

The terms and conditions relating to this promotion campaign is available for download at our website (go.dbs.com/hk-pnt-dec24-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.

“Limited Time Offer on Pay & Transfer Function” Terms and Conditions

1. “Limited Time Offer on 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. Handling fee for transferring funds to the **personal** bank account or Fast Payment System (“FPS”) **personal** account via Pay & Transfer function (“Pay & Transfer function”) of DBS Card+ mobile application (“DBS Card+”) (“Eligible Transfer”) will be waived, and the amount of handling fee will be waived in the form of cash rebate (“Reward”) for transferred amount up to HK\$10,000 in each calendar month during the Promotion Period. For the avoidance of doubt, the transferred amount up to HK\$10,000 is calculated by each DBS Card+ account, transferring funds to credit card account shall not be regarded as Eligible Transfer. The transferred amount over HK\$10,000 will be charged handling fee as usual and posted to the Applicable Credit Cards. The total number of Reward for the Promotion is limited to the first 10,000 Eligible Transfers 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 handling fee details, please refer to the section 4 of “Transaction Type” in “DBS Credit Card Fee Schedule”.** **Please click [here](#) for details.**
4. Reward will be credited to Applicable Credit Cards at the time the Eligible Transfer is charged to the Applicable Credit Card account and shown on the monthly statement.
5. For the avoidance of doubt, any Eligible Transfers that are subject to cancellation, charge-back, return of goods and/or refund shall not be enjoy Reward.
6. Pay & Transfer function is bounded by terms and conditions. Please click [here](#) for details.
7. Reward of this Promotion are only applicable to the Cardholder 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 Cardholder is not eligible, the Bank reserves the right to stop issuing the Reward to the Cardholder.
8. Time and validity of any transactions and/or eligibility of a Cardholder 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 Cardholder and that held by the Bank, the Bank's record shall be conclusive and binding on the Cardholder.

9. Entitlement of Reward are subject to there being no abuse or non-compliance by the Cardholder, 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.
10. The Bank may change these terms and conditions and/or modify or terminate the Promotion. The Bank's decision is final.
11. The English version shall prevail if there is any inconsistency between the English and Chinese versions.