

“DBS Credit Card x Hang Lung Mall Spending Rewards” Promotion Terms and Conditions

General Terms and Conditions

1. "DBS Credit Card x Hang Lung Mall Spending Rewards" Promotion (the "**Promotion**") is jointly organized by DBS Bank (Hong Kong) Limited (the "**Bank**") and Hang Lung Real Estate Agency Limited ("**Hang Lung**").
2. The terms and conditions (the "**hello Program T&C**") of the "hello Hang Lung Malls Rewards Program (hello 恒隆商場獎賞計劃)" ("**hello Program**") managed and operated by Hang Lung (by itself and for and on behalf of Hang Lung Properties Limited), which can be accessed via the "Hang Lung Malls App (恒隆商場手機應用程式)" (the "**Hang Lung Malls App**"), the "香港 hello 恒隆商場獎賞計劃 WeChat Mini Program" (the "**hello WeChat Mini Program**") or at www.hanglungmalls.com/en/tnc, apply to the Promotion, save that in the event of any discrepancy or inconsistency between the hello Program T&C and these terms and conditions of the Promotion, the latter shall prevail.
3. The Promotion is only applicable to the principal cardholders ("**Cardholders**") of DBS Credit Cards (excluding Business Cards) ("**Applicable Credit Cards**") issued by the Bank.
4. The promotion period runs from 1 October 2026 to 31 December 2026 (both dates inclusive) ("**Promotion Period**").
5. The Promotion includes four items: "DBS Credit Card x Hang Lung up to HK\$2,040 Rewards", "DBS Credit Card x Hang Lung up to HK\$560 Rewards", "DBS Credit Card x Hang Lung Mall Extra 1-Hour Free Parking Offer" and "DBS Credit Card x Hang Lung Exclusive Merchant Offer", the respective terms and conditions of which are set out below.
6. During the Promotion Period, Cardholders who make Eligible Transaction (as defined in the hello Program T&C) at any Participating Merchant at designated Hang Lung properties ("**Participating Hang Lung Properties**") with a Net Spending Amount (as defined below) of not less than HK\$100 per transaction and using an Applicable Credit Card ("**Eligible Spending**") shall be eligible to participate in the Promotion.
7. "**Net Spending Amount**" refers to the final amount of the Eligible Spending charged to the Applicable Credit Cards and excludes any amount (i) paid by coupons, certificates, vouchers, cash dollars, hello dollars and the like (electronic or otherwise and whether or not issued by Hang Lung and/or its associated companies); and (ii) that is deducted through discounts, discount codes, promotional codes and the like, and does not include tips.
8. For the purposes of the Promotion, Eligible Spending includes the following types of spending, which must be made by the same Cardholder:
 - posted retail transactions or contactless payment retail transactions with original Applicable Credit Cards sales slips and original merchant sales receipts; and
 - newly billed Merchant Installment Plans that are posted during the Promotion Period with original Applicable Credit Cards sales slips and original merchant sales receipts.

The Bank and Hang Lung reserve the right to determine and change which purchases / payments / transactions qualify as Eligible Spending at their absolute discretion from time to time and the decision of the Bank and Hang Lung shall be final and conclusive.

9. For the purposes of the Promotion, the following types of transactions or receipts will not be counted towards Eligible Spending:
 - spending on or through telecommunications services, or banking or currency exchange services;
 - spending on car parks;

- store credits, purchase of gift vouchers, cash vouchers, purchase of or adding value to gift cards;
 - other transactions including but not limited to utilities bill payments, purchase of or adding value to stored value cards (including the unauthorised or fraudulent transactions, transactions recorded by handwritten payment slips and any transactions without electronic payment slips and/or merchant sales receipts);
 - online purchases, mail, fax or phone orders;
 - any transactions and payments made by cash, gift cards, gift vouchers or cash vouchers;
 - any transactions made via any payment gateways (including but not limited to Alipay, WeChat Pay, Tap & Go and PayMe);
 - payment settled through Pay & Transfer function in DBS Card+ mobile application with Applicable Credit Cards payment, and transaction made via “DBS iBanking” or “DBS digibank HK App”; and
 - any other purchases/payments/transactions that the Bank and/or Hang Lung may at their absolute discretion exclude from time to time.
10. If an Eligible Transaction is paid by installments, only the transaction in respect of the first installment which reaches HK\$100 or above and which is listed as fully paid on the merchant machine-printed invoice will entitle the Cardholder to participate in the Promotion. For transactions that involve deposit, only the value of the deposit on the transaction day instead of the total spending amount will be counted.
 11. Split payment receipts will not be accepted. Payment receipts issued by the same merchant for the same goods and services cannot be split into more than one sales receipt and/or electronic payment slip. Therefore, the transaction amount on the sales receipts and the corresponding electronic payment slips must be the same.
 12. Unless expressly and specifically stated, the benefits, gifts, discounts, offers, privileges, promotions, rewards, services and the like (collectively, the “**Benefits**”) are not supplied / provided / manufactured by the Bank or Hang Lung. Each of the Bank and Hang Lung does not in any way warrant the quality and condition of or any other matters in connection with such Benefits (including but not limited to fitness for any purpose) and shall not be held liable for the same. To the extent permitted under applicable laws, the Bank and Hang Lung shall not be held legally liable for any direct or indirect claims, demands, costs, charges, expenses, losses, damages and compensations arising out of or relating to such Benefits and the Promotion. In case of any disputes in relation to such Benefits, Cardholder should contact the relevant merchant or supplier of such Benefits directly.
 13. Hang Lung may at its sole and absolute discretion determine a Cardholder's eligibility to receive any Benefits under the Promotion. The Bank and Hang Lung shall not be liable for any loss incurred by Cardholders if the Participating Hang Lung Properties refuse to provide the Benefits.
 14. Hang Lung may stamp all sales receipts, electronic payment slips and other documents which are presented in person at the Concierge Counter. All sales receipts, electronic payment slips and other documents which have been presented in person at the Concierge Counter (whether stamped or not) or uploaded through the Hang Lung Malls App or the hello WeChat Mini Program for registering Registered Spending (as defined in the hello Program T&C), earning hello Points and/or participating in the Promotion can be used once only and will not be accepted again for the same purpose.
 15. Any photocopies, altered or reprinted receipts, handwritten receipts, handwritten electronic money payment receipts, and cash payment receipts will not be accepted for the purposes of the Promotion.
 16. 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.

17. Participation in this Promotion is subject to there being no abuse or non-compliance by the Cardholder, failing which the Bank will debit the values of the Reward from the Cardholder's account without notice and/or take such action to recover any outstanding amounts.
18. All coupons / certificates / vouchers / rewards (electronic, digital or otherwise) to be granted or offered under the Promotion shall not be varied, returned, replaced, cancelled, transferred, resold, refunded or exchanged for cash or discount or other products.
19. Hang Lung may record the Promotion for marketing and promotional purposes and any other purposes it deems fit. Photos, videos, audio-records and any other types of medium taken of Cardholder (whether they participate in the Promotion or not and whether edited and with or without other persons or not) (collectively, the "**Materials**") by or for and on behalf of Hang Lung may be used, presented, published and disseminated in or through publications, newspapers, magazines, radio and television broadcasts, websites, mobile applications, emails, outdoor advertisements or any other types of medium by Hang Lung and/or third parties as authorized by Hang Lung and may be transferred by Hang Lung to any other third party it deems fit for the aforementioned purposes, without the payment of any remuneration, royalty payments or any fees to such Cardholders. Hang Lung has the absolute right to use the Materials. All intellectual property rights and proprietary rights of the Materials shall at all times be wholly and absolutely owned by Hang Lung and/or third parties as directed by Hang Lung. Such Cardholders are deemed to agree, confirm, warrant and undertake that they shall wholly waive and forever abandon all rights to pursue and be estopped from pursuing any action, claim, right, demand and set-off against Hang Lung arising out of, or in connection with, the use of the Materials in accordance with this paragraph, whether in contract, tort, at common law, in equity, under statute or otherwise, in whatsoever jurisdiction.
20. By participating in the Promotion, Cardholders are deemed to have read, accepted and agreed to comply with these terms and conditions and accepted that the Bank and Hang Lung are entitled to the rights set out in these terms and conditions. In case of any breach of these terms and conditions, or the Bank and/or Hang Lung suspects that dishonest or fraudulent conduct and/or acts have been committed by a Cardholder (including but not limited to using or abetting others to use inappropriate methods to affect, cause technical problems or disorder to, damage, interfere, interrupt or jeopardize the operation or any aspect of the Promotion or the hello Program), each of the Bank and Hang Lung has the absolute discretion to immediately revoke the Cardholder's entitlement to any Benefits, demand and recover from any Cardholder the Benefits redeemed or equivalent value in cash, claim against the Cardholder for any damages and/or losses arising from or in connection with the above and pursue any legal action, without any prior notice.
21. The Bank and Hang Lung may at their absolute discretion amend these terms and conditions or any aspect of the Promotion and/or withdraw or terminate the Promotion and/or its Benefits without prior notice. The Bank and Hang Lung shall accept no liability for the aforementioned amendments, withdrawal and/or termination. If there are any changes, the updated version containing such changes will be effective immediately. Cardholders' continued participation in the Promotion after any changes to these terms and conditions will constitute Cardholders' acceptance of such changes. If Cardholders do not agree with any changes or additions, please stop participating in the Promotion immediately.
22. In case of any dispute regarding the Promotion or these terms and conditions, the Bank and Hang Lung reserve the absolute right to make the final decision and the decision of the Bank and Hang Lung shall be final and conclusive.
23. A person who is not a party to these terms and conditions shall have no right to enforce any of their terms under the Contracts (Rights of Third Parties) Ordinance (Cap 623 of the Laws of Hong Kong) or to enjoy the benefit of any of the provisions of these terms and conditions.

24. The English version shall prevail if there is any inconsistency between the English and Chinese versions of these terms and conditions.
25. Promotion information will remain accessible up to one week after the end of the Promotion.
26. These terms and conditions are governed by the laws of the Hong Kong Special Administrative Region and the Hong Kong courts shall have exclusive jurisdiction if any dispute arises.

“DBS Credit Card x Hang Lung Mall up to HK\$2,040 Rewards” Promotion Terms and Conditions

27. To be eligible for the “DBS Credit Card x Hang Lung Mall up to HK\$2,040 Rewards”, Cardholders must be members of the hello Program (“**hello members**”). Participant and spender must be the hello member himself/herself. Any spending not belonging to the hello member cannot be used for registering hello points and participating in this Promotion.
28. Cardholders can enjoy the following spending rewards (“**Rewards**”) at the following Participating Hang Lung Properties: (1) Fashion Walk which is situated at Great George Street, Paterson Street, Cleveland Street and Kingston Street, Causeway Bay, Hong Kong (“**Fashion Walk**”), (2) Hang Lung Centre which is situated 2-20 Paterson Street, Causeway Bay, Hong Kong (“**Hang Lung Centre**”), (3) Grand Plaza which is situated at 625 & 639 Nathan Road, Mongkok, Hong Kong (“**Grand Plaza**”), (4) Gala Place which is situated at 56 Dundas Street, Mongkok (“**Gala Place**”) and (5) Hollywood Plaza which is situated at 610 Nathan Road, Mongkok (“**Hollywood Plaza**”) by conducting same-day Eligible Spending(s) reaching the following specified amounts. Details are as follows:

Participating Hang Lung Properties	Rewards	Same-day Accumulated Eligible Spending (HK\$)**	Applicable Merchants and Participating Clinics	Value of Hang Lung e-Coupon(s) awarded (HK\$)
Fashion Walk, Hang Lung Centre, Grand Plaza, Gala Place and Hollywood Plaza	Reward 1	HK\$600 - HK\$1,499	Only applicable to Mall Participating Merchants in Fashion Walk, Grand Plaza, Gala Place and Hollywood Plaza	HK\$20 X1
	Reward 2 [#]	HK\$1,500 - HK\$7,999	Only applicable to Mall Participating Merchants in Fashion Walk, Grand Plaza, Gala Place and Hollywood Plaza, and Participating Clinics in Hang Lung Centre and Grand Plaza Office Towers	HK\$70 [^] X1
	Reward 3 [#]	HK\$8,000 or above		HK\$250* X1

** A maximum of two (2) same day Eligible Spending sales receipts from different merchants will be accepted, and each Eligible Spending receipt must be HK\$100 or above, provided that each sales slip from AEON STYLE Mong Kok must be HK\$300 or above.

To redeem Reward 2 or Reward 3, at least one (1) Eligible Spending sales receipt must be from Mall Participating Merchants at Fashion Walk, Grand Plaza, Gala Place or Hollywood Plaza.

^Distributed in one (1) HK\$20 Hang Lung e-Coupon and (1) HK\$50 Hang Lung e-Coupon

*Distributed in two (2) HK\$100 Hang Lung e-Coupons and (1) HK\$50 Hang Lung e-Coupon

29. Quotas of Rewards apply on a first-come-first-served basis while quotas last without prior notice. Reward 1 is limited to a total of 500 quotas for the entire Promotion Period, Reward 2 is limited to a total of 800 quotas for the entire Promotion Period, and Reward 3 is limited to a total of 100 quotas for the entire Promotion Period.
30. Each Cardholder can only redeem each of Reward 1, Reward 2 and Reward 3 six (6) times (i.e. up to a maximum of HK\$2,040 worth of Hang Lung e-Coupons) during the Promotion Period.
31. The Mall Participating Merchants or Participating Clinics may refuse to accept the Applicable Credit Cards if their payment system does not support a certain type of card. Please contact the Mall Participating Merchants or Participating Clinics for details.
32. To participate in the Promotion, all Eligible Spendings must be conducted at or after 00:00am on 1 October 2026 and at or before 11:59pm on 31 December 2026. In addition, all Eligible Spendings at Mall Participating Merchants in Fashion Walk, Grand Plaza, Gala Place and Hollywood Plaza must be registered in accordance with the hello Program T&C (i.e. a Cardholder must within seven (7) calendar days of the relevant Spending (inclusive of the day of the relevant Spending) register such Eligible Spending) and before the close of the redemption locations on the relevant last day for registration. For illustration purposes, if the Eligible Spending at a Mall Participating Merchant in Fashion Walk, Grand Plaza, Gala Place and Hollywood Plaza is conducted on 31 December 2026, it must be registered at or before 10:00pm on 6 January 2027, otherwise such Spending will not be counted towards the Promotion. When uploading receipts, please ensure that all information is filled in correctly. If the uploaded receipts or information are incorrect or incomplete, or if the uploaded receipts are damaged or outdated, the registration of the relevant receipts will be rejected. For the avoidance of doubt, registration of Eligible Spendings at Participating Clinics in Hang Lung Centre or Grand Plaza Office Towers is not required.
33. The original merchant sales receipts and corresponding payment sales slips of Applicable Credit Cards issued by Mall Participating Merchants and Participating Clinics at the Participating Hang Lung Properties must be presented together with the Applicable Credit Cards and/or the respective mobile wallet's account/card number under the same Applicable Credit Cards, and (in respect of Eligible Spendings at Mall Participating Merchants in Fashion Walk, Grand Plaza, Gala Place and Hollywood Plaza only) registration record of the Eligible Spendings in the Hang Lung Malls App or the hello WeChat Mini Program at the below relevant redemption location within seven (7) days from (and inclusive of) the transaction date (as per the date stated on the machine-printed sale slips) in order to receive the Rewards, and overdue receipts will not be accepted. Details are as follows:

Participating Hang Lung Properties	Redemption Locations	Opening Hours
Fashion Walk	Concierge Counter, G/F, Fashion Walk Concierge Counter, 2/F, Grand Plaza	10am – 10pm daily
Hang Lung Centre		
Grand Plaza		
Gala Place		
Hollywood Plaza		

34. A list of the Mall Participating Merchants located at Fashion Walk, Grand Plaza, Gala Place and Hollywood Plaza is available in the Hang Lung Malls App, the hello WeChat Mini Program and at www.hanglungmalls.com/en, and a list of the Participating Clinics located at Hang Lung Centre and Grand Plaza Office Towers is available at go.dbs.com/hk-HangLung-clinics. The lists shall be subject to change from time to time at the absolute and sole discretion of The Bank and Hang Lung without prior notice.
35. The Hang Lung e-Coupons issued under the Promotion are valid for thirty (30) days from the date of issuance and will not be reissued after their expiry under any circumstances, and can be used at any Participating Merchants located at any Hang Lung Malls. A list of Participating Merchants accepting the Hang Lung e-Coupons is available on the e-Coupon page in the Hang Lung Malls App or the hello WeChat Mini Program. The list shall be subject to change from time to time at the absolute and sole discretion of Hang Lung without prior notice.
36. Terms and conditions apply to the Hang Lung e-Coupons. For details, please refer to such terms and conditions as indicated in the Hang Lung Malls App or the hello WeChat Mini Program. The terms and conditions of such Hang Lung e-Coupons shall be subject to change from time to time at the absolute and sole discretion of Hang Lung without prior notice. In case of any dispute, Hang Lung reserves the absolute right to make the final decision.
37. Cardholders must settle their payment with Applicable Credit Cards when using the Hang Lung e-Coupons.
38. For any enquiries on the Rewards, please check with the staff at the Redemption Locations.

“DBS Credit Card x Hang Lung Mall up to HK\$560 Rewards” Promotion Terms and Conditions

39. To be eligible for the “DBS Credit Card x Hang Lung Mall up to HK\$560 Rewards”, Cardholders must be members of the hello Program (“**hello members**”). Participant and spender must be the hello member himself/herself. Any spending not belonging to the hello member cannot be used for registering hello points and participating in this Promotion.
40. Cardholders can enjoy the following spending rewards (“**Rewards**”) at the following Participating Hang Lung Properties: (1) Peak Galleria which is situated at 118 Peak Road, The Peak, Hong Kong (“**Peak Galleria**”), (2) Kornhill Plaza which is situated at 1-2 Kornhill Road, Quarry Bay (“**Kornhill Plaza**”), and (3) Amoy Plaza which is situated at 77 Ngau Tau Kok Road, Kowloon Bay (“**Amoy Plaza**”) by conducting same-day Eligible Spending(s) reaching the following specified amounts. Details are as follows:

Participating Hang Lung Properties	Rewards	Same-day Accumulated Eligible Spending (HK\$)**	Applicable Participating Merchants	Value of Hang Lung e-Coupon(s) awarded (HK\$)
Peak Galleria, Kornhill Plaza and Amoy Plaza	Reward 1	HK\$500 - HK\$1,199	Only applicable to Mall Participating Merchants in Peak Galleria, Kornhill Plaza and Amoy Plaza	HK\$20 X1
	Reward 2	HK\$1,200 or above		HK\$50 X1

** A maximum of two (2) same day Eligible Spending sales receipts from different merchants will be accepted, and each Eligible Spending receipt must be HK\$100 or above, provided that each sales slip from AEON STYLE Kornhill and Daiso Japan Amoy Plaza Store must be HK\$300 or above.

41. Quotas of Rewards apply on a first-come-first-served basis while quotas last without prior notice. Reward 1 is limited to a total of 1800 quotas for the entire Promotion Period and Reward 2 is limited to a total of 800 quotas for the entire Promotion Period.
42. Each Cardholder can only redeem each of Reward 1 and Reward 2 eight (8) times (i.e. up to a maximum of HK\$560 worth of Hang Lung e-Coupons) during the Promotion Period.
43. The Participating Merchants may refuse to accept the Applicable Credit Cards if their payment system does not support a certain type of card. Please contact the Participating Merchants for details.
44. To participate in the Promotion, all Eligible Spendings must be conducted at or after 00:00am on 1 October 2026 and at or before 11:59pm on 31 December 2026. In addition, all Eligible Spendings must be registered in accordance with the hello Program T&C (i.e. a Cardholder must within seven (7) calendar days of the relevant Spending (inclusive of the day of the relevant Spending) register such Eligible Spending) and before the close of the redemption locations on the relevant last day for registration. For illustration purposes, if the Eligible Spending at a mall participating merchant in Kornhill Plaza is conducted on 31 December 2026, it must be registered at or before 8:00pm on 6 January 2027, otherwise such Spending will not be counted towards the Promotion. When uploading receipts, please ensure that all information is filled in correctly. If the uploaded receipts or information are incorrect or incomplete, or if the uploaded receipts are damaged or outdated, the registration of the relevant receipts will be rejected.
45. The original merchant sales receipts and corresponding payment sales slips of Applicable Credit Cards issued by Mall Participating Merchants at the Participating Hang Lung Properties must be presented together with the Applicable Credit Cards and/or the respective mobile wallet's account/card number under the same Applicable Credit Cards, and registration record of the Eligible Spendings in the Hang Lung Malls App or the hello WeChat Mini Program at the below relevant redemption location within seven (7) days from (and inclusive of) the transaction date (as per the date stated on the machine-printed sale slips) in order to receive the Rewards, and overdue receipts will not be accepted. Details are as follows:

Participating Hang Lung Properties	Redemption Locations	Opening Hours
Peak Galleria	Concierge Counter, G/F, Peak Galleria	8am – 10pm daily
Kornhill Plaza	Concierge Counter, M/F, Kornhill Plaza North	10am – 8pm daily
Amoy Plaza	Concierge Counter, 2/F, Phase 1, Amoy Plaza	12pm – 9pm daily

46. A list of the Mall Participating Merchants located at Peak Galleria, Kornhill Plaza and Amoy Plaza is available in the Hang Lung Malls App, the hello WeChat Mini Program and at www.hanglungmalls.com/en. The list shall be subject to change from time to time at the absolute and sole discretion of The Bank and Hang Lung without prior notice.
47. The Hang Lung e-Coupons issued under the Promotion are valid for thirty (30) days from the date of issuance and will not be reissued after their expiry under any circumstances, and can be used at any Participating Merchants located at any Hang Lung Malls. A list of Participating Merchants accepting DBS Credit Card (2026Q4)

the Hang Lung e-Coupons is available on the e-Coupon page in the Hang Lung Malls App or the hello WeChat Mini Program. The list shall be subject to change from time to time at the absolute and sole discretion of Hang Lung without prior notice.

48. Terms and conditions apply to the Hang Lung e-Coupons. For details, please refer to such terms and conditions as indicated in the Hang Lung Malls App or the hello WeChat Mini Program. The terms and conditions of such Hang Lung e-Coupons shall be subject to change from time to time at the absolute and sole discretion of Hang Lung without prior notice. In case of any dispute, Hang Lung reserves the absolute right to make the final decision.
49. Cardholders must settle their payment with Applicable Credit Cards when using the Hang Lung e-Coupons.
50. For any enquiries on the Rewards, please check with the staff at the Redemption Locations.

“DBS Credit Card x Hang Lung Mall Additional 1 Hour Free Parking Offer” Promotion Terms and Conditions

51. During the Promotion Period, a Cardholder who makes an Eligible Spending at Mall Participating Merchants at Grand Plaza, Gala Place, Hollywood Plaza, Peak Galleria, Kornhill Plaza and Amoy Plaza (collectively, **“Participating Malls”**) of not less than HK\$100 and using an Applicable Credit Cards is entitled to an additional 1-hour free parking (must be used in conjunction with Free Parking Privilege of the corresponding Participating Mall upon spending) (the **“Extra Parking Reward”**). Please refer to the table below for details. Each Cardholder (including all principal and supplementary cards under his/her Applicable Credit Cards account) can enjoy the Extra Parking Reward ONCE per day during the Promotion Period.
52. To redeem the Extra Parking Reward, Cardholders must on the same day of the transaction personally present the original merchant sales receipt and corresponding payment sales slip of an Applicable Credit Card issued by a Participating Merchant at a Participating Mall with the Applicable Credit Card and/or the respective mobile wallet’s account/card number under the same Applicable Credit Card, and the Cardholder’s hello program account page, at the below designated redemption locations before leaving the carpark. There will be no refunds due to any unsuccessful redemptions. Details are as follows:

Participating Hang Lung Property	Redemption Locations	Opening Hours
Grand Plaza	Concierge Counter, 2/F, Grand Plaza	10am – 10pm daily
Gala Place	Carpark Shroff Office, G/F, Gala Place	Opened 24 hours daily
Hollywood Plaza		
Peak Galleria	Concierge Counter, G/F, Peak Galleria	8am – 10pm daily
Kornhill Plaza	Concierge Counter, M/F, Kornhill Plaza North	10am – 8pm daily
Amoy Plaza	Concierge Counter, 2/F, Phase 1, Amoy Plaza	12pm – 9pm daily

53. The Extra Parking Reward is only applicable to hourly parking.
54. The Extra Parking Reward is subject to the terms and conditions applicable to Free Parking Privilege of the corresponding Participating Mall upon spending. Please refer to Hang Lung Malls’ website for details.

- 55. Quota applies to the Extra Parking Reward and is available on first-come first-served basis while stock lasts.
- 56. For any enquiries about the Extra Parking Reward, please check with the staff at the Redemption Locations.

“DBS Credit Card x Hang Lung Exclusive Merchant Offer” Terms and Conditions:

- 57. Cardholders can enjoy exclusive privileges provided by designated mall merchants at Grand Plaza, Fashion Walk, Gala Place, Hollywood Plaza, Peak Galleria, Kornhill Plaza and Amoy Plaza (the **“Exclusive Merchant Privileges”**). For offer details and the terms and conditions of Exclusive Merchant Privileges, please refer to go.dbs.com/hk-HangLung-merchant.
- 58. The designated merchants may refuse to accept the Applicable Credit Cards if their payment system does not support a certain type of card. Please contact the relevant designated merchants for details.
- 59. For any enquiries on the Exclusive Merchant Privileges, please check with the relevant designated merchants.

「DBS 信用卡 X 恒隆商場消費獎賞」優惠條款及細則

一般條款及細則

1. 「DBS 信用卡 x 恒隆商場消費獎賞」推廣（「**本推廣**」）由星展銀行(香港)有限公司（「**本行**」）及恒隆地產代理有限公司（「**恒隆**」）聯合舉辦。
2. 恒隆商場手機應用程式（「**恒隆商場 App**」）及香港 hello 恒隆商場獎賞計劃微信小程序（「**hello 微信小程序**」）由恒隆（由其本身及代表恒隆地產代理有限公司）管理及運作。恒隆商場獎賞計劃（「**hello 計劃**」）的條款及細則（「**hello 計劃條款及細則**」）同樣適用於本推廣，並可於恒隆商場 App、hello 微信小程序或 www.hanglungmalls.com/en/tnc 查看。如 hello 計劃條款及細則與本推廣的條款及細則之間存有任何詮釋差異或不一致，則以後者為準。
3. 本推廣只適用於持有由本行發出的 DBS 信用卡（不包括商務卡）（「**適用信用卡**」）的主要持卡人（「**持卡人**」）。
4. 推廣期由 2026 年 10 月 1 日至 2026 年 12 月 31 日，包括首尾兩天在內（「**推廣期**」）。
5. 本推廣包括「DBS 信用卡 x 恒隆商場高達 HK\$2,040 獎賞」、「DBS 信用卡 x 恒隆商場高達 HK\$560 獎賞」、「DBS 信用卡 x 恒隆商場額外 1 小時免費泊車優惠」及「DBS 信用卡 x 恒隆商場指定商戶優惠」四個項目，相關條款及細則將於以下分別闡述。
6. 持卡人須於推廣期內於指定恒隆物業（「**參與恒隆物業**」）任何參與商戶以適用信用卡進行合資格交易（定義見 hello 計劃條款及細則），每筆合資格交易的淨消費金額（於下方定義）不少於 HK\$100，方符合資格參與本推廣（「**合資格消費**」）。
7. 「**淨消費金額**」指以適用信用卡進行的合資格消費中的最終實際消費金額，不包括(i) 以優惠券、禮券、代金券、cash dollar、hello dollar 等付款的部分（電子或其他方式，無論是否由恒隆和/或其關聯公司發出）；及(ii) 通過折扣、折扣代碼、促銷代碼等扣除的金額，亦不包括小費。
8. 就本推廣而言，合資格消費包括以下類別的簽賬，並須由同一位持卡人簽賬：
 - 已誌賬並附有適用信用卡簽賬存根正本及商戶購物單據正本之零售簽賬、交易感應式付款簽賬；及
 - 於推廣期內已誌賬並附有適用信用卡簽賬存根正本及商戶購物單據正本之全新商戶分期計劃簽賬。

本行及恒隆保留不時自行決定及更改任何交易/付款/簽賬是否為合資格消費之權利，且本行及恒隆的決定為最終決定。

9. 就本推廣而言，以下類別的消費或收據將不會計算在合資格消費內：
 - 電訊服務、銀行及外幣找換服務的消費；
 - 於停車場的消費；
 - 預付信用額、購買購物禮券、現金券或禮品卡及其增值服務；
 - 其他包括但不限於繳付公用機構的帳單、購買增值咭及增值服務的消費（包括未經授權或具欺詐成份之交易，以手寫單據作記錄的消費、及任何沒有電子簽賬存根及/或商戶單據的消費）；
 - 於網上進行的消費項目、電郵、傳真或電話訂單；
 - 以現金、禮品卡、購物禮券或現金券付款進行之任何交易；

- 透過任何電子支付平台（包括但不只限於支付寶、微信支付、拍住賞及 PayMe）簽賬之交易；
 - 以適用信用卡透過 DBS Card+ 手機應用程式的「繳款及轉賬」功能簽賬，及透過「星展 iBanking 網上理財」或「DBS digibank HK App」的交易；及
 - 本行及/或恒隆不時自行決定之其他不合資格交易/付款/簽賬。
10. 任何合資格消費如由商戶提供分期付款，而第一期付款的消費額達 HK\$100 或以上在商戶機器印刷的發票上標示為已付款的交易，該持卡人可憑該消費參加本推廣。涉及押金的交易，只會計算交易當天的押金金額，而不是總消費金額。
 11. 分拆的付款收據將不被接受。同一商戶為同一商品和服務簽發的付款收據不能分割成一張以上的銷售收據和／或電子付款單。因此，銷售收據上的交易金額和相應的電子付款單上的交易金額必須相同。
 12. 除非任何獎賞明確且具體地聲明由本行或恒隆供應 / 提供 / 製造，否則活動中的權益、禮品、折扣、優惠、特權、促銷、獎勵、服務等（統稱「**獎賞**」）並不是由本行或恒隆供應 / 提供 / 製造。本行及恒隆對商戶提供或從其購買的禮品、產品或服務的質素及任何其他事宜（包括但不限於適用性）概不作出任何保證，亦不會負上任何責任。在法律准許的情況下，本行及恒隆將免除一切有關是次活動所構成之直接及非直接的法律責任及申索或賠償。如與獎賞有關的任何爭議，持卡人應直接與相關參與商戶或獎賞之供應商聯絡。
 13. 恒隆可自行決定持卡人是否合乎資格獲得本推廣下的獎賞。若參與恒隆物業拒絕提供獎賞而引致持卡人有任何損失，本行及恒隆毋須負上任何責任。
 14. 恒隆可能會對親自出示的銷售收據、相應的電子簽賬單及其他相應的文件進行蓋章。所有親自出示的銷售收據、電子簽賬單及其他相應的文件（不論是否已蓋章）或透過恒隆商場 App 或 hello 微信小程序上傳已登記消費（定義見 hello 計劃條款及細則）、賺取 hello 積分及/或參與本推廣，均只可用作登記一次，不能重覆使用。
 15. 任何影印本、經塗改或重印的收據、手寫收據、手寫電子貨幣付款收據及現金付款收據，均不適用於本推廣。
 16. 持卡人必須保留任何簽賬的簽賬存根正本。如有爭議，本行保留權利要求持卡人提供有關簽賬存根正本、其他文件或證據以作核實。已遞交的簽賬存根、文件及/或證據將不獲發還。如就任何簽賬，本行的紀錄與持卡人的紀錄不符，概以本行的紀錄為準。
 17. 持卡人不得濫用本推廣或違反本推廣的規定，否則本行將在不作通知下從持卡人的戶口扣除獎賞的價值及/或採取行動以追討有關金額。
 18. 本推廣中換領的電子券或實體禮券／兌換券／優惠券／獎賞均不可更改、退回、退換、退還、取消、轉讓、轉售或兌換現金、折扣或其他物品。
 19. 恒隆可因應活動推廣用途及其認為合適的其他目的記錄活動。由恒隆或由恒隆授權第三方代表恒隆拍攝持卡人本推廣之相片、影片、影像及和任何其他類型的媒體（不論該顧客／會員是否參加活動、是否經過編輯、是否有其他人參與）（統稱「**材料**」）在出版刊物、報章、雜誌、電台、電視、網站、手機應用程式、電郵、戶外廣告或於任何媒體平台使用、發佈、出版或散播。恒隆亦可將是次活動之材料分享給其認為適合上述目的第三方使用，而無需向持卡人支付任何報酬、肖像使用費或任何其他費用。恒隆擁有本推廣之材料的絕對使用權。本推廣之材料的所有知識產權和其他相關權利由恒隆和／或恒隆授權的第三方完全和絕對擁有。持卡人參與本推廣會被視為同意、確認、保證並承諾他們將完全放棄並永久放棄追究和被阻止追究因恒隆引起的任何訴訟、索賠、權利、要求和抵消的所有權利，

或與根據此條款內文提及的本推廣之材料使用有關，無論是在合同、侵權、普通法、衡平法、成文法或其他方面的任何司法管轄法則。

20. 透過參與本推廣，持卡人被視為已閱讀、接受並同意遵守此條款及細則，並接受本行及恒隆享有該條款及細則中規定的權利。若違反本條款及細則，或本行及恒隆懷疑持卡人有任何不誠實或欺詐的行為（包括但不限於使用或教唆他人使用不正當或欺詐方法干擾本獎賞計劃和本推廣的運作，造成本推廣任何部份受到干擾、技術問題或故障，或任何危害、破壞或影響本推廣的舉辦、誠信、公平或順利進行或偵察到任何不正常的數據傳送），本行及恒隆擁有決定權可立即撤銷該持卡人的獎賞，有權要求從該持卡人取回與禮券同等價值之賠償，並保留追究權利向持卡人索取任何因上述情況而產生的損失及採取任何法律行動，恕不另行通知。
21. 本行及恒隆保留權利隨時更改本條款及細則或本推廣的任何方面、撤回或終止此活動及/或其獎賞，恕不另行通知。本行及恒隆毋須就上述修改、撤回及/或終止承擔任何責任。如果有任何更改，包含該更改的更新版本將立即生效。持卡人繼續參與本推廣即表示持卡人接受該更改。如果持卡人不同意本行及恒隆所做的任何更改或添加，請立即停止參與本推廣。
22. 如因本推廣或本條款及細則而產生任何爭議，本行及恒隆將保留最終決定權，且本行及恒隆的決定為最終決定。
23. 任何人士若非本條款及細則的一方，則沒有權利根據《合約（第三者權利）條例》（香港法例 第 623 章）強制執行或享受本條款及細則的任何條文。
24. 如本條款及細則的中、英文版本有不一致之處，一概以英文版本為準。
25. 推廣資料在推廣期完結後一週內仍可供查閱。
26. 本條款及細則受香港特別行政區法律管轄。香港法院對於任何因本條款及細則所引發的爭議享有獨有的司法管轄權。

「DBS 信用卡 x 恒隆商場高達 HK\$2,040 獎賞」的條款及細則

27. 持卡人須同時為 hello 計劃會員（「hello 會員」），方符合資格參與「DBS 信用卡 x 恒隆商場高達 HK\$2,040 獎賞」。參加者及消費者必須為 hello 會員本人，任何不屬於該 hello 會員之消費均不可登記 hello 積分及參與本推廣。
28. 持卡人在推廣期內於參與恒隆物業，包括(1)位於銅鑼灣記利佐治街／百德新街／加寧街／京士頓街的 Fashion Walk（「**Fashion Walk**」）；(2) 位於銅鑼灣百德新街 2-20 號的恒隆中心（「**恒隆中心**」）；(3) 位於旺角彌敦道 625 及 639 號的雅蘭中心（「**雅蘭中心**」）；(4) 位於旺角登打士街 56 號的家樂坊（「**家樂坊**」）；及 (5) 位於旺角彌敦道 610 號的荷李活商業中心（「**荷李活商業中心**」），即日進行合資格消費滿以下指定金額，可享以下消費獎賞（「**獎賞**」）。詳情見下表：

參與恒隆物業	獎賞	同日累積合資格交易淨額(HK\$)**	適用參與商戶及參與診所	獎賞(恒隆電子現金禮券(HK\$))
Fashion Walk、恒隆中心、雅	獎賞 1	HK\$600- HK\$1,499	只適用於 Fashion Walk、雅蘭中心、家	HK\$20 X1

蘭中心、家樂坊及荷李活商業中心			樂坊及荷李活商業中心之商場參與商戶	
	獎賞 2 [#]	HK\$1,500 - HK\$7,999	只適用於 Fashion Walk、雅蘭中心、家樂坊及荷李活商業中心之商場參與商戶；	HK\$70 [^] X1
	獎賞 3 [#]	HK\$8,000 或以上	以及恒隆中心及雅蘭中心辦公大樓參與診所	HK\$250* X1

**最多 2 張同日合資格消費單據，每張須為 HK\$100 或以上，而 AEON STYLE 旺角之消費單據須為 HK\$300 或以上。

#獎賞 2 及獎賞 3 必須有至少一張合資格消費單據為 Fashion Walk、雅蘭中心、家樂坊或荷李活商業中心的商場參與商戶。

[^]將以一張 HK\$20 及一張 HK\$50 恒隆電子現金禮券的形式派發。

*將以兩張 HK\$100 及一張 HK\$50 恒隆電子現金禮券的形式派發。

29. 獎賞之名額有限，獎賞 1 於整個推廣期限額共 500 份，獎賞 2 於整個推廣期限額共 800 份，獎賞 3 於整個推廣期限額共 100 份，先到先得，額滿即止，恕不另行通知。
30. 於推廣期內，每位持卡人最多可換領獎賞 1、獎賞 2 及獎賞 3 各六(6)次，即整個推廣期內最多可換領價值 HK\$2,040 之恒隆電子現金禮券。
31. 如商場參與商戶或參與診所的簽賬系統不支援個別信用卡類別時，該等商戶可能會拒絕接受有關指定信用卡。詳情請向商場參與商戶或參與診所查詢。
32. 所有合資格消費必須於 2026 年 10 月 1 日 00:00 或之後及 2026 年 12 月 31 日 23:59 或之前進行，方可參與本推廣。此外，所有於 Fashion Walk、雅蘭中心、家樂坊及荷李活商業中心商場參與商戶之合資格消費必須按照 hello 計劃條款及細則登記(即持卡人必須在相關消費的七天內(包括相關消費之日)登記該合資格消費)及在相關最後可登記日期當天換領地點關閉之前登記，方可參與本推廣。舉例說明，若於 Fashion Walk、雅蘭中心、家樂坊及荷李活商業中心商場參與商戶之合資格消費於 2026 年 12 月 31 日進行，則消費記錄必須於 2027 年 1 月 6 日 22:00 或之前登記，否則，有關消費金額將不計算於本推廣內。上傳單據時，請確保所有填寫資料無誤，如上傳單據/輸入資料錯誤或不足，或者上傳的收據已損毀或過期，有關單據登記將會被拒絕。為免生疑問，在恒隆中心或雅蘭中心辦公大樓參與診所進行的合資格消費無需登記。
33. 持卡人須出示由參與恒隆物業的商場參與商戶或參與診所發出的商戶購物單據正本、相關適用信用卡簽賬存根正本、適用信用卡及/或與適用信用卡有關電子錢包之帳號/卡號，以及(僅就 Fashion Walk、雅蘭中心、家樂坊及荷李活商業中心商場參與商戶之合資格消費而言)於恒隆商場 App 或 hello 微信小程序內之合資格消費登記紀錄，於簽賬交易日起(包括簽賬交易日)的七日內(以商戶或診所單據正本印刷之日期為準)親臨以下相關指定換領地點換領獎賞，逾期恕不接受。詳情如下：

參與恒隆物業	換領地點	開放時間
Fashion Walk	Fashion Walk 地下賓客服務台	每日上午 10 時至晚上 10 時
恒隆中心		
雅蘭中心	雅蘭中心二樓賓客服務台	

家樂坊		
荷李活商業中心		

34. Fashion Walk、雅蘭中心、家樂坊及荷李活商業中心的商場參與商戶名單請參閱恒隆商場 App 及 hello 微信小程序及 www.hanglungmalls.com，恒隆中心及雅蘭中心辦公大樓的參與診所名單請參閱 go.dbs.com/hk-HangLung-clinics，該等名單將會不定時進行更新，本行及恒隆擁有絕對的酌情權進行更新，而不會另行通知。
35. 本推廣發放的恒隆電子現金禮券有效期為發出日起計 30 日，可於任何恒隆商場內任何恒隆電子現金禮券參與商戶使用。逾期使用視為作廢，恕不補發。恒隆電子現金禮券參與商戶名單請參閱恒隆商場 App 或 hello 微信小程序內之電子券頁面，該名單將會不定時進行更新，恒隆擁有絕對的酌情權進行更新，而不會另行通知。
36. 恒隆電子現金禮券受有關條款及細則約束，詳情請瀏覽恒隆商場 App 或 hello 微信小程序中所載的條款及細則。恒隆有權隨時修改恒隆電子現金禮券之條款及細則，恕不另行通知。如有任何爭議，恒隆將保留最終決定權。
37. 持卡人使用恒隆電子現金禮券時，須同時使用適用信用卡為支付方式。
38. 如對獎賞有任何疑問，請向換領地點之職員查詢。

「DBS 信用卡 x 恒隆商場高達 HK\$560 獎賞」的條款及細則

39. 持卡人須同時為 hello 計劃會員（「hello 會員」），方符合資格參與「DBS 信用卡 x 恒隆商場高達 HK\$560 獎賞」。參加者及消費者必須為 hello 會員本人，任何不屬於該 hello 會員之消費均不可登記 hello 積分及參與本推廣。
40. 持卡人在推廣期內於參與恒隆物業，包括(1)位於山頂道 118 號的山頂廣場（「**山頂廣場**」）；(2) 位於鯉魚涌康山道 1-2 號的康怡廣場（「**康怡廣場**」）；及 (3) 位於九龍灣牛頭角道 77 號的淘大商場（「**淘大商場**」），即日進行合資格消費滿以下指定金額，可享以下消費獎賞（「**獎賞**」）。詳情見下表：

參與恒隆物業	獎賞	同日累積合資格交易淨額(HK\$)**	適用參與商戶	獎賞(恒隆電子現金禮券(HK\$))
山頂廣場、康怡廣場及淘大商場	獎賞 1	HK\$500 - HK\$1,199	只適用於山頂廣場、康怡廣場及淘大商場之商場參與商戶	HK\$20 X1
	獎賞 2	HK\$1,200 或以上		HK\$50 X1

**最多 2 張同日合資格消費單據，每張合資格消費單據須為 HK\$100 或以上，而 AEON STYLE 康怡及 Daiso Japan 淘大店之消費單據須為 HK\$300 或以上。

41. 獎賞名額有限，獎賞 1 整個推廣期限額共 1800 份，獎賞 2 整個推廣期限額共 800 份，先到先得，額滿即止，恕不另行通知。
42. 於推廣期內，每位持卡人最多可換領獎賞 1 及獎賞 2 各八(8)次，即整個推廣期內最多可換領價值 HK\$560 之恒隆電子現金禮券。
43. 如參與商戶的簽賬系統不支援個別信用卡類別時，該參與商戶可能會拒絕接受有關指定信用卡。詳情請向參與商戶查詢。

44. 所有合資格消費必須於 2026 年 10 月 1 日 00:00 或之後及 2026 年 12 月 31 日 23:59 或之前進行，方可參與本推廣。此外，所有合資格消費必須按照 hello 計劃條款及細則登記(即持卡人必須在相關消費的七天內(包括相關消費之日)登記該合資格消費)及在相關最後可登記日期當天換領地點關閉之前登記，方可參與本推廣。舉例說明，若康怡廣場商場參與商戶之合資格消費於 2026 年 12 月 31 日進行，則消費記錄必須於 2027 年 1 月 6 日 20:00 或之前登記，否則，有關消費金額將不計算於本推廣內。上傳單據時，請確保所有填寫資料無誤，如上傳單據/輸入資料錯誤或不足，或者或如上傳的收據已損毀或過期，有關單據登記將會被拒絕。
45. 持卡人須出示由參與恒隆物業參與商戶發出的商戶購物單據正本、相關適用信用卡簽賬存根正本、適用信用卡及/或與適用信用卡有關電子錢包之帳號/卡號，以及於恒隆商場 App 或 hello 微信小程序內之合資格消費登記紀錄，於簽賬交易日起(包括簽賬交易日)的七日內(以商戶購物單據正本印刷之日期為準)親臨以下相關指定換領地點換領獎賞，逾期恕不接受。詳情如下：

參與恒隆物業	換領地點	開放時間
山頂廣場	山頂廣場地下賓客服務台	每日上午 8 時至晚上 10 時
康怡廣場	康怡廣場北座 M 樓賓客服務台	每日上午 10 時至晚上 8 時
淘大商場	淘大商場二期一樓賓客服務台	每日中午 12 時至晚上 9 時

46. 山頂廣場、康怡廣場及淘大商場的商場參與商戶名單請參閱恒隆商場 App 及 hello 微信小程序及 www.hanglungmalls.com，該名單將會不定時進行更新，本行及恒隆擁有絕對的酌情權進行更新，而不會另行通知。
47. 本推廣發放的恒隆電子現金禮券有效期為發出日起計 30 日，可於任何恒隆商場內任何恒隆電子現金禮券參與商戶使用。逾期使用視為作廢，恕不補發。恒隆電子現金禮券參與商戶名單請參閱恒隆商場 App 或 hello 微信小程序內之電子券頁面，該名單將會不定時進行更新，恒隆擁有絕對的酌情權進行更新，而不會另行通知。
48. 恒隆電子現金禮券受有關條款及細則約束，詳情請瀏覽恒隆商場 App 或 hello 微信小程序中所載的條款及細則。恒隆有權隨時修改恒隆電子現金禮券之條款及細則，恕不另行通知。如有任何爭議，恒隆將保留最終決定權。
49. 持卡人使用恒隆電子現金禮券時，須同時使用適用信用卡為支付方式。
50. 如對獎賞有任何疑問，請向換領地點之職員查詢。

「DBS 信用卡 x 恒隆商場額外 1 小時免費泊車優惠」的條款及細則

51. 推廣期內，持卡人憑適用信用卡於雅蘭中心、家樂坊、荷李活商業中心、山頂廣場、康怡廣場及淘大商場(統稱「**參與商場**」)的商場參與商戶內作不低於 HK\$100 的合資格消費，可享額外 1 小時免費泊車(須與該參與商場的購物免費泊車優惠同時使用)(「**額外泊車獎賞**」)，詳情請參考下表。每位持卡人(包括其名下適用信用卡賬戶所有主卡及附屬卡)每日最多可換領 1 次額外泊車獎賞。
52. 為換領額外泊車獎賞，持卡人須於消費當日及離開停車場前親身前往以下指定換領地點出示由參與商場參與商戶發出的商戶購物單據正本、相關適用信用卡簽賬存根正本、適用信用卡及/或與適用信用卡有關電子錢包之帳號/卡號(須符合有關消費金額)，以及持卡人之 hello 計劃帳戶頁面以辦理額外泊車獎賞。如未能成功換領額外泊車獎賞，有關泊車費用將不獲退款。詳情如下：

參與恒隆物業	換領地點	開放時間
雅蘭中心	雅蘭中心二樓賓客服務台	每日上午 10 時至晚上 10 時
家樂坊	家樂坊地下停車場繳費處	每日 24 小時開放
荷李活商業中心		
山頂廣場	山頂廣場地下賓客服務台	每日上午 8 時至晚上 10 時
康怡廣場	康怡廣場北座 M 樓賓客服務台	每日上午 10 時至晚上 8 時
淘大商場	淘大商場二期一樓賓客服務台	每日中午 12 時至晚上 9 時

53. 額外泊車獎賞只適用於時租泊車。
54. 額外泊車獎賞受相應參與商場之購物免費泊車優惠之有關條款及細則約束，詳情請瀏覽商場官方網站。
55. 額外泊車獎賞數量有限，先到先得。換完即止。
56. 如對額外泊車獎賞有任何疑問，請向換領地點之職員查詢。

「DBS 信用卡 x 恒隆商場指定商戶優惠」之條款及細則

57. 持卡人可於推廣期內憑適用信用卡於 Fashion Walk、雅蘭中心、家樂坊及荷李活商業中心、山頂廣場、康怡廣場及淘大商場內指定商場商戶享用專享禮遇（「指定商戶禮遇」）。指定商戶禮遇詳情、條款及細則請瀏覽 go.dbs.com/hk-HangLung-merchant。
58. 如指定商戶的簽賬系統不支援個別信用卡類別時，該指定商戶可能會拒絕接受有關指定信用卡。詳情請向相關指定商戶查詢。
59. 如對指定商戶禮遇有任何疑問，請向相關指定商戶查詢。