

## Terms & Conditions: T&C-T23

### “DBS Credit Card X Birdie InstaRedeem 30% Off Offer” Terms and Conditions

1. “DBS Credit Card X Birdie InstaRedeem 30% Off Offer” (“Promotion”) is applicable to the principal cardholders (“Cardholders”) of DBS Credit Cards and Co-branded Cards (excluding Private Label Cards and Business Cards) (“Applicable Credit Cards”) issued by DBS Bank (Hong Kong) Limited (“the “Bank”). This Promotion is not applicable to the supplementary cardholders of Applicable Credit Cards, principal cardholders and supplementary cardholders of DBS Live Fresh Cards and to those principal cardholders and supplementary cardholders who choose to participate in DBS\$ Cash Rebate Scheme under the DBS\$ Reward Scheme.
2. Promotion period starts from 29 April 2021 to 30 June 2021, both dates inclusive (“Promotion Period”).
3. Before conducting any spending, Cardholders are required to install the DBS Card+ mobile application and complete the registration and confirmation of the DBS Card+ account. Also, Cardholders are required to enable the notification in DBS Card+ setting > Push Notification > “InstaRedeem” for participating in the Promotion.
4. Cardholders who spend at Birdie Mobile Limited (“Birdie”) during Promotional Period with Applicable Credit Card (“Eligible Transaction”) can enjoy the offer of InstaRedeem 30% off by adopting a conversion rate of DBS\$1/\$1 COMPASS Dollar to HK\$1.43 (“Offer”) through the Red “InstaRedeem” button of DBS Card+ displayed in the Timeline function of DBS Card+ after the spending is posted. Definition of the spending at Birdie is determined by the Bank at its sole discretion.
5. Eligible Transaction includes spending with the Applicable Credit Card through Birdie mobile applications or its website or payment by the Applicable Credit Card via Autopay, but it does not include the payment of any Birdie account with the Applicable Credit Card via Internet banking services.
6. For the avoidance of doubt, the following types of transactions shall not be considered as Eligible Transactions:
  - i. Any transactions that are subject to cancellation, charge-back, return of goods and/or refund,
  - ii. Any unposted transactions, bill payment transactions made through DBS iBanking, JET Payment Service or any other means as specified by the Bank from time to time;
  - iii. All payment via eWallet (including but not limited to Payme, Apple Pay, Google Pay, Samsung Pay, WeChat Pay and AlipayHK), all reloads of e-Wallet and Octopus Automatic Add-Value Service;
  - iv. Any other type of transaction as determined by the Bank from time to time.
7. All spending at Birdie will be counted based on the post date of transaction during Promotion Period. And Cardholders must conduct the Eligible Transaction by 30 June 2021 and press the Red “InstaRedeem” button of DBS Card+ for redeeming the Offer by 14 July 2021 23:59 (HKT); otherwise, it will be considered as giving up the Offer on its own without prior notice.

8. Since DBS\$/COMPASS Dollar are in integral, if a Cardholder would like to fully set off the amount payable for spending at the Birdie, the Bank will first round down the required the DBS\$/COMPASS Dollar to the nearest integer, then convert it into HK\$ amount at the rate of DBS\$1/\$1 COMPASS Dollar to HK\$1.43. For avoidance of doubt, please refer to the below calculation of B and C in the illustration using DBS\$/COMPASS Dollar for reference:

	Spending at Merchant (A)	Converted at DBS\$1/ \$1 COMPASS Dollar =HK\$1.43 A÷1.43	DBS\$ / COMPASS Dollar required for fully set off the amount payable (round down to integer) (B)	Converted to HK\$ B×1.43	Amount credited into the Credit Card account* (C)
Example 1	HK\$643.50	DBS\$/COMPASS Dollar 450	DBS\$/COMPASS Dollar 450	HK\$643.50	HK\$644.50
Example 2	HK\$895.20	DBS\$/COMPASS Dollar 626.01	DBS\$/COMPASS Dollar 626	HK\$895.18	HK\$895.18
Example 3	HK\$400.00	DBS\$/COMPASS Dollar 279.72	DBS\$/COMPASS Dollar 279	HK\$398.97	HK\$398.97

\* After the adjustment of decimal places, under certain circumstances, Cardholders may not be able to fully set off the amount payable for the Birdie spending.

9. Besides fully set off the amount payable for spending at Birdie, Cardholders can also choose to use DBS\$/COMPASS Dollar to set off part of it. For avoidance of doubt, please refer to the below calculation of B and C in the illustration for reference:

	Spending at Merchant	DBS\$ / COMPASS Dollar used (A)	Converted at DBS\$1/ \$1 COMPASS Dollar =HK\$1.43 A×1.43	Spending set off (B)
Example 1	HK\$643.50	DBS\$/COMPASS Dollar 200	HK\$286.00	HK\$286.00
Example 2	HK\$895.20	DBS\$/COMPASS Dollar 355	HK\$507.65	HK\$507.65
Example 3	HK\$400.00	DBS\$/COMPASS Dollar 60	HK\$85.80	HK\$85.80

10. The Offer of this Promotion cannot be enjoyed in conjunction with other "InstaRedeem" promotion offers/reward offered by the Bank and Birdie. If a Cardholder's spending meets the requirements of other "InstaRedeem" promotion offer/reward at the same time, the Bank has the right to determine which offer/reward to be awarded in respect of that spending. When the spending has already been awarded under the Offer of this Promotion, 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.

11. Offer is only applicable to Cardholders whose Applicable Credit Card accounts are valid, not in default and in good standing (as determined by the Bank at its sole discretion) during the Promotion Period. If the status of a Cardholder's Applicable Credit Card account is not in good standing, the Bank reserves the right to disqualify the Cardholder from participating in the Promotion and/or enjoying the Offer.
12. the Bank has absolute discretion to determine the validity of a transaction and the eligibility of the Offer based on the details (including time and date) of the relevant transaction in the Bank's record. If there is any discrepancy between the transaction record of a Cardholder and that of the Bank, the Bank's record shall be conclusive.
13. Cardholders must retain the original transaction slips of any transactions. In case of any disputes, the Bank reserves the right to require Cardholders to submit the relevant original transaction slips, other documents or evidence for verification. The submitted transaction slips, documents and/or evidence will not be returned. If there is any discrepancy between the Bank's record and Cardholder's record of any transaction, the Bank's record shall prevail.
14. Participation in the Promotion is subject to there being no abuse or non-compliance by the Cardholder, failing which the Bank will debit the values of the Offer from the Cardholder's account without notice and/or take such action to recover any outstanding amounts.
15. The Bank may change these terms and conditions and/or modify or terminate the Promotion. The Bank's decision is final.
16. Any enquiry on "InstaRedeem" shall be directed to the Bank.
17. The English version shall prevail if there is any inconsistency between the English and Chinese versions.