

Terms and Conditions of the DBS Bank Account Binding Reward and Exclusive Spending Reward

1. The DBS Bank Account Binding Reward and Exclusive Spending Reward promotion ("this Promotion") is effective from 13 October 2022 until 13 December 2022 (both dates inclusive) ("Promotion Period"). The offers under this Promotion are on a first-come, first served basis and will be available until quota lasts without prior notice.
2. "Applicable Bank Accounts" refer to "DBS Treasures Account", "DBS Account" and "DBS Treasures Private Client Account" of the Bank. "DBS Treasures", "DBS Account" and "DBS Treasures Private Client" 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.
3. This Promotion is co-organized by DBS Bank (Hong Kong) Limited ("the Bank") and WeChat Pay Hong Kong Limited ("WeChat Pay Hong Kong") and is governed by and construed in accordance with the laws of Hong Kong SAR ("Hong Kong"). In the event this Promotion is suspended by government agency's orders or must be suspended due to server network attack or system failure or any circumstances beyond the control of WeChat Pay Hong Kong and the Bank, such event shall be regarded as a force majeure event, and WeChat Pay Hong Kong and the Bank cannot be held liable for any damage, loss or dispute therein.
4. During the Promotion Period, eligible WeChat Pay HK users ("Users") are entitled to enjoy the following offers under this Promotion ("Offers"):

Offer 1: Binding Reward

During the Promotion Period, the first 2,500 Users who have successfully bound a same-name HKD Current or Savings Account of Applicable Bank Account maintained with the Bank ("Eligible Account") to his/her WeChat Pay HK account for the first time during the Promotion Period ("Eligible New User") will be eligible to one (1) HK\$20 DBS exclusive e-cash voucher ("HK\$20 DBS Exclusive E-cash Voucher"). The Binding Reward is not applicable to a User who has already bound an Eligible Account to his/her WeChat Pay HK account before the Promotion Period ("Eligible Existing User"). The HK\$20 DBS Exclusive E-cash Voucher received under the Binding Reward can be used automatically upon making a single net spending of HK\$40 or above with an Eligible Account via WeChat Pay HK at designated merchants in Hong Kong that accept payments via WeChat Pay HK ("Designated Merchants"). During the Promotion Period, each Eligible New User can only participate in the Binding Reward once.

Offer 2: Spending Reward

- (1) The first 1,250 Eligible Users (inclusive of Eligible New Users and Eligible Existing Users) can receive two (2) HK\$20 DBS Exclusive E-cash Vouchers upon making a single net spending of HK\$40 or above using the Eligible Account via WeChat Pay HK at Designated Merchants during the Promotion

Period.

- (2) Each HK\$20 DBS Exclusive E-cash Voucher received under the Spending Reward can be used automatically by Eligible Users upon making a single net spending of HK\$200 or above using the Eligible Account via WeChat Pay HK at Designated Merchants.
 - (3) During the Promotion Period, each Eligible User can only participate in the Spending Reward once and is entitled to receive maximum two (2) HK\$20 DBS Exclusive E-cash Vouchers under the Spending Reward.
5. During the Promotion Period, each Eligible New User is entitled to receive maximum three (3) HK\$20 DBS Exclusive E-cash Vouchers in total (i.e. maximum one from Binding Reward and maximum two from Spending Reward). Each Eligible Existing User is entitled to enjoy maximum two (2) HK\$20 DBS Exclusive E-cash Vouchers under the Spending Reward during the Promotion Period. The HK\$20 DBS Exclusive E-cash Vouchers are on a first-come, first-served basis and will be available until quota lasts without prior notice. WeChat Pay Hong Kong's record shall prevail under any circumstances.
 6. A "single net spending" refers to the final posted net purchase amount made with the Eligible Account via WeChat Pay HK at Hong Kong merchants accepting payment via WeChat Pay HK in a single transaction during the Promotion Period (based on the transaction date). Unless specified, the Offers (i.e. the Binding Reward and the Spending Reward) may be used with merchant discounts, e-coupons, and binding offers etc., subject to the actual payment page which shall prevail.
 7. During the Promotion Period, each User can only participate in this Promotion in accordance with these terms and conditions. In the following circumstances, the relevant WeChat Pay HK accounts will be deemed to be used by the same User:
 - a. logging in of multiple WeChat Pay HK accounts on the same mobile phone or mobile device; or
 - b. logging in of the same WeChat Pay HK account with multiple mobile phones or mobile devices; or
 - c. the same bank account or credit card number being connected to multiple WeChat Pay HK accounts.

In the case of any of the above, WeChat Pay Hong Kong reserves the right to suspend or terminate the release of the HK\$20 E-cash Voucher to the relevant WeChat Pay HK account and to take legal action.

8. The HK\$20 DBS Exclusive E-cash Voucher will be credited to the Eligible User's WeChat Pay HK account automatically. Eligible Users may check the details of the HK\$20 DBS Exclusive E -cash Voucher in "Coupon" under "Offers" of WeChat Pay HK within the validity period of the HK\$20 DBS Exclusive E -cash Voucher.
9. The HK\$20 DBS Exclusive E-cash Voucher is provided by WeChat Pay Hong Kong and only applicable to transactions conducted with WeChat Pay HK. The HK\$20 DBS Exclusive E-cash Vouchers are not exchangeable for cash and is non-transferrable. The HK\$20 DBS Exclusive E-cash Vouchers cannot be used to purchase gift cards /cash vouchers, gift certificates or prepaid cards of any merchant or to top up for any stored value facilities. For the avoidance of doubt, the HK\$20 DBS Exclusive E-cash Vouchers are not applicable for any form of

payment including telecom payment, utilities payment, money transfer, international remittance and red packet via WeChat Pay HK. The Bank and WeChat Pay Hong Kong have the sole discretion to define the scope of application of the HK\$20 DBS Exclusive E-cash Voucher.

10. Eligible Users are not required to present the HK\$20 DBS Exclusive E-cash Voucher when enjoying the Offers. When conditions of using the HK\$20 DBS Exclusive E-cash Voucher are satisfied, the HK\$20 DBS Exclusive E-cash Voucher will be deducted automatically and will be shown on the payment completion page of WeChat Pay HK. Each transaction can use one (1) HK\$20 DBS Exclusive E-cash Voucher only. The HK\$20 DBS Exclusive E-cash Voucher are valid for 30 calendar days (inclusive of the 30th day) from the date of receipt by the Eligible User and any expired HK\$20 DBS Exclusive E-cash Voucher that has not been used will be invalid and will not be re-issued.
11. If the Eligible User has more than one (1) e-cash voucher in "Coupon" under "Offers" of WeChat Pay HK, the e-cash voucher with the highest face value will be used first. If there is more than one (1) e-cash voucher with the same face value in the "Coupon", the e-cash voucher with the earliest expiry date will be used first.
12. If an Eligible User is entitled to enjoy both the HK\$20 DBS Exclusive E-cash Voucher and the WeChat Pay HK instant discount promotion (that is, the relevant amount can be reduced after spending a certain amount), the Eligible User can only enjoy one of the offers. WeChat Pay HK system will automatically select the larger discount to deduct the transaction amount. If the discount amount of the WeChat Pay HK instant discount promotion and the HK\$20 DBS Exclusive E-cash Voucher are the same, the discount of the WeChat Pay HK instant discount promotion will be used first.
13. For goods return or refund, the amount on the HK\$20 DBS Exclusive E-cash Vouchers will not be returned and the relevant HK\$20 DBS Exclusive E-cash Voucher will not be reissued after use.
14. The Designated Merchants accepting WeChat Pay HK shall take the responsibility of selling procedures and after-sales services. WeChat Pay Hong Kong and the Bank do not participate in the selling procedures and cannot be held liable for the product quality and availability.
15. If there is any breach of these terms and conditions or illegal, fraudulent or abusive behavior to obtain/and use of any HK\$20 DBS Exclusive E-cash Voucher, or if any User commits any act affecting other User's ability to participate in this Promotion fairly, WeChat Pay Hong Kong and the Bank reserve the right to forfeit such User's eligibility and the entitlement to the HK\$20 DBS Exclusive E-cash Vouchers forthwith and without notice.
16. By participating in the Promotion, the User is deemed to have carefully read and agrees to these terms and conditions hereof, and agrees that WeChat Pay Hong Kong may use his/her personal information in accordance with WeChat Pay Hong Kong's "Privacy Policy" for the purpose of this Promotion.

17. WeChat Pay Hong Kong and the Bank reserve the right to change, suspend or terminate this Promotion or its terms and conditions at any time at their sole discretion without prior notice.
18. In case of any dispute of the Promotion, the decision of WeChat Pay Hong Kong and the Bank shall be final and conclusive.
19. For any enquiries about this Promotion, please contact WeChat Pay Hong Kong Customer Service Hotline at (+852) 3929 1666.
20. The Chinese version shall prevail if there is any inconsistency between the English and Chinese versions.