



### **Terms and Conditions of “Exclusive Offer for DBS Credit Card cardholders”:**

#### Extra 33% Monthly Local Data:

1. Customer is required to subscribe any 5G monthly plan to enjoy extra 33% monthly bonus local data during contract period. SIM Plan subscription: Customer is required to subscribe the designated 5G SIM / Multi-SIM monthly plan with 24 months contract or above and pay for the Admin fee of \$18 per month. Prepayment of \$100 SIM card fee (per SIM) is required for SIM subscription and shall be refunded after used for 1 month. Handset / Handset or Fortress Voucher Plan: Customer is required to subscribe the designated handset monthly plan with designated VAS package, and commit to 24 months contract or above with designated prepayment. The prepayment amount will be credited to customer's mobile number billing account by installments during contract period; and pay for the first month monthly fee. The Admin fee of \$18 per month is also required. Offer cannot be enjoyed in conjunction with other local bonus data offers (unless otherwise specified).

#### 5G Standalone Handset Offer:

2. Customer is required to subscribe any SIM monthly plan with 24 months contract or above and pay for the Admin fee of \$18 per month on the same day of designated standalone handset purchase. Each transaction can only enjoy the offer once. The Offer is applicable to selected handset models only and the handset models / colour are available while stocks last.

#### Add-on Offer:

3. Customer is required to subscribe designated 5G monthly plan and purchase designated product at the same time, and pay for designated amount per month (subject to models purchased) for 24 months. In case of early service or Add-on offer cancellation, customer is required to pay the sum of remaining premium payment amount. The Offer is available while stock last.

#### Terms and Conditions of “DBS Credit Card X 3HK InstaRedeem 30% Off Offer”:

1. “DBS Credit Card X 3HK 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) (“designated DBS Credit Cards”) issued by DBS Bank (Hong Kong) Limited (the “Bank”). This Promotion is not applicable to supplementary card cardholders and not applicable to those Cardholders who choose to participate in DBS\$ Cash Rebate Scheme under the DBS\$ Reward Scheme.
2. Before conducting any spending, Cardholders are required to install the DBS Omni mobile application and complete the registration and confirmation of the DBS Omni account. Also, Cardholders are required to enable the notification in DBS Omni setting > Push Notification > “InstaRedeem” for participating in the Promotion.
3. Cardholders who spend at 3HK (“Merchant”) during Promotional Period with designated DBS 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 Omni displayed in the Timeline function of DBS Omni after the spending is posted. Definition of the spending at Merchant is determined by the Bank at its sole discretion.
4. Eligible Transaction includes spending with the designated DBS Credit Card at the 3HK point of sales (except Dealer Shop), through 3HK mobile application or its website or payment by the designated DBS Credit Card via Autopay, but it does not include the payment of any 3HK account with the designated DBS Credit Card via Internet banking services.
5. For the avoidance of doubt, the following types of transactions shall not be considered as Eligible Transactions:
  - a. Any transactions that are subject to cancellation, charge-back, return of goods and/or refund,
  - b. 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;
  - c. Payment via eWallet (including but not limited to Payme and WeChat Pay), all reloads of e-Wallet and Octopus Automatic Add-Value Service;
  - d. Any other type of transaction as determined by the Bank from time to time.
6. All spending at Merchant will be counted based on the post date of transaction during Promotion Period. And Cardholders should enjoy the Offer through the Red “InstaRedeem” button of DBS Omni by 14 March 2021, otherwise the Offer will be forfeited without prior notice.



7. Since DBS\$/COMPASS Dollar are in integral, if a Cardholder would like to fully set off the amount payable for spending at the Merchant, 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. If the converted HK\$ amount has decimal places, the Bank will round up the amount to the nearest integer and credit the amount into the designated DBS Credit Card account. For avoidance of doubt, please refer to the below calculation of B and C in the illustration using DBS\$/COMPASS Dollar for reference:

	<b>Spending at 3HK (A)</b>	<b>Converted at DBS\$1/ \$1 COMPASS Dollar = HK\$1.43 A÷1.43</b>	<b>DBS\$ / COMPASS Dollar required for fully set off the amount payable (round down to integer) (B)</b>	<b>Converted to HK\$ B×1.43</b>	<b>Amount credited into the Credit Card account* (C)</b>
Example 1	HK\$643.50	DBS\$ / COMPASS Dollar 450.00	DBS\$ / COMPASS Dollar 450	HK\$643.50	HK\$644
Example 2	HK\$895.20	DBS\$ / COMPASS Dollar 626.01	DBS\$ / COMPASS Dollar 626	HK\$895.20	HK\$896
Example 3	HK\$400.00	DBS\$ / COMPASS Dollar 279.72	DBS\$ / COMPASS Dollar 279	HK\$399.00	HK\$399

\* After the adjustment of decimal places, under certain circumstances, Cardholders may not be able to fully set off the amount payable for the 3HK spending.

8. Besides fully set off the amount payable for spending at Merchant, Cardholders can also choose to use DBS\$/COMPASS Dollar to set off part of it. In calculating the HK\$ amount that can be set off, the amount will be rounded up to the nearest integer. For avoidance of doubt, please refer to the below calculation of B and C in the illustration for reference:

	<b>Spending at 3HK</b>	<b>DBS\$ / COMPASS Dollar used (A)</b>	<b>Converted at DBS\$1/ \$1 COMPASS Dollar = HK\$1.43 A×1.43</b>	<b>Spending set off (B)</b>
Example 1	HK\$643.50	DBS\$ / COMPASS Dollar 200	HK\$286.00	HK\$286
Example 2	HK\$895.20	DBS\$ / COMPASS Dollar 355	HK\$507.65	HK\$508
Example 3	HK\$400.00	DBS\$ / COMPASS Dollar 60	HK\$85.80	HK\$86

9. The Offer of this Promotion cannot be enjoyed in conjunction with the offer of other InstaRedeem promotions of the Bank. If Cardholder's Eligible Transaction has already been rewarded in other InstaRedeem promotion, he/she can no longer receive the Offer from this Promotion. In case of any disputes, the Bank reserves the right of final decision.
10. Offer is only applicable to Cardholders whose designated DBS 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 designated DBS 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.
11. 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.
12. 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.

13. 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.
14. The Bank may change these terms and conditions and/or modify or terminate the Promotion. The Bank's decision is final.
15. The English version shall prevail if there is any inconsistency between the English and Chinese versions.

### General Terms and Conditions

- To enjoy the Offers, customer is required to settle payment for eligible transactions and pay the monthly service fee through autopay with the designated DBS Credit Cards. The credit cardholder name must be the same as customer account registration name.
- The promotion is valid from 15 January 2021 to 28 February 2021 (both dates inclusive).
- Offer is only applicable to cardholders ("Cardholders") of DBS Credit Cards and Co-branded Cards (excluding Private Label Cards and Business Cards) ("designated DBS Credit Cards") issued by DBS Bank (Hong Kong) Limited (the "Bank").
- Only Cardholders whose bank accounts maintained with The Bank are valid and in good standing during the Promotional Period will be eligible for the Offers.
- Unless otherwise specified, offer cannot be enjoyed with other promotional offers.
- If a Cardholder terminates the contract and/or DBS credit card account during the committed contract period, the applicable Offer(s) will be forfeited without any compensation. The Bank and 3HK reserve the absolute right to charge the delinquent Cardholder the value of the Offer(s) without prior notice.
- To enjoy the Offers, payment must be settled with Eligible DBS Credit Cards (as defined above)
- The price(s) of the handset and monthly service fee(s) listed in the Offers are for reference only. The Bank and / or 3HK reserves the right to change the product price(s), monthly service fee(s) and any applicable terms and conditions without prior notice.
- All related product images, specification and product information are provided by manufacturer(s)/vender(s). For any enquiry, please contact respective manufacturer(s) or vendor(s) directly: [www.three.com.hk/vendorcontact](http://www.three.com.hk/vendorcontact).
- 3HK shall not be liable or give any guarantee as to the quality and availability of the products and/or service provided by vendor if applicable.
- All offers are applicable to selected service plans and handset models. Please contact 3Shop staff, call 3Sales Hotline at 1032 or visit [www.three.com.hk](http://www.three.com.hk) for details of 3Shop addresses, products, service plans, offers, terms and conditions.
- The Bank and 3HK reserve the right to amend the terms and conditions, suspend or terminate the Offers at any time without prior notice.
- In case of any dispute concerning the Offers, The Bank and 3HK reserve the right of final decision.

### Other Terms and Conditions

- 5G network experience may be affected due to various factors including but not limited to network setting/specification or coverage, the features or functionality of individual mobile device, transmission technology, network traffic and usage, speed of websites servers, service stability of other content providers, weather and other circumstantial factors (e.g. blockades such as buildings, mountains, tunnels) which may lead to radio interference. Subject to 5G Service Terms and Conditions of 3HK.
- All usage is subject to [3 Hong Kong Service Usage Policy and Fair Usage Policy](#).
- Unless otherwise specified, the usage entitlement and fee of the monthly plan apply to local services only.
- All service contents and charges are subject to final decision of 3 Hong Kong. 3 Hong Kong reserves the right to change the contents and charges without prior notice.
- The above offers subject to our [3G, 4G LTE and 5G Service Terms and Conditions](#), the aforesaid and other special terms and conditions. Please contact 3Shop staff for details.
- Hutchison Telephone Company Limited ("3HK") reserves the rights to amend the charges and terms and conditions (including but not limited to designated destinations and designated networks, their coverage, system compatibility and other relevant conditions of the designated networks) of The Service and to suspend or terminate any part of The Service at any time without prior notice, especially in case where roaming partner terminates cooperation with 3HK. 3HK shall have the final decision in case of any dispute.

### To borrow or not to borrow? Borrow only if you can repay!



Hutchison Telecom  
Hong Kong Holdings



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