

DBS Diamond Debit Card Cash Rebate for Overseas Spending Promotion (November 2024 – March 2025) (“Promotion”) - Terms and Conditions:

1. The Promotion runs from 12 November 2024 to 31 March 2025 (the “**Promotion Period**”)
2. The Promotion is applicable to individual customers who hold a DBS Account or DBS Treasures account (“**Eligible Account**”) with DBS Bank (Hong Kong) Limited (the “**Bank**”) during the Promotion Period and the customer has to maintain the Eligible Account with the Bank throughout the Promotion Period and until 31 May 2025 (“**Eligible Customers**”).
3. “**DBS Account**” and “**DBS Treasures**” are Customer Segments of the Bank. “**Customer Segment**” means DBS Account, DBS Treasures, DBS Treasures Private Client, DBS Private Bank and any other segment made available by the Bank from time to time. In Hong Kong, DBS Private Bank is the private banking division of the Bank.
4. During the Promotion Period, Eligible Customers can enjoy a cash rebate listed in Table 1 under Clause 6 upon completing the Eligible Transaction(s) defined under Clause 5 below (“**Cash Rebate**”).
5. “**Eligible Transactions**” means overseas spending transactions conducted outside Hong Kong with DBS Diamond Debit Card during the Promotion Period.

The following transactions are ineligible for cash rebate:

- a. fees and charges;
- b. cash withdrawal;
- c. bill payment (including tax payments to the tax authorities);
- d. quasi cash transactions, including:
 - i. betting and gambling transactions;
 - ii. transactions at non-financial institutions (including purchase of foreign currency, money orders and travellers cheques);
 - iii. transactions at financial institutions (including purchase of merchandise and services from banks or investment trading platforms);
 - iv. wire transfers;
 - v. rental payment or property purchase;
 - vi. purchase and/or reload of stored value cards or e-Wallets;
 - vii. purchase of cryptocurrencies; and
 - viii. instalment payments.
6. The Cash rebate rate depends on the My Treasures Reward Membership Tier.

Table 1:

My Treasures Reward Membership Tier	Cash Rebate rate for overseas spending
Gold Level	3%
Silver Level	2%
DBS Account or DBS Treasures customer who is not a My Treasures Reward Gold or Silver Level Membership Member	1%

The final rebate rate will be calculated according to the corresponding Membership Tier for each transaction month. For example (please refer to Example 1 below), if the customer is a Silver Level Membership Member in January 2025, he or she will be eligible to enjoying a 2% rebate of the Eligible Transactions conducted that month. If the customer is upgraded to Gold Level Membership Member in February 2025, he or she will be eligible to enjoying a 3% rebate for the Eligible Transactions conducted that month.

Example 1:

Spending Month	My Treasures Reward Membership Tier	Rebate
January 2025	Silver Level	2%
February 2025	Gold Level	3%
March 2025	Gold Level	3%

For more details of the Membership Tier, please refer to the terms and condition of “DBS Treasures – My Treasures Reward” (go.dbs.com/hk-tre-reward-2024-tnc-en).

7. Cash reward is based on the cash rebate rate of each Eligible Customer depends on their Membership tier times their eligible overseas transaction amount (e.g. times 2% rebate for Silver Level membership member by that month’s overseas transaction amount \$100 = \$2 cash reward).
8. Each Customer is eligible to a maximum of HK\$500 of cash rebate during the Promotion Period under the Promotion. The Cash Rebate will be credited directly to Eligible Customer’s HKD Current or Savings Account or Multi-Currency Savings Account under the Eligible Account on or before 31 May 2025 (“**Fulfillment Period**”).
9. Customers must maintain a valid Eligible Account at the time the Bank credits the Cash Rewards.
10. Each Customer can only enjoy the Promotion once.
11. The Bank have sole discretion to set, vary, suspend or withdraw any Cash Rebate and “Eligible Customer” arrangements from time to time, including the following matters:

- a. the rate of cash rebate (including the different rates applicable to Debit Cards, customer segments and transaction types);
 - b. any minimum and/or maximum amount of cash rebate which may be earned;
 - c. the types of transactions eligible for earning cash rebate;
 - d. any minimum and/or maximum limit on the transaction amount for earning cash rebate;
 - e. how and when and the currency in which cash rebate will be paid;
 - f. the channel through which a transaction must be effected in order to be eligible for earning cash rebate;
 - g. the circumstances under which any cash rebate paid to the customer is to be subsequently reversed, cancelled or identified as ineligible and our right to deduct such cash rebate from the Customer Account
12. Eligibility of any registration/ transaction for the purpose of this Promotion shall be determined based on the Bank's record. If there is any discrepancy between the Bank's record and the Customer's record, the Bank's record shall prevail. The Bank's record is final.
13. Participation in the Promotion is subject to there being no abuse/non-compliance by the Customer, failing which the Bank will not credit the Cash Rebate, or where the Cash Rebate has been credited, the Bank may debit the value of the Cash Rebate from the Eligible Account without notice and/or take such action to recover any outstanding amounts.
14. The Bank may change the terms and conditions and/or modify/terminate the Promotion without notice. The Bank's decision is final.
15. Promotion information will remain accessible up to one week after the end of the promotion.
16. The English version shall prevail if there is any inconsistency between the English and Chinese version.