

Terms and Conditions for redemption of eSHOP items

1. DBS\$ Redemption Offer Terms and Conditions or COMPASS Dollar Redemption Offer Terms and Conditions (as the case may be, including but not limited to Flying Miles Redemption) shall apply. For details, please visit go.dbs.com/hk-rewards.
2. **20% off Cash Rebate Redemption (Applicable for DBS Black World Mastercard only)** “DBS Black World Mastercard Unlimited Cash Rebate Redemption Promotion” Terms and Conditions shall apply. For details, please visit go.dbs.com/hk-redeemcashrebate-tnc-en.
3. **DBS\$ Recharge (Applicable for DBS Black World Mastercard and DBS Black American Express Card only)** “DBS Black Card DBS\$ Recharge” Terms and Conditions shall apply. For details, please visit go.dbs.com/hk-DBSdollar-recharge-tnc-en.
4. **Purchase of COMPASS Dollar**
Cardholders may purchase COMPASS Dollar if they are available at eSHOP. Each purchase must be conducted in multiples of 100 units. The Bank will credit the COMPASS Dollar into the Cardholder’s credit card account within 5 workings days from the date of purchase. The spending related to the purchase of COMPASS Dollar and/or will not be eligible for COMPASS Dollar (as the case may be) or any spending rewards.
5. **Redemption of m-coupons**
 - a. To redeem m-coupons, Cardholder must enter eSHOP via the DBS Card+ mobile application. The m-coupons redeemed by the Cardholder will be issued to the Cardholder instantly and displayed on the coupon book under the mobile application. Cardholder is required to redeem the relevant items by visiting the designated merchants in person and presenting the m-coupons accordingly.
 - b. If there is insufficient DBS\$ and COMPASS Dollar (as the case may be) under the Cardholder’s credit card account for the redemption of m-coupons, the Bank will charge the outstanding cash amount from the Cardholder’s credit card account at the rate of HK\$1 to \$1 DBS\$ and COMPASS Dollar (as the case may be).
6. **Redemption of items with delivery service provided by supplier or logistic company**
 - a. A confirmation email will be sent to the email address registered under the DBS Card+ ID upon successful redemption.
 - b. Supplier or logistic company will deliver the goods to the recipient’s address provided by the Cardholders within 9 working days after the application for redemption is approved.
 - c. Delivery service is not available for the following non-urban areas: Outlying Island (except Tung Chung), Cheung Chau, Peng Chau, Mui Wo, Tai O, Lantau Island, Discovery Bay, Hong Kong International Airports or its range, Hong Kong Disneyland and Disneyland Hotel.
 - d. For the following areas, delivery is up to the office or administrative building: Hong Kong Convention and Exhibition Centre, Container Terminals.
 - e. In case the supplier or logistic company is not able to contact the recipient for delivery arrangement within 16 working days after the approval of the redemption application, the Cardholder will need to pick up the goods at a designated redemption centre with

proof of the order confirmation email within 90 days after the approval of the redemption application. Otherwise, the Cardholder is deemed to have forfeited his right and no refund will be made.

- f. If the designated delivery address does not have an elevator, the supplier or logistic company will not arrange door to door service and will contact the recipient to collect the goods on the ground floor.
 - g. For the purpose of redemption, the Bank may pass the Cardholder's information (including name, telephone number and delivery address) to the supplier or logistic company.
7. The English version shall prevail if there is any inconsistency between the English and Chinese versions.