DCS Launch Cashback Promotion Terms & Conditions

Updated as at 27 October 2026

These terms and conditions (the "**Promotion Terms**") govern the DCS Business Account Corporate Card launch cashback promotion. They apply to each Corporate Member that holds a Card issued by DCS Fintech (Hong Kong) Limited. By using a Card during the Promotion Period, the Corporate Member agrees to these Promotion Terms.

DEFINITIONS

Unless the context requires otherwise, the following words and expressions shall bear the following meaning. Capitalised terms used but not defined in these Promotion Terms have the meaning given to them in the Card Terms.

"**Card Terms**" means the DCS Corporate Card Terms & Conditions, as amended from time to time.

"**Cashback**" means the cashback described in Clause 4.1.

"**Eligible Company**" has the meaning given to it in Clause 2.1.

"**Eligible Spend**" has the meaning given to it in Clause 3.1.

"**Excluded Transactions**" has the meaning given to it in Clause 3.2.

"**Launch Date**" means the date on which we first make the Card available for issuance to Corporate Members generally, as announced by us on the Website or the Dashboard.

"**Posting Deadline**" means 7 March 2027.

"**Promotion**" means the DCS Business Account Corporate Card launch cashback promotion described in these Promotion Terms.

"**Promotion Period**" means the period from and including the Launch Date to and including 28 February 2027, Hong Kong time.

"**Spend Requirement**" means Eligible Spend of at least US$10,000 within the Promotion Period.

"**We**", "**us**", "**our**" and "**DCS**" means DCS Fintech (Hong Kong) Limited.

1. THE PROMOTION

1.1 The Promotion runs during the Promotion Period and is limited to the first twenty (20) Eligible Companies.

1.2 Participation is automatic. A Corporate Member does not need to register for the Promotion.

2. ELIGIBILITY

2.1 A Corporate Member is an "**Eligible Company**" if:

2.1.1 it is a company or partnership incorporated or registered in Hong Kong;

2.1.2 its application for the Card has been approved by us following our know-your-client review;

2.1.3 it has transferred Collateral to its Funding Account;

2.1.4 it has met the Spend Requirement within the Promotion Period; and

2.1.5 it is one of the first twenty (20) Corporate Members to meet the conditions in Clauses 2.1.1 to 2.1.4.

2.2 We will determine the order in which Corporate Members meet the conditions in Clause 2.1 by reference to the date and time at which each Corporate Member meets the Spend Requirement, as shown in our records.

2.3 Each Eligible Company may receive the Cashback only once, regardless of the number of Cards it holds. We may treat Corporate Members that are under common ownership or control as a single Corporate Member for the purposes of the Promotion.

2.4 Once twenty (20) Eligible Companies have been determined, the Promotion will close and no other Corporate Member will be eligible for the Cashback.

3. ELIGIBLE SPEND

3.1 "**Eligible Spend**" means the total US dollar amount of Card Transactions made on a Corporate Member's Cards during the Promotion Period and posted to its Card Accounts on or before the Posting Deadline, less any amount refunded, reversed or charged back, and excluding the Excluded Transactions.

3.2 The following are "**Excluded Transactions**":

3.2.1 ATM withdrawals;

3.2.2 fees, charges and interest, including the FX Fee;

3.2.3 quasi-cash and cash-like transactions, including wallet top-ups, money transfers, and purchases of gift cards, prepaid cards, stored value, foreign currency, traveller's cheques, securities or digital assets;

3.2.4 gambling transactions;

3.2.5 any Card Transaction that is refunded, reversed, charged back or disputed, to the extent of the amount concerned;

3.2.6 any Card Transaction with a merchant that is owned or controlled by, or related to, the Corporate Member, or that we reasonably consider was made to meet the Spend Requirement artificially; and

3.2.7 any Card Transaction made in breach of the Card Terms.

3.3 A Card Transaction in a currency other than US dollars counts towards Eligible Spend at the US dollar amount posted to the Card Account, excluding the FX Fee.

3.4 Our records of Eligible Spend are conclusive, save for manifest error.

4. CASHBACK

4.1 The Cashback is ten per cent (10%) of the Eligible Company's Eligible Spend, subject to a maximum of US$1,000 per Eligible Company.

4.2 We will credit the Cashback to the Eligible Company's Funding Account on or before 30 March 2027. Once credited, the Cashback is treated as Collateral under the Card Terms.

4.3 The Cashback cannot be transferred, exchanged or withdrawn as cash, except as part of a refund of the Credit Balance under the Card Terms.

4.4 We will only credit the Cashback if, on the date of credit, the Eligible Company's account with us is open and in good standing. In particular, no Event of Default may have occurred, no Shortfall may be outstanding, and no Card may be suspended for fraud, sanctions or compliance reasons. If these conditions are not met, the Eligible Company will not receive the Cashback, and we are not obliged to offer it to any other Corporate Member.

4.5 We will notify the Eligible Company through the Dashboard or by email when the Cashback has been credited.

4.6 The Eligible Company is responsible for any tax payable in connection with the Cashback.

5. CLAWBACK

5.1 If, after the Cashback is credited, any Card Transaction counted towards Eligible Spend is refunded, reversed or charged back and the Eligible Company's Eligible Spend falls below the Spend Requirement as a result, we may recover the Cashback in full.

5.2 We may also recover the Cashback if we reasonably determine that the Eligible Company did not meet these Promotion Terms, or that it obtained the Cashback through fraud, abuse of the Promotion or a breach of the Card Terms.

5.3 We may recover the Cashback by applying the Eligible Company's Collateral or by exercising our rights of set-off under the Card Terms. Any amount not recovered in this way is a Liability under the Card Terms and is payable on demand.

6. GENERAL

6.1 We may vary, suspend or end the Promotion, or amend these Promotion Terms, at any time by notice on the Website or the Dashboard. This does not affect the Cashback of an Eligible Company that met all the conditions in Clause 2.1 before the notice, unless the change is required by law, a regulator or Mastercard.

6.2 The Promotion cannot be combined with any other promotion offered by us unless we state otherwise.

6.3 Our determination of any matter relating to the Promotion, including eligibility, Eligible Spend and the amount of the Cashback, is final and binding, save for manifest error.

6.4 To the extent permitted by law, we are not liable for any Loss arising from or in connection with the Promotion, other than for our obligation to credit any Cashback to which an Eligible Company is entitled under these Promotion Terms.

6.5 We collect, use and disclose Personal Data in connection with the Promotion in accordance with the Privacy Policy and Clause 13 of the Card Terms.

6.6 These Promotion Terms apply together with the Card Terms. If there is any inconsistency in relation to the Promotion, these Promotion Terms prevail.

6.7 The Contracts (Rights of Third Parties) Ordinance (Cap. 623) of Hong Kong does not apply to these Promotion Terms.

6.8 These Promotion Terms are governed by the laws of Hong Kong. The Corporate Member submits to the non-exclusive jurisdiction of the courts of Hong Kong.