

**DBS Credit Card Welcome Offer Terms and Conditions**

1. DBS Credit Card Welcome Offer (“Welcome Offer”) is only available to applicants who have successfully applied to become the principal cardholder of DBS Black World Mastercard®, DBS Eminent Card (including DBS Eminent Visa Signature Card and DBS Eminent Visa Platinum Card), DBS COMPASS VISA and DBS Live Fresh Card (collectively, the “DBS Credit Card”) issued by DBS Bank (Hong Kong) Limited (the “Bank”) (“New Card”) by submitting the application form (including Tertiary Student DBS Live Fresh Card Application Form) (“Application Form”) to the Bank during the period from 4 January 2025 to 3 April 2025 (“Offer Period”) and all supporting documents required by the Bank within one month from the date of application.
2. The Welcome Gift of Clause 5, 6, 7 and 8 below is applicable to “New Customers”, the Welcome Gift of Clause 9 below is applicable to “Existing Customers”. Unless otherwise specified, this Welcome Offer Terms and Conditions is applicable to both “New Customers” and “Existing Customers” (collectively, the “Customers”). “New Customers” shall mean applicants who, during the New Card approval process have not applied for, do not currently hold, or in the 12 months prior to the date of application for the New Card, have not held and/or cancelled any principal credit cards (including co-branded cards) issued by the Bank. “Existing Customers” shall mean applicants who, during the New Card approval process have applied for, currently hold, or in the 12 months prior to the date of application for the New Card, have held and/or cancelled any DBS Credit Card issued by the Bank.
3. Each Customer can enjoy the Welcome Offer once during the Offer Period. For the avoidance of doubt, if Customer has successfully applied for more than one New Card with the Bank by submitting multiple Application Forms to the Bank, he/she will only be entitled to enjoy the Welcome Offer once in respect of all applications submitted during the Offer Period.
4. Unless otherwise specified, Customer must download DBS Card+ mobile application (“DBS Card+”), register and activate DBS Card+ account and activate physical New Card within 2 months of the New Card issuance date in order to be eligible to the Welcome Gift. For Customer who has already registered and activated DBS Card+ account, there is no need to register DBS Card+ account again.
5. **Under the DBS Black World Mastercard® Welcome Offer, New Customers are entitled to the applicable welcome gift (“Welcome Gift”) set out below:**

**New Customers**

**Up to 30,000 Miles and/or Extra 2,000 Miles**

- 5.1. Terms and conditions applicable to **up to 30,000 miles** (“Miles Reward”):
  - 5.1.1. New Customer must accumulate retail spending (“Eligible Spending”) of designated amount (as set out in the table below) (“Spending Requirement”) with the New card within 3 months of the New Card issuance date (“Spending Period”) in order to be eligible to the Miles Reward as set out in the table below:

Spending Requirement	Miles Reward
Tier 1: Accumulated Eligible Spending of HK\$8,000	8,000 miles (i.e. DBS\$384)
Tier 2: Accumulated Eligible Spending of HK\$20,000	12,000 miles (i.e. DBS\$576)
Tier 3: Accumulated Eligible Spending of HK\$60,000	30,000 miles (i.e. DBS\$1,440)

5.1.2. Apply Instant Cash (i.e. “Call-a-loan” or “Funds Transfer”) with the New Card via the Bank’s Instant Cash webpage or DBS Card+, the successful approved and cash out Instant Cash loan amount can be deemed as Eligible Spending amount (subject to a cap of HK\$3,000).

5.1.3. The Miles Reward will be awarded to the eligible New Customers in the form of DBS\$ for the New Customers to redeem miles by themselves. Hence, New Customer must choose to participate in the DBS\$ Redemption Scheme. The DBS\$ awarded to the New Customer shall include the spending reward earned by the New Customer under the DBS\$ Reward Scheme (“Basic Reward”). For the avoidance of doubt, please refer to the below examples for calculation method:

Example	Spending amount reaching designated tiers within first 3 months A		Miles earned based on Welcome Gift B	DBS\$ required to redeem the miles <sup>^</sup> C =B÷1,000×48	Basic Reward earned for the relevant spending amount D =Local Spending of A÷250×2 <sup>#</sup> + Overseas Spending of A÷250×3 <sup>+</sup>	Extra DBS\$ to be credited by the Bank ("Extra Reward") E =C-D
	Local Spending	Overseas Spending				
Tier 1	HK\$5,500	HK\$2,500	8,000	384	74	310
Tier 2	HK\$7,320	HK\$12,680	12,000	576	210	366
Tier 3	HK\$59,000	HK\$21,000	30,000	1,440	564	876

<sup>^</sup> Calculated based on the conversion rate of DBS\$48 = 1,000 miles.

<sup>#</sup> Calculated based on HK\$250 = DBS\$2, since DBS\$ is in integral, DBS\$ earned will be rounded down to the nearest integer.

<sup>+</sup> Calculated based on HK\$250 = DBS\$3, since DBS\$ is in integral, DBS\$ earned will be rounded down to the nearest integer.

5.1.4. Basic Reward will be credited to the New Card account automatically and shown on the monthly statement after the relevant transactions are posted. Extra Reward will be credited to the New Card account of the eligible New Customer after meeting the relevant requirements, and within 6 months after the New Card issuance and shown on the monthly statement.

5.2. Terms and conditions applicable to **Extra 2,000 Miles**:

5.2.1. New Customers who reload their Octopus via the Octopus Automatic Add-Value Services, or “E-Wallet Spending” (definition as per clause 11) conducted via PayMe, WeChat Pay and Alipay, and the accumulated amount is HK\$1,000 or above with the New Card within the Spending Period, are entitled to Extra 2,000 Miles (“Extra Miles Reward”). The Extra Miles Reward will also be awarded to the eligible New Customers in the form of DBS\$ (i.e. DBS\$96) (“Extra Reward”) for the New Customers to redeem miles by themselves.

5.2.2. Extra Reward will be credited to the New Card account of the eligible New Customer after meeting the relevant requirements, and within 6 months after the New Card issuance and shown on the monthly statement.

6. Under the DBS Eminent Card Welcome Offer, New Customers are entitled to receive the applicable welcome gift (“Welcome Gift”) set out below:

**New Customers**

**Up to HK\$600 Rewards:**  
**10% Cash Rebate on Eligible Spending (with a maximum limit of Cash Rebate HK\$500) and/or Extra HK\$100 Cash Rebate**

6.1. Terms and conditions applicable to **10% Cash Rebate on Eligible Spending** (with a maximum limit of Cash Rebate HK\$500):

6.1.1. New Customer must accumulate retail spending (“Eligible Spending”) of designated amount (as set out in the table below) (“Spending Requirement”) with the New card within 3 months of the New Card issuance date (“Spending Period”) in order to be eligible to the Welcome Gift as set out in the table below:

Spending Requirement	Welcome Gift
Accumulated Eligible Spending of HK\$3,000 or above	10% Cash Rebate on Eligible Spending, with a maximum limit of Cash Rebate HK\$500 (“Cash Rebate”)

6.1.2. Apply Instant Cash (i.e. “Call-a-loan” or “Funds Transfer”) with the New Card via the Bank’s Instant Cash webpage or DBS Card+, the successful approved and cash out Instant Cash loan amount can be deemed as Eligible Spending amount (subject to a cap of HK\$3,000).

6.1.3. Cash Rebate will be rounded up to the nearest integer. Cash Rebate will be credited to the New Card account of New Customers within 6 months after the New Card issuance and will be shown on the monthly statement.

6.2. Terms and conditions applicable to **Extra HK\$100 Cash Rebate**:

6.2.1. New Customers who reload their Octopus via the Octopus Automatic Add-Value Services, or “E-Wallet Spending” (definition as per clause 11) conducted via PayMe, WeChat Pay and Alipay, and the accumulated amount is HK\$1,000 or above with the New Card within the Spending Period, are entitled to Extra HK\$100 Cash Rebate (“Extra Cash Rebate”).

6.2.2. Extra Cash Rebate will be credited to the New Card account of the eligible New Customer after meeting the relevant requirements, and within 6 months after the New Card issuance and shown on the monthly statement.

**7. Under the DBS COMPASS VISA Welcome Offer, New Customers are entitled to the welcome gift set out below (“Welcome Gift”):**

New Customers
<p><b>Rewards Up to HK\$400:</b> Local Supermarket HK\$300 InstaRedeem and/or Extra HK\$100 Cash Rebate</p>

7.1. Terms and conditions applicable to **Local Supermarket HK\$300 InstaRedeem:**

7.1.1 New Customers must accumulate retail spending (“Eligible Spending”) of designated amount (as set out in the table below) or completed certain transactions with the New card (“Spending Requirement”) within 3 months of the New Card issuance date (“Spending Period”) in order to be eligible to the Welcome Gift as below.

Spending Requirement	Welcome Gift
Accumulated Eligible Spending of HK\$4,000	Local Supermarket HK\$300 InstaRedeem (“HK\$300 InstaRedeem”)

7.1.2 Apply Instant Cash (i.e. “Call-a-loan” or “Funds Transfer”) with the New Card via the Bank’s Instant Cash webpage or DBS Card+, the successful approved and cash out Instant Cash loan amount can be deemed as Eligible Spending amount (subject to a cap of HK\$3,000).

7.1.3 For the purpose of this Welcome Gift:  
 “Local Supermarket” spending transaction means any transactions made at the physical store, online store or the respective mobile applications of supermarkets in Hong Kong with the New Card. The definition of Local Supermarkets refers to the merchant codes and transaction types as defined by VISA or merchant’s acquiring bank, and is determined by the Bank at its sole discretion. Examples of Local Supermarket include the following merchants:

- 759 Store
- AEON Supermarket
- Best Mart 360
- Clty'super
- DCH Food Mart
- DON DON DONKI
- foodpanda mall & pandamart
- HKTV Mall
- Kai Bo Food Supermarket
- Mannings

- Marks and Spencer Food
- Neigbuy
- PARKnSHOP Supermarket (including fusion, Taste etc.)
- PrizeMart
- U Select Supermarket
- Watsons
- Wellcome (including Market Place, 3hreeSixty etc.)
- YATA Supermarket
- Ztore

In case of any disputes on the definition of Local Supermarkets, it will be determined by the Bank at its sole discretion. the Bank reserves the right of final decision.

7.1.4 The HK\$300 InstaRedeem will be awarded will be awarded to the eligible New Customers via the red InstaRedeem button of DBS Card+ upon completing the spending as described in clause 7.1.5 with the New Card and when the spending displays on Spending page of DBS Card+. Reloads of e-Wallets (e.g. PayMe, WeChat Pay and Alipay), retail transactions paid through e-Wallets and payment via “Pay & Transfer” function of DBS Card+, will not be considered as spending for pushing of the red InstaRedeem button.

7.1.5 The push way of HK\$300 InstaRedeem:  
The HK\$300 InstaRedeem will be pushed to New Customer by sub-dividing into HK\$100 and HK\$200. HK\$100 will be pushed automatically to the eligible New Customer after the eligible New Customer has completed a single retail spending transaction with amount of HK\$300 or above at local supermarket. The HK\$200 InstaRedeem will be automatically applied to eligible new customers after they activated their physical new card and using the physical new card to complete a single retail transaction of HK\$500 or above at local supermarket. The eligible New Customer can use the InstaRedeem received to set off the amount payable for that transaction via the InstaRedeem function of DBS Card+.

7.1.6 If the eligible New Customer fails to complete transactions with the New Card to enjoy the InstaRedeem within 3 months starting from the month of the New Card issuance date, he/she will be deemed to have forfeited that Welcome Gift. The Bank will not make any special arrangements and any forms of compensation.

7.1.7 For avoidance of doubt, please refer to the below example:  
Assume the New Card of the New Customer is issued on 19 January 2025. The New Customer downloads DBS Card+, registers and activates DBS Card+ account on 21 January 2025 and activate physical new card on 21 February 2025. The New Customer chooses “HK\$300 InstaRedeem” as Welcome Gift and spends with the New Card on or before 18 April 2025. The table below shows the amount of Welcome Gift awarded to the New Customer under this case:

Transaction Date	Transaction Amount	InstaRedeem Pushed	Remarks
20 January 2025	HK\$300	Nil	Has not fulfilled the requirement of downloading DBS Card+, registering,

			activating DBS Card+ account
23 January 2025	HK\$83	Nil	The InstaRedeem for the push is HK\$100, transaction amount must be over HK\$300
5 February 2025	HK\$308	HK\$100	
19 February 2025	HK\$508	Nil	Has not fulfilled the requirement of activating physical new card
20 February 2025	HK\$230	Nil	The InstaRedeem for the push is HK\$200, transaction amount must be over HK\$500
22 February 2025	HK\$510	HK\$200	
Total InstaRedeem awarded		HK\$300	

7.2 Terms and conditions applicable to **Extra HK\$100 Cash Rebate**:

7.2.1 New Customers who reload their Octopus via the Octopus Automatic Add-Value Services, or “E-Wallet Spending” (definition as per clause 11) conducted via PayMe, WeChat Pay and Alipay, and the accumulated amount is HK\$1,000 or above with the New Card within the Spending Period, are entitled to Extra HK\$100 Cash Rebate (“Extra Cash Rebate”).

7.2.2 The Extra Cash Rebate will be credited to the New Card account of New Customers within 6 months upon the card issuance date and will be shown on the monthly statement.

8 **Under the DBS Live Fresh Card Welcome Offer, New Customers are entitled to the welcome gift set out below (“Welcome Gift”):**

## New Customers

<p><b>Rewards Up to HK\$400:</b></p> <p>HK\$300 InstaRedeem and extra HK\$100 Cash Rebate</p>
<p><b>Rewards Up to HK\$250 (Applicable to tertiary student’s applicant only):</b></p> <p>HK\$150 InstaRedeem and extra HK\$100 Cash Rebate</p>

8.1 Terms and conditions applicable to **HK\$300 InstaRedeem & HK\$150 InstaRedeem** (Applicable to tertiary student’s applicant):

8.1.1 New Customers must accumulate retail spending (“Eligible Spending”) of designated amount (as set out in the table below) or completed certain transactions with the New card (“Spending Requirement”) within 3 months of the New Card issuance date (“Spending Period”) in order to be eligible to the Welcome Gift.

<b>Spending Requirement</b>	<b>Welcome Gift</b>
Accumulated Eligible Spending of HK\$4,000	HK\$300 InstaRedeem
Accumulated Eligible Spending of HK\$1,800 (Only applicable to New Customers who applied for the New Card via the Tertiary Student Live Fresh Card Application Form)	HK\$150 InstaRedeem

8.1.2 The HK\$300 InstaRedeem and HK\$150 InstaRedeem will be awarded to the eligible New Customers via the red InstaRedeem button of DBS Card+ upon completing the spending as described in clause 8.1.3 and 8.1.4 with the New Card and when the spending displays on Spending page of DBS Card+. Reloads of e-Wallets (e.g. PayMe, WeChat Pay and Alipay), retail transactions paid through e-Wallets and payment via “Pay & Transfer” function of DBS Card+, will not be considered as spending for pushing of the red InstaRedeem button.

8.1.3 The push way of HK300 InstaRedeem:  
 The HK\$300 InstaRedeem will be pushed to New Customer by sub-dividing into HK\$100 and HK\$200. HK\$100 will be pushed automatically to the eligible New Customer after the eligible New Customer has completed a single retail spending transaction with amount of HK\$300 or above. The HK\$200 InstaRedeem will be automatically applied to eligible new customers after they activated their physical new card and using the physical new card to complete a single retail transaction of HK\$500 or above. The eligible New Customer can use the InstaRedeem received to set off the amount payable for that transaction via the InstaRedeem function of DBS Card+.

- 8.1.4 The push way of HK150 InstaRedeem (Only applicable to New Customers who applied for the New Card via the Tertiary Student Live Fresh Card Application Form):  
 HK\$150 InstaRedeem will be pushed to New Customer by sub-dividing into HK\$50 and HK\$100. HK\$50 will be pushed automatically to the eligible New Customer after the eligible New Customer has completed a single retail spending transaction with amount of HK\$150 or above. The HK\$100 InstaRedeem will be automatically applied to eligible new customers after they activated their physical new card and using the physical new card to complete a single retail transaction of HK\$250 or above. The eligible New Customer can use the InstaRedeem received to set off the amount payable for that transaction via the InstaRedeem function of DBS Card+.
- 8.1.5 If the eligible New Customer fails to complete transactions with the New Card to enjoy the InstaRedeem within 3 months starting from the month of the New Card issuance date, he/she will be deemed to have forfeited the Welcome Gift. The Bank will not make any special arrangements and any forms of compensation.
- 8.1.6 For avoidance of doubt, please refer to the below example (applicable to HK\$300 InstaRedeem):

Assume the New Card of the New Customer is issued on 19 January 2025. The New Customer downloads DBS Card+, registers and activates DBS Card+ account on 21 January 2025 and activate physical new card on 21 February 2025. The New Customer chooses “HK\$300 InstaRedeem” as Welcome Gift and spends with the New Card on or before 18 April 2025. The table below shows the amount of Welcome Gift awarded to the New Customer under this case:

Transaction Date	Transaction Amount	InstaRedeem Pushed	Remarks
20 January 2025	HK\$300	Nil	Has not fulfilled the requirement of downloading DBS Card+, registering, activating DBS Card+ account
23 January 2025	HK\$83	Nil	The InstaRedeem for the push is HK\$100, transaction amount must be over HK\$300
5 February 2025	HK\$308	HK\$100	
19 February 2025	HK\$508	Nil	Has not fulfilled the requirement of activating physical new card



20 February 2025	HK\$230	Nil	The InstaRedeem for the push is HK\$200, transaction amount must be over HK\$500
22 February 2025	HK\$510	HK\$200	
Total InstaRedeem awarded		HK\$300	

8.2 Terms and conditions applicable to **Extra HK\$100 Cash Rebate**:

- 8.2.1 New Customers who reload their Octopus via the Octopus Automatic Add-Value Services, or “E-Wallet Spending” (definition as per clause 11) conducted via PayMe, WeChat Pay and Alipay, and the accumulated amount is HK\$1,000 or above with the New Card within the Spending Period, are entitled to Extra HK\$100 Cash Rebate (“Extra Cash Rebate”).
- 8.2.2 The Extra Cash Rebate will be credited to the New Card account of New Customers within 6 months upon the card issuance date and will be shown on the monthly statement.

9 Terms and conditions applicable to **HK\$50 InstaRedeem** (“Welcome Gift”) for DBS Credit Card Existing Customers:

- 9.1 Existing Customers are entitled to get HK\$50 InstaRedeem if they successfully activate the **physical New Card** via DBS Card+ within 2 months from card issuance date.
- 9.2 The HK\$50 InstaRedeem will be awarded to the eligible Customers via the red InstaRedeem button of DBS Card+ upon completing retail single spending transaction with amount of HK\$200 or above with the activated physical New Card and when the spending displays on Spending page of DBS Card+. Reloads of e-Wallets (e.g. PayMe, WeChat Pay and Alipay), retail transactions paid through e-Wallets and payment or transfer via “Pay & Transfer” function of DBS Card+, will not be considered as spending for pushing of the red InstaRedeem button.
- 9.3 The eligible Customer can use the HK\$50 InstaRedeem received to set off the amount payable for that transaction via the InstaRedeem function of DBS Card+. If the eligible Customer fails to complete transactions with the physical New Card to enjoy the HK\$50 InstaRedeem within 3 months starting from the month of the New Card issuance date, he/she will be deemed to have forfeited that Welcome Gift. The Bank will not make any special arrangements and any forms of compensation.
- 9.4 The InstaRedeem as a Welcome Offer cannot be enjoyed in conjunction with other InstaRedeem promotion offers offered by the Bank and the merchants. If Customer’s spending meets the award requirements of other InstaRedeem promotion offer at the same time, the Bank has the right to determine which offer to be awarded in respect of that spending. When the spending has already been awarded under the Welcome Offer, the same spending cannot be awarded again under other InstaRedeem promotions and vice versa. In case of any disputes, the Bank reserves the right of final decision.

10 Eligible Customers who wish to enjoy the relevant InstaRedeem mentioned above must turn on the notification in the menu of DBS Card+ by clicking “More” icon, then choose “App & Security Settings” >

“Push Notifications” > turn on “InstaRedeem”, before making retail transactions, in order to receive push notification.

- 11 For the purpose of Welcome Offer, “Eligible Spending” refers to any posted retail transactions (including both local and overseas spending) (For a purchase under Card Interest-free Instalment Loan and Credit Card Interest-free Merchant Instalment Plan of Eligible Spending, only posted monthly instalments in the New Card account shall be counted, whereas the relevant loan amount and plan amount shall not be counted) and the Cash out amount of designated Instant Cash Service. For the avoidance of doubt, the following types of transaction shall not fall under the scope of Eligible Spending: fund purchases, cash advances and relevant handling/administration fees, casino chips, foreign exchange, finance charges, reversed transactions, late charges, credit card annual fee, “Call-a-loan” (except for the Cash out amount of designated Instant Cash Service), “Balance Transfer”, “Funds Transfer” (except for the Cash out amount of designated Instant Cash Service), “Fee Based Instalment”, monthly instalment amount of “Flexi-Shopping Programme” (except for Extra Welcome Gift), , 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, insurance payment, tax payment, bill payment transactions (made through DBS iBanking, JET Payment Service, the "Pay & Transfer" function of the mobile application or any other means as specified by the Bank from time to time), fund transfer transactions (made through the “Pay & Transfer” function of the mobile application or any other means as specified by the Bank from time to time), transactions that have been subject to cancellation, charge-back, return of goods and/or refund or any other types of transactions specified by the Bank from time to time. For Eligible Spending related to (a) adding value to Octopus card by means of Octopus Automatic Add Value Service (“AAVS”) (including the application fee and handling fee in respect of the AAVS) or any other means specified by the Bank from time to time; (b) reloading of electronic wallets (including but not limited to PayMe, WeChat Pay and Alipay); and (c) spending conducted via electronic wallets (including but not limited to PayMe, WeChat Pay and Alipay (except at merchants designated by the Bank from time to time) but other than Apple Pay, Google Pay and Samsung Pay ((a), (b) and (c) are collectively referred to as “E-Wallet Spending”), Only the first HK\$5,000 E-Wallet Spending of the Customers in each calendar month shall be regarded as Eligible Spending. Any E-Wallet Spending exceeding HK\$5,000 in each calendar month shall not be Eligible Spending.
- 12 Fulfillment of the Spending Requirement shall be calculated based on Eligible Spending conducted with each New Card successfully applied during the Offer Period. If Customer has successfully applied for more than one New Card, Eligible Spending transactions conducted with different New Cards cannot be combined for the purpose of calculating fulfillment of the Spending Requirement. The amount of any Eligible Spending transactions conducted through any supplementary card under the New Card will be aggregated with that of the principal card of the New Card for the purpose of calculating fulfillment of the Spending Requirement.
- 13 For DBS COMPASS VISA and DBS Live Fresh Card, if New Customer is successfully issued the Welcome Gift (i.e. the HK\$300 InstaRedeem of DBS COMPASS VISA, and the HK\$300 InstaRedeem or the HK\$150 InstaRedeem of DBS Live Fresh Card) but is not able to meet the Spending Requirement within the Spending Period, the Bank will debit the issued Welcome Gift amount directly from New Customer’s New Card account after the end of the Spending Period without prior notice.
- 14 If Customer cancels his/her New Card or does not activate the physical New Card within 12 months from the New Card issuance date, the Bank will debit the Welcome Gift or its equivalent amount from the Customer’s account without notice.

- 15 Welcome Gift is only available to Customers whose New Card accounts are determined in the sole discretion of the Bank to be in good standing, remain valid and not in default during the period from New Card issuance date to issuance of the Welcome Gift. The Bank shall have the sole discretion in determining a Customer's entitlement to the Welcome Gift.
- 16 Customers must keep the original receipt of each Eligible Spending transactions. In case of disputes about the entitlement of Welcome Gift, the Bank reserves the right to require the Customer to present the original receipt of the Eligible Spending transactions for verification. If there is any discrepancy between the Bank's record and Customer's receipt, the Bank's record and determination shall be final and conclusive.
- 17 Entitlement to the Welcome Gift is subject to there being no abuse/non compliance by the Customer, failing which the Bank will debit the value of the Welcome Gift from the Customer's account without notice and/or take such action to recover any outstanding amounts.
- 18 During card application quality inspection, if the Bank finds the supporting documents (including but not limited to the front and back of Hong Kong Identity Card) provided by Customers are damaged, cropped (including Hong Kong Identity Card in both front and back of the see-through window), blurred or glared, regardless the application is approved instantly, the Bank has the right to require Customers to re-upload the relevant intact supporting documents to the Bank, otherwise the New Card would be suspended and Welcome Gift will not be entitled.
- 19 The Bank may change these terms and conditions and/or modify or terminate the Welcome Offer. The Bank's decision is final.
- 20 The English version shall prevail if there is any inconsistency between the English and Chinese versions.