

General Terms and Conditions for DBS Live Fresh Card Offers

1. Unless otherwise specified, the promotion offers published in this webpage ("Offers") are only applicable to the cardholders of DBS Live Fresh 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. 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.
4. 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.
5. 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.
6. 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.
7. 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.
8. All products and services are subject to availability while stocks last.
9. 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.
10. 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.
11. The Bank will not accept any liability for any loss incurred by Cardholders should the respective merchants refuse to provide the Offers.
12. Besides these terms and conditions, each Offer is subject to specific terms and conditions applicable to it.
13. 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.
14. The English version shall prevail if there is any inconsistency between the English and Chinese versions.

"DBS Live Fresh Card – Live Fresh! Live Green!" Program Terms and Conditions

1. "DBS Live Fresh Card - Live Fresh! Live Green!" Program (the "Promotion") is valid from 1 January 2024 to 31 December 2024, both dates inclusive ("Promotion Period").
2. During the Promotion Period, when a Cardholder accumulates eligible retail spendings of HK\$4,000 or above ("Eligible Retail Spending", as defined in clause 5 below) with the Applicable Credit Card in one of the calendar months, including at least 1 transaction made at below designated social enterprises ("Eligible Designated Social Enterprises Spending") in any amount, the Bank will plant a tree on behalf of the Cardholder through Mastercard Priceless Planet Coalition, and an e-Certificate of tree planting ("Certificate") will be sent to the Cardholder via email (according to the Bank's record):

- i. Eco-Greenergy (Online shop only)
- ii. Fair Taste (Online shop only)
- iii. FeStyle (Online shop only)
- iv. Furry Green (Online shop only)
- v. GreenPrice
- vi. Mealingful (Online shop only)
- vii. Rooftop Republic (Online shop only)
- viii. SLOWOOD
- ix. Time to Gold
- x. WEDO GLOBAL (Online shop only)

3. There is a quota on the total number of Certificate of this Promotion and is only applicable to the first 14,000 Cardholders who completed the related spending requirement during the Promotion Period. The Certificate is available on a first-come first-served basis until the quota is full.
4. Eligible Retail Spending amount is based on the settlement amount in HK currency as revealed in "Spending" page of DBS Card+.
5. For this Promotion, Eligible Retail Spending refers to all posted retail purchase transactions with official payment records at any points of sales (either physical or online) of merchants. For the avoidance of doubt, the following types of transactions shall not be considered as Eligible Retail Spending or Eligible Designated Social Enterprises Spending: Cash advance and relevant handling/administration fees, application fee/handling fee of Octopus Automatic Add-Value Service, Balance Transfer, Flexi Cash, Call-a-loan, Funds Transfer, Flexi Shopping Programme, tax payment, insurance payment, all bill payment transactions made via DBS iBanking/JET Payment Service/24-hour Customer Services Hotline or any other means as specified by the Bank from time to time, transactions in Hong Kong Dollars at the point of sales (in case of online transactions, the place of registration and/or settlement of the merchant) outside Hong Kong, casino chips, foreign exchange, security purchases, credit card annual fee, finance charges, late charges, reversed transactions, transaction that has been subject to cancellation, charge-back, return of goods and/or refund, value top-up or transfer by e-wallets (including but not limited to WeChat Pay and Alipay), purchase and/or reload of stored value cards or any other types of transactions as the Bank may specify from time to time. All Eligible Retail Spending or Eligible Designated Social Enterprises Spending will be counted based on the transaction date, which must be conducted during the Promotion Period.
6. To be eligible to receive the Certificate, Cardholders are required to set up the email address for DBS's communication purpose successfully before the Certificate issuing date; otherwise the Cardholders will be deemed to have forfeited the Certificate. The Bank will not make any special arrangement and any form of compensation. Each Cardholder can only receive the Certificate once in the entire Promotion Period. Certificate will be sent to Cardholders' email address in below schedule:

Completion of Eligible Retail Spending and Eligible Designated Social Enterprises Spending	Certificate issuing date
January, February, March 2024	Within April 2024

April, May, June 2024	Within July 2024
July, August, September 2024	Within October 2024
October, November, December 2024	Within January 2025

7. Transactions which are subsequently cancelled or refunded to the Cardholder’s Applicable Credit Card account (“Invalid Transactions”) will not be counted as Eligible Retail Spending or Eligible Designated Social Enterprise Spending. Any rewards awarded for Invalid Transactions will be deducted, charged or repayable to the Bank.
8. Eligible Retail Spending or Eligible Designated Social Enterprise Spending accumulated in different Applicable Credit Card accounts of a Cardholder cannot be combined when calculating rewards. If there is a supplementary card under the Applicable Credit Card account, Eligible Retail Spending or Eligible Designated Social Enterprise Spending under a supplementary card will be counted towards the Eligible Retail Spending or Eligible Designated Social Enterprise Spending of the principal card for calculation of rewards.
9. The reward is only applicable to Cardholders whose Applicable Credit Card accounts are in good standing, remain valid and not in default (as determined by the Bank at its sole discretion) throughout the Promotion Period and when the reward is issued. If the Applicable Credit Card account status has changed, the Bank reserves the right of not issuing the reward without prior notice.
10. Eligibility of any transactions for the purpose of this Promotion shall be determined based on the transaction posting date and time in the Bank’s record. If there is any discrepancy between the Bank’s record and Cardholder’s record of any transaction, the Bank’s record shall prevail.
11. Cardholders are required to keep record of relevant transactions. In case of any disputes, the Bank reserves the right to require the Cardholder to submit record of the related spending for verification. The submitted record and document will not be returned.
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 reward from the Cardholder’s account without notice and/or take such action to recover any outstanding amounts.
13. The Bank may determine whether a spending is eligible for reward at its sole and absolute discretion. The Bank has no obligation to clarify the eligibility of a spending before the Cardholder conducts the transaction. The Bank’s decision on the eligibility of a spending shall be final and conclusive.
14. The Bank may change these terms and conditions and/or modify or terminate the Promotion. The Bank’s decision is final.
15. The English version shall prevail if there is any inconsistency between the English and Chinese versions.