

“DBS Credit Card x Harbour City Rewarding Every Day Spending Rewards” Promotion Terms and Conditions

1. “DBS Credit Card x Harbour City Rewarding Everyday Spending Rewards” Promotion (“**Promotion**”) is only applicable to the 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**”).
2. The promotion period runs from 18 July 2022 to 18 September 2022 (both dates inclusive) (“**Promotion Period**”).
3. Cardholders who shop at Harbour City merchants list in “your guide” (exclude Gallery by the Harbour/ Bank / Medical Service outlets) (“**Spending Merchants**”) on same day during Promotion Period with spending on designated amount with Applicable Cards (A maximum of 3 payment slips from different Spending Merchants) (“**Eligible Spending**”) can redeem the “**Basic Rewards**” and “**Special Rewards**” (Details as below table) . To redeem Basic Rewards and Special Rewards at the same time, all Eligible Spending for the same redemption must be settled with the Applicable Cards of the same HARBOUR CITYZEN member.

Basic Rewards (Double on Every Tuesday and Sunday)	
Spending requirement	Entitlement
Every HK\$1,500 spending (Up to HK\$15,000)	Each of HK\$50 Dining Coupon x 1 + Each of HK\$100 Dining Coupon x 1 + Each of HK\$100 Shopping Coupon x 1
Every HK\$5,000 spending (Up to HK\$30,000)	Extra Each of HK\$500 Shopping Coupon x 1

Special Rewards	
Spending requirement	Entitlement
Spending HK\$4,500 or above	Each of HK\$50 Dining Coupon x 1 + Each of HK\$100 Dining Coupon x 1 + Each of HK\$100 Shopping Coupon x 1 (Exclusive for Mobile Payments^) + Each of HK\$100 Designated Restaurants Cash Voucher x 1 (Exclusive for DBS Eminent Card)

Spending HK\$10,000 or above	Extra Each of HK\$500 Shopping Coupon x 1
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^ Mobile payments only include Apple Pay, Google Pay, Samsung Pay, WeChat Pay, and Alipay.

Terms and Conditions are applied to Basic Rewards and Special Rewards (if applicable) (**Collectively called “Rewards”**). For details, please refer to related coupons or Harbour City promotion page (<http://www.harbourcity.com.hk/happening/rewarding-every-day/>)**. All Shopping Coupons, Dining Coupons and Designated Restaurants Cash Voucher are randomly distributed by Harbour City Estates Limited (**“Harbour City”**) which cannot be chosen upon redemption.

Example 1: The maximum total value of coupons for HK\$30,000 in Eligible Spending with Applicable Credit Card(s) on a Monday during Promotion Period: HK\$6,350

HK\$50 Dining Coupon	HK\$100 Dining Coupon	HK\$100 Shopping Coupon	HK\$500 Shopping Coupon	HK\$50 Dining Coupon*	HK\$100 Dining Coupon*	HK\$100 Shopping Coupon*^	HK\$100 Designated Restaurants Cash Voucher*@	HK\$500 Shopping Coupon*	Maximum Total Value of Coupons
10	10	10	6	1	1	1	1	1	HK\$6,350

Example 2: The maximum total value of coupons for HK\$30,000 in Eligible Spending with Applicable Credit Card(s) on a Tuesday/Sunday during Promotion Period: HK\$11,850

HK\$50 Dining Coupon	HK\$100 Dining Coupon	HK\$100 Shopping Coupon	HK\$500 Shopping Coupon	HK\$50 Dining Coupon*	HK\$100 Dining Coupon*	HK\$100 Shopping Coupon*^	HK\$100 Designated Restaurants Cash Voucher*@	HK\$500 Shopping Coupon*	Maximum Total Value of Coupons
20	20	20	12	1	1	1	1	1	HK\$11,850

* Special Rewards

^ Exclusive for Mobile Payments

@ Exclusive for DBS Eminent Card

4. HK\$100 Designated Restaurants Cash Voucher can be used in 6 Designated restaurants at Harbour City as HK\$100 cash (Validity date to 28 September 2022), can be used with Harbour City Dining Coupons (If applicable) and other promotion offers of restaurants at the same time. Designated Restaurants include Amelia by Paulo Airaudo, Da Filippo Trattoria, Grill Manten-Boshi, Quan Alley, Sushi Hisayoshi and Umai SushiKan. Cash Voucher is limited and based on first come first serve until quota full. Please refer to the backside of the voucher for the voucher usage details and terms.
5. The “Tap to Win Lucky Draw” selected restaurants at Harbour City include Amelia by Paulo Airaudo, Cafe Marco, Da Filippo Trattoria, Grill Manten-Boshi, Hainan Shaoye, Lady Nara, Nara Thai Cuisine, Three on Canton, Sushi Hisayoshi and Umai SushiKan.

6. In respect of the Promotion, the following types of transactions or receipts are not applicable for that calculation of Eligible Spending:
 - a. Any transactions of Add-Value services, purchase of cash vouchers/ gift vouchers/ gift cards / mooncakes;
 - b. Receipts from bank charges, membership fee (include but not limited to gold club / jewellery club and fitness club), medical charges, insurance & investment fee payment, telecommunications services, bill payment service, car parking fee, car wash services, wedding banquets, private and corporate functions at F&B;
 - c. Duplicate, photocopied, handwritten receipts and splitting of receipts;
 - d. Reloads of e-Wallet or Octopus Automatic Add-Value Service;
 - e. Any other categories of transactions as the Bank/ Spending Merchants may specify from time to time
7. In respect of the Promotion, the Applicable Credit Card spending includes the following types of spending and the spending must be made by the same Cardholder:
 - a. Through physical Applicable Credit Cards payment;
 - b. Through Apple Pay, Google Pay and Samsung Pay with Applicable Credit Cards payment; and
 - c. Through WeChat Pay and Alipay, which transaction amount is deducted by tied Applicable DBS Credit Card(s).
8. To redeem the Rewards, Cardholders are required to register as HARBOUR CITYZEN member, and go to Harbour City's designated redemption center to redeem within 8 days from the spending date (last redemption date is 18 September 2022) . Redemption by sales staff of Harbour City Spending Merchants and other persons on behalf of Cardholders will not be accepted. During redemption, Harbour City reserves the right to request Cardholders to present their proof of HARBOUR CITYZEN membership, verify the Eligible Spending's official receipt copy and supplemented with the proof of corresponding Applicable Credit Cards (including but not limited to present physical credit cards, transaction slip, transaction record on mobile app (screenshot is not accepted)). Harbour City might capture the images of machine-printed receipt(s) from Spending Merchants and corresponding credit card payment slip(s)/ transaction record(s) for verification and internal control purposes. Harbour City reserves the right to not process the redemption if Cardholders refuse to provide the relevant information. Related images collected are retained for the above purposes only and will be destroyed within three months upon the completion of the Promotion.
9. During the whole Promotion Period, each Cardholder can only redeem the Rewards up to 5 times.
10. If Cardholders' Eligible Spending which used for redemption has to be cancelled or required refund after redemption, Cardholders should return all the redeemed Rewards to the redemption counter prior to reach Spending Merchants for refund.
11. Cardholders should check the Rewards received on site during redemption. All Rewards are not for sale, non-exchangeable for cash and/or other gifts. If Harbour City / Spending Merchants reveal the

Rewards are being used for sale, Harbour City / Spending Merchants reserve the right to collect or cancel the Rewards.

12. The Bank will not accept any liability for any loss incurred by Cardholders should Harbour City / Spending Merchants refuse to provide the Rewards.
13. The Bank, Harbour City / Spending Merchants may change these terms and conditions and/or modify or terminate the Promotion. The Bank, Harbour City / Spending Merchant reserve the right of final decision in any dispute.
14. The English version shall prevail if there is any inconsistency between the English and Chinese versions.

**This is not the Bank's website. The Bank is not responsible or liable for their content or the Cardholder's use of them.