English and Chinese versions.
15. Promotion information will remain accessible up to one week after the end of the Promotion.