

The terms and conditions relating to this promotion campaign is available for download at our website (go.dbs.com/hk-pnt-dec24w-tnc-en) from now until 7 days after the end of the promotional period. Customers may not be able to access or download such version of the information subsequent to the expiry of the specified timeframe. You are advised to bookmark the website address, download and store a copy for future reference. If you do not agree or have no online access to the terms and conditions, you may contact our Customer Services and request for a physical copy within the above-mentioned timeframe.

“Offer for New Customer paying merchant via Pay & Transfer Function” Terms and Conditions

1. “Offer for New Customer paying merchant via Pay & Transfer Function” (“Promotion”) is only applicable to the principal cardholders (“Cardholder”) of DBS Credit Cards and Co-branded Cards (excluding Private Label Card and Business Cards) (“Applicable Credit Cards”) issued by DBS Bank (Hong Kong) Limited (“The Bank”).
2. The Promotion runs from 1 December 2024 to 28 February 2025, both dates inclusive (“Promotion Period”).
3. Promotion is only applicable to the Cardholders (“New Customer”) who have never made any transactions to merchants that registered as Corporate under Hong Kong Interbank Clearing Limited Faster Payment System Addressing Service Registrations with any Applicable Credit Cards via DBS Card+ mobile application (“DBS Card+”) Pay & Transfer function (“Pay & Transfer function”) during 20 February 2023 to 30 November 2024.
4. New Customer, who successfully make a single payment HK\$100 or above to **merchants** that registered as Corporate under Hong Kong Interbank Clearing Limited Faster Payment System Addressing Service Registrations via Pay & Transfer function (“Eligible Transaction”) with the Applicable Credit Card during the Promotion Period, can enjoy HK\$5 Cash Rebate (“Reward”). Each DBS Card+ account can enjoy the Reward for the first six Eligible Transactions, up to HK\$30 Reward in total during the Promotion Period. The total number of Reward for the Promotion is limited to the first 10,000 Eligible Transactions during the Promotion Period and is on first-come first-served basis. Quota full message will be shown on the DBS Card+ > Rewards > Marketing Offers > promotion page if quotas of the Reward is full. **For the avoidance of doubt, payments made to merchants by inputting the bank account number through Pay & Transfer function shall not be considered as Eligible Transaction (Only accept payments made to merchants by Scan & Pay – scanning FPS QR code, inputting FPS registered mobile number, email address or FPS ID).**
5. Reward will be credited to Applicable Credit Cards at the time the Eligible Transaction is charged to the Applicable Credit Card account and shown on the monthly statement.
6. For the avoidance of doubt, any Eligible Transactions that are subject to cancellation, charge-back, return of goods and/or refund shall not be enjoy Reward.
7. Pay & Transfer function is bounded by terms and conditions. Please click [here](#) for details.
8. Reward of this Promotion are only applicable to the New Customer whose Applicable Credit Card accounts are valid, not in default and in good standing (as determined by the Bank as its sole

discretion) during the Promotion Period and when Reward are issued. If the New Customer is not eligible, the Bank reserves the right to stop issuing the Reward to the New Customer.

9. Time and validity of any transactions and/or eligibility of a New Customer to the Reward 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 transaction held by a New Customer and that held by the Bank, the Bank's record shall be conclusive and binding on the New Customer.
10. Entitlement of Reward are subject to there being no abuse or non-compliance by the New Customer, failing which the Bank will debit the values of the Reward from the Applicable Credit Card account without notice and/or take such action to recover any outstanding amounts.
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.