

DBS Black World Mastercard® Welcome Offer Terms and Conditions

1. The DBS Black World Mastercard Welcome Offer (“Welcome Offer”) is only available to applicants who have successfully applied to become the principal cardholder of DBS Black World Mastercard issued by DBS Bank (Hong Kong) Limited (the “Bank”) (“New Card”) by submitting the DBS Black World Mastercard application form (“Application Form”) to the Bank during the period from 3 October 2023 to 1 January 2024 (“Offer Period”) and all supporting documents required by the Bank within one month from the date of application.
2. Unless otherwise specified, the Welcome Offer 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 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 DBS Black World Mastercard issued by the Bank.
3. Under the Welcome Offer, Customers are entitled to the applicable welcome gift (“Welcome Gift”) set out below:

New Customers	Existing Customers
Up to 40,000 Miles, Extra 2,000 Miles and/or HK\$50 InstaRedeem Discount	HK\$50 InstaRedeem Discount

4. 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.
5. Apart from Clause 6, 7 and 8 below, New Customer must download DBS Card+ mobile application (“DBS Card+”), register and activate DBS Card+ account and activate physical New Card within 1 month of the New Card issuance date in order to be eligible to the Welcome Offer. For the Customer who has already registered and activated DBS Card+, there is no need to register DBS Card+ again.
6. Terms and conditions applicable to **Up to 40,000 miles** (“Miles Reward”):
 - 6.1. New Customer must accumulate retail spending (“Eligible Spending”) of designated amount (as set out in the table below) with the New card (“Spending Requirement”) 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\$12,000	12,000 miles (i.e. DBS\$576)
Tier 3: Accumulated Eligible Spending of HK\$40,000	40,000 miles (i.e. DBS\$1,920)

- 6.2. The approved Instant Cash cash out amount that New Customer has successfully applied for Instant Cash service (“Call-a-loan” / “Funds Transfer”) via the Bank's DBS Credit Card Instant Cash website or via DBS Card+ with the New Card can be deemed as Eligible Spending amount (The maximum amount is HK\$3,000).

- 6.3. 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 [^] C =B÷1,000×48	Basic Reward earned for the relevant spending amount D =Local Spending of A÷250×2 [#] + Overseas Spending of - - - - -	Extra DBS\$ to be credited by the Bank ("Extra Reward") E =C-D
	Local Spending	Overseas				
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\$69,000	HK\$11,000	40,000	1,920	684	1,236

[^] Calculated based on the conversion rate of DBS\$48 = 1,000 miles.

[#] Local Spending is calculated based on HK\$250 = DBS\$2, since DBS\$ is in integral, DBS\$ earned will be rounded down to the nearest integer.

⁺ Overseas Spending is calculated based on HK\$250 = DBS\$3, since DBS\$ is in integral, DBS\$ earned will be rounded down to the nearest integer.

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

- 7.1. New Customers are entitled to get **Extra 2,000 Miles** ("Extra Miles Reward") if they accumulate Octopus Automatic Add-Value transaction of HK\$1,000 or above or successfully apply for Flexi Shopping (for any amount) with 12 or more monthly instalments with the New Card within Spending Period. The Extra Miles Reward will 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.

8. Terms and conditions applicable to **HK\$50 InstaRedeem Discount** for New Customers and Existing Customers:

- 8.1. New and Existing Customers are entitled to get **HK\$50 InstaRedeem Discount** ("HK\$50 InstaRedeem") if they successfully activated the physical New Card via DBS Card+ mobile application within 1 month from card issuance date.

9. The relevant Welcome Gift will be sent to eligible Customers as follows:

9.1. Miles Reward and/or Extra Miles Reward

- 9.1.1. 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 three months after the end of the Spending Period and shown on the monthly statement. Below fulfillment schedule for reference:

New Card Approval Date	Extra Reward Fulfillment Period
3 to 31 October 2023	by 31 March 2024
1 to 30 November 2023	by 30 April 2024
1 to 31 December 2023	by 31 May 2024
1 to 31 January 2024	by 30 June 2024

9.2. HK\$50 InstaRedeem

- 9.2.1. 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\$50 or above with the New Card and when the spending displays on Spending page of DBS Card+physical New 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.
- 9.2.2. In order to receive push notification, eligible Customers must enable the InstaRedeem push notification of DBS Card+.
- 9.2.3. 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 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 the Welcome Gift. The Bank will not make any special arrangements and any forms of compensation.
- 9.2.4. The HK\$50 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. 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 of Eligible Spending, only posted monthly instalments in the New Card account shall be counted) and the amount mentioned in clause 6.2 above. 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, application fee/handling fee and add value of Octopus Automatic Add-Value Service, casino chips, foreign exchange, finance charges, reversed transactions, late charges, credit card annual fee, “Call-a-loan” (except for the amount mentioned in clause 6.2 above), “Balance Transfer”, “Funds Transfer” (except for the amount mentioned in clause 6.2 above), “Fee Based Instalment”, “Flexi-Shopping Programme”), payment via “Pay & Transfer” function of DBS Card+, 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, top up of e-Wallets (including but not limited to PayMe, WeChat Pay and Alipay), any bill payment transactions made through DBS iBanking, JET Payment Service, 24-hour Customer Services Hotline 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. Within Overseas and Local Retail Transactions, spending related to (a) adding value to Octopus via Apple Pay, Google Pay and Samsung Pay; and (b) 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), from 1 December 2023 and onwards, only the first HK\$5,000 related Spending of Customer in each calendar month shall be Eligible Transaction. Any related Spending exceeding HK\$5,000 in each calendar month shall be not Eligible Spending.

11. 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.
12. If Customer cancels his/her principal New Card mentioned above within 12 months from the date the New Card issuance, the Extra Reward or its equivalent amount will be charged to the relevant account without prior notice.
13. 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.
14. 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.
15. Entitlement to the Welcome Offer is subject to there being no abuse/non compliance by the Customer, failing which the Bank will debit the value of the Welcome Offer from the Customer's account without notice and/or take such action to recover any outstanding amounts.
16. The Bank may change these terms and conditions and/or modify or terminate the Welcome Offer. The Bank's decision is final.
17. The English version shall prevail if there is any inconsistency between the English and Chinese versions.

DBS Black World Mastercard®迎新優惠條款及細則

1. DBS Black World Mastercard迎新優惠（「迎新優惠」）只適用於2023年10月3日至2024年1月1日期間（「推廣期」）向星展銀行（香港）有限公司（「本行」）遞交DBS Black World Mastercard申請表格（「申請表格」）及於申請日期後一個月內交回所需的全部證明文件並成功申請為DBS Black World Mastercard（「新卡」）主要持卡人的申請人。
2. 除另有註明外，迎新優惠適用於「新客戶」及「現有客戶」（統稱為「客戶」）。「新客戶」指在新卡的批核過程中，沒有申請或並不持有、或在新卡的申請日期前12個月內未曾持有及/或沒有取消任何由本行發出的信用卡主卡（包括聯營卡）的申請人。「現有客戶」指在新卡的批核過程中，沒有申請或並不持有、或在新卡的申請日期前12個月內未曾持有及/或沒有取消任何由本行發出的DBS Black World Mastercard的申請人。
3. 在迎新優惠下，客戶可享以下列載的適用迎新禮品（「迎新禮品」）：

新客戶	現有客戶
高達40,000里數、額外2,000里數及/或HK\$50 「一扣即享」折扣	HK\$50「一扣即享」折扣

4. 於推廣期內，每位客戶只可享迎新優惠一次。為免產生疑問，如客戶向本行遞交多份申請表格並成功申請多於一張新卡，就所有在推廣期內遞交的申請而言，客戶將只能獲享迎新優惠一次。
5. 除下述第6、7及8條文外，客戶必須於新卡發出日期後1個月內下載DBS Card+ 手機應用程式（「DBS Card+」），登記及啟動DBS Card+帳戶，並確認實體新卡，方合資格獲享迎新禮品。已登記及啟動DBS Card+ 帳戶的客戶無須再次登記DBS Card+帳戶。
6. 適用於高達40,000里數（「里數獎賞」）的條款及細則：
 - 6.1. 合資格新客戶必須於新卡發出日期後3個月內（「簽賬期」）以新卡累積零售簽賬（「合資格簽賬」）達指定金額（如下表所示）（「簽賬要求」），方合資格獲享如下表所示的里數：

簽賬要求	里數獎賞
等級1：累積合資格簽賬滿HK\$8,000	8,000里數（即DBS\$384）
等級2：累積合資格簽賬滿HK\$20,000	12,000里數（即DBS\$576）
等級3：累積合資格簽賬滿HK\$80,000	40,000里數（即DBS\$1,920）

- 6.2. 以新卡經本行的Instant Cash網頁或DBS Card+申請 Instant Cash 計劃（即「迅用錢」或「現金轉戶」），成功申請並提取的Instant Cash貸款額可當作合資格簽賬金額（上限為HK\$3,000）。

- 6.3. 里數獎賞將以DBS\$形式贈予合資格的新客戶，供新客戶自行換領里數，因此新客戶必須選擇參與DBS\$自選換領計劃。新客戶獲贈的DBS\$包括新客戶在DBS\$獎賞計劃下可獲得的簽賬獎賞（「基本獎賞」）。為免產生疑問，請參閱以下例子的計算方法：

例子	首3個月內達指定 等級的簽賬金額 A		按迎新優惠所獲 享的里數 B	兌換里數所需 DBS\$ [^] C =B÷1,000×48	相關簽賬金額 所賺取的基本 獎賞 D =A的本地簽賬 ÷250×2 [#] + A的海	本行額外存入 的DBS\$ （「額外獎 賞」） E =C-D
	本地簽 賬	海外簽 賬				
等級1	HK\$5,500	HK\$2,500	8,000	384	74	310
等級2	HK\$7,320	HK\$12,680	12,000	576	210	366
等級3	HK\$69,000	HK\$11,000	40,000	1,920	684	1,236

[^] 以DBS\$48 = 1,000里數兌換率計算。

[#] 本地簽賬以每HK\$250 = DBS\$2計算，由於DBS\$以整數為一單位，所得的DBS\$將截至整數。

⁺ 海外簽賬以每HK\$250 = DBS\$3計算，由於DBS\$以整數為一單位，所得的DBS\$將截至整數。

7. 適用於額外2,000里數的條款及細則：

- 7.1. 新客戶於簽賬期內以新卡透過八達通自動增值服務增值八達通累積金額達HK\$1,000或成功申請任何12個月或以上的Flexi Shopping 分期計劃（金額不限）可享額外2,000里數（「額外里數獎賞」）。額外里數獎賞亦將以DBS\$形式（即DBS\$96）（「額外獎賞」）贈予合資格的新客戶，供新客戶自行換領里數。

8. 適用於新客戶及現有客戶HK\$50「一扣即享」折扣的條款及細則：

- 8.1. 新客戶及現有客戶於新卡發出日期後1個月內成功經DBS Card+確認實體新卡可享HK\$50「一扣即享」折扣（「HK\$50「一扣即享」」）。

9. 相關的迎新禮品會以下述方式發送予合資格客戶：

9.1. 里數獎賞及額外里數獎賞

- 9.1.1. 基本獎賞將於有關簽賬誌賬後直接存入新客戶的新卡戶口內，並顯示於月結單上。額外獎賞將於符合相關要求後，及於簽賬期結束後3個月內直接存入合資格的新客戶的新卡戶口內，並顯示於月結單上。以下時間表供參考：

新卡批核日期	額外獎賞發放時間
2023年10月3日至10月31日	2024年3月31日或之前
2023年11月1日至11月30日	2024年4月30日或之前
2023年12月1日至12月31日	2024年5月31日或之前
2024年1月1日至1月31日	2024年6月30日或之前

9.2. HK\$50 「一扣即享」

- 9.2.1. HK\$50 「一扣即享」將在客戶以新卡完成HK\$50或以上的單一零售簽賬交易後，當該交易顯示於DBS Card+的簽賬版面時，經DBS Card+所推送的紅色「一扣即享」按鈕贈予合資格的客戶。電子錢包（如PayMe、WeChat Pay及支付寶）的增值及透過電子錢包付款的零售交易或透過DBS Card+的「繳款及轉賬」功能繳費及付款均不會被視為可獲推送紅色「一扣即享」按鈕的簽賬。
- 9.2.2. 合資格的客戶必須開啟DBS Card+的「一扣即享」通知，方可接收推送通知。
- 9.2.3. 合資格的客戶可使用收到的HK\$50 「一扣即享」經DBS Card+的「一扣即享」功能扣減該交易的應付金額。倘若合資格的客戶於新卡發出日期起計3個月內未有以新卡完成可享受HK\$50 「一扣即享」的交易，則當作放棄該迎新禮品，本行恕不作出任何特別處理及任何形式的補償。
- 9.2.4. 作為迎新禮品的HK\$50 「一扣即享」不能與本行和商戶舉辦的其他「一扣即享」推廣的獎賞同時享用。若客戶的交易同時符合其他「一扣即享」推廣獲享獎賞的要求，本行有權決定就該交易發放哪項獎賞。當交易已於迎新優惠下獲享獎賞，該交易則不可從其他「一扣即享」推廣再次獲享獎賞，反之亦然。如有任何爭議，本行保留最終決定權。

10. 在計算簽賬要求時，「合資格簽賬」是指已誌賬的零售交易（包括本地及海外）（就以信用卡免息分期付款完成的合資格簽賬而言，只計算已誌賬於新卡的每月供款）及上述第6.2條文所述的金額。為免產生疑問，以下類別的交易將不屬於合資格簽賬：認購基金、現金透支及其手續費/行政費、八達通的申請費/手續費及自動增值金額、籌碼兌換、外幣兌換、財務費用、沖正簽賬、逾期費用、信用卡年費、「迅用錢」（上述第6.2條文所述的金額除外）、「結餘轉戶」、「現金轉戶」（上述第6.2條文所述的金額除外）、「輕鬆分期付款」計劃、「Flexi Shopping 分期計劃」、透過DBS Card+的「繳款及轉賬」功能繳費及付款、於香港以外的銷售點（就網上交易而言，指商戶的登記及/或結算所在

地)所進行的港幣交易、繳付保險費用、繳付稅項、電子錢包增值(包括但不限於PayMe、WeChat Pay及支付寶)、繳費交易(透過「星展iBanking網上理財」、銀通櫃員機的「繳費易」服務、24小時新客戶服務熱線、手機應用程式的「繳款及轉賬」功能或其他不時由本行指定方法進行的任何繳費交易)、轉賬交易(透過手機應用程式的「繳款及轉賬」功能或其他不時由本行指定的方法進行的交易)、已被取消、正在進行索償、退貨及/或退款的簽賬或本行不時指定的其他類別簽賬。本地及海外零售交易當中有關(a)以Apple Pay、Google Pay與Samsung Pay增值八達通;及(b)透過包括但不限於PayMe、微信支付及支付寶(在本行不時指定的商戶除外),但Apple Pay、Google Pay及Samsung Pay除外的電子錢包進行的簽賬((a)及(b)統稱「電子錢包簽賬」),由2023年12月1日起,每個曆月首HK\$5,000的電子錢包簽賬方會被計算為合資格簽賬,每個曆月超過HK\$5,000的電子錢包零售簽賬則不屬於合資格簽賬。

11. 在計算是否達到簽賬要求時,將根據在推廣期內成功申請的每張新卡所進行的合資格簽賬獨立計算。即使客戶成功申請多於一張新卡,以不同的新卡進行的合資格簽賬也不得合併計入簽賬要求內。經新卡的任何附屬卡進行任何合資格簽賬交易的金額將與新卡的主卡的合資格簽賬金額合併計入簽賬要求內。
12. 如客戶於新卡發出日期後12個月內取消新卡,本行將從客戶的戶口扣除額外獎賞或其等值金額而無須另行通知。
13. 迎新禮品只適用新卡發出日期至送出迎新禮品期間,新卡戶口信用狀況良好、仍然有效及無欠繳的客戶(由本行全權決定)。本行可全權酌情決定客戶是否合資格獲得迎新禮品。
14. 客戶必須保存每項合資格簽賬交易的簽賬存根正本。如客戶與本行對是否合資格獲得迎新禮品有爭議,本行保留權利要求客戶提交合資格簽賬交易的簽賬存根正本作核實。如本行的紀錄與客戶的簽賬存根不符,本行的紀錄及決定將為不可推翻的最終定論。
15. 客戶必須不涉及任何濫用/違規,方可獲得迎新優惠,否則本行將從客戶的戶口扣除迎新優惠的等值金額而無須另行通知,及/或採取行動以追討任何未償付金額。
16. 本行可修訂本條款及細則及/或更改或終止迎新優惠。本行的決定為最終定論。
17. 如中英文版本有不一致之處,概以英文版本為準。