



**「現金轉戶」網上套現享「現金回贈」優惠之條款及細則：**

1. DBS信用卡「現金轉戶」網上套現享「現金回贈」優惠推廣(「本推廣」)的推廣期已顯示/列印於本宣傳品/網頁上，首尾兩天包括在內(「推廣期」)。
2. 推廣期內客戶以DBS信用卡網上成功申請「現金轉戶」(「貸款」)，該張信用卡獲批核之「現金轉戶」總貸款額(轉戶金額)達以下要求，可獲指定的現金回贈(「現金回贈」)。於推廣期內，客戶於本推廣最高可獲享的總現金回贈金額為港幣2,500元。

現金轉戶之總貸款額	現金回贈 <sup>^</sup>
港幣\$20,000 – 港幣\$49,999	高達港幣\$200 <sup>^</sup>
港幣\$50,000 – 港幣\$79,999	高達港幣\$500 <sup>^</sup>
港幣\$80,000 – 港幣\$149,999	高達港幣\$1,000 <sup>^</sup>
港幣\$150,000 – 港幣\$299,999	高達港幣\$1,500 <sup>^</sup>
港幣\$300,000或以上	高達港幣\$2,500 <sup>^</sup>

- <sup>^</sup> 客戶可享之總現金回贈金額，會以2024年4月份及2024年5月份月結單上所顯示的「現金轉戶」的財務費用總額的12%計算比較，並以較低者為準
- (例子: 客戶網上申請「現金轉戶」總貸款港幣\$50,000，而於2024年4月份及2024年5月份月結單上所顯示的「現金轉戶」的財務費用總額的12%為港幣\$600，客戶可享有港幣\$500現金回贈)
- (例子: 客戶網上申請「現金轉戶」總貸款港幣\$50,000，而於2024年4月份及2024年5月份月結單上所顯示的「現金轉戶」的財務費用總額的12%為港幣\$300，客戶可享有港幣\$300現金回贈)
3. 推廣期內, 客戶可享之現金回贈總額，除不可超過以上第二條條款所定明之現金回贈上限金額，亦不可超過客戶推廣期內網上成功申請「現金轉戶」的貸款額(轉戶金額) x實際年利率 ÷ 365 x 30之上限，並以較低者為準。推廣期內，如客戶有多於一筆成功申請的網上「現金轉戶」貸款記錄，只會以當中貸款額最高的一筆，作為計算。
  4. 「現金轉戶」的財務費用，即顯示於月結單上的“FINANCE CHARGES – FUNDS TRANSFER”之項目。
  5. 如有任何爭議，銀行保留最終決定權。

**網上永久性提高總信用額及套現享高達HK\$400優惠之條款及細則：**

1. 網上永久性提高總信用額及套現享高達HK\$400優惠推廣(「本推廣」)的推廣期已列印/顯示於本宣傳品/網頁上，首尾兩天包括在內(「推廣期」)。
2. 推廣期內，客戶以DBS信用卡經星展銀行（香港）有限公司（「銀行」）的DBS信用卡「Instant Cash」網頁或DBS Card+ 手機應用程式，同一時間申請永久性提高總信用額及現金分期貸款（「迅用錢」計劃）/循環貸款（「現金轉戶」計劃）並獲批核，及獲批核貸款的提取現金金額及分期期數(如適用)達以下要求，可獲指定的現金回贈(「現金回贈」)。於推廣期內，每位客戶只可享此現金回贈1次。

貸款的提取現金金額	分期期數(如適用)	現金回贈
HK\$50,000 – HK\$99,999 + 永久性提高總信用額	12 - 60 個月	HK\$200
HK\$100,000 或以上 + 永久性提高總信用額		HK\$400

3. 現金回贈將於推廣期完結後三個月內直接存入客戶的信用卡戶口，並顯示於月結單上。現金回贈不能兌換現金或用作繳付月結單最低付款額。若客戶持有多於1張DBS信用卡，銀行有權決定現金回贈存入客戶的任何1個信用卡戶口內。
4. 本推廣只適用於在推廣期內至銀行發放現金回贈時，信用卡戶口信用狀況良好(由銀行全權酌情決定)、仍然有效及無欠繳的客戶。若客戶的信用卡戶口狀況欠佳，銀行保留取消客戶參與本推廣的資格及/或享受現金回贈的權利。如有任何爭議，銀行保留最終決定權。
5. 本推廣優惠不可與其他提升信用額推廣優惠同時使用。
6. 銀行可以修改本條款及細則及/或更改或終止本推廣。銀行的決定為最終決定。
7. 如中、英文版本不一致，概以英文版本為準。

**「現金轉戶」之一般推廣優惠之條款及細則：**

1. 網上申請/套現的定義: 即經由銀行的DBS信用卡「Instant Cash」網頁或以Card+ ID登入DBS Card+ 手機應用程式申請 Instant Cash 計劃。
2. 貸款金額、轉戶金額、實際年利率及分期期數以申請確認信上所載為準，任何其他或額外的利息/收費並不計算在內。於計算應得的現金回贈時，金額將計算至最接近的整數。
3. 現金回贈將於推廣期完結後三個月內直接存入用作套現的信用卡戶口，並顯示於月結單上。現金回贈不能兌換現金或用作繳付月結單最低付款額。
4. 優惠只適用於在銀行發放現金回贈時，信用卡戶口信用狀況良好、仍然有效及無欠繳的客戶。若客戶於貸款申請獲成功批核後提前全數清還獲批核的金額，銀行有權隨時終止優惠及/或於客戶的信用卡戶口扣除已獲得的回贈而毋須作出任何通知。如有任何爭議，銀行保留最終決定權。



**Terms and Conditions for "Funds Transfer" Online Cash Service get “Cash Rebate” Promotion**

- 1. Promotional period of DBS Credit Card "Funds Transfer" Online Cash Service get “Cash Rebate” Promotion ("Promotion") already stated at/printed on leaflet/website (both dates inclusive) ("Promotion Period").
- 2. During the Promotion Period, cardholder who has successfully applied "Funds Transfer" ("Loan") Online with DBS Credit Card, with total approved loan amount (Transfer Amount) of individual credit card fulfilling the requirement below, can enjoy respective cash rebate ("Cash Rebate"). During the Promotion Period, maximum Cash Rebate amount under this Promotion is HK\$2,500 per customer.

Total "Funds Transfer" Loan Amount	Cash Rebate^
HK\$20,000 – HK\$49,999	Up to HK\$200 ^
HK\$50,000 – HK\$79,999	Up to HK\$500 ^
HK\$80,000 – HK\$149,999	Up to HK\$1,000 ^
HK\$150,000 – HK\$299,999	Up to HK\$1,500 ^
HK\$300,000 or above	Up to HK\$2,500 ^

^ Total Cash Rebate offered to the customer will be compared to 12% of the Total Finance Charges of Funds Transfer shown on monthly statement of April 2024 & May 2024 and whichever is lower will be the Cash Rebate applicable to customer  
(for Example : Customer applied HK\$50,000 Funds Transfer online, and 12% of the Total Finance Charges of Funds Transfer shown on monthly statement of both April 2024 & May 2024 is HK\$600, customer is entitled to HK\$500 Cash Rebate)  
(for Example : Customer applied HK\$50,000 Funds Transfer online, and 12% of the Total Finance Charges of Funds Transfer shown on monthly statement of both April 2024 & May 2024 is HK\$300, customer is entitled to HK\$300 Cash Rebate)

- 3. During the Promotion Period, in addition to the maximum Cash Rebate limit as stated in point 2 of above, the maximum Cash Rebate offered to customer, must not exceed the calculation of approved loan amount (Transfer Amount) of Funds Transfer applied online during Promotion Period x Annualized Percentage Rate (APR) ÷ 365 x 30, and whichever is lower will be applied. If customer have multiple Funds Transfer applied online during the Promotion Period, only the one with the highest approved loan amount (Transfer Amount) will be eligible for the calculation.
- 4. Finance Charges of “Funds Transfer” refers to “FINANCE CHARGES – FUNDS TRANSFER” item(s) show on monthly statement.
- 5. In case of disputes, decision of the Bank shall be final and binding.

**Terms and Conditions for Online Permanent Increase in Combined Credit Limit and Cash Out to get up to HK\$400 Promotion**

- 1. Promotional period of Online Permanent Increase in Combined Credit Limit and Cash Out to get up to HK\$400 Promotion ("Promotion") already printed on/stated at leaflet/website (both dates inclusive) ("Promotion Period").
- 2. During the Promotion Period, customer who has simultaneously applied for permanent increase in combined credit limit and Cash Instalment Loan (“Call-a-loan” service”) / Revolving Loan (“Funds Transfer” service) by using DBS credit card via DBS Credit Card “Instant Cash” website or DBS Card+ mobile application and have been approved, and with cash out amount of the loan approved and number of Instalments fulfilling the requirement below, can enjoy respective cash rebate ("Cash Rebate"). During the Promotion Period, each customer can only enjoy Cash Rebate once.

Cash out amount of the loan approved	Number of Instalments (If applicable)	Cash Rebate
HK\$50,000 – HK\$99,999 + permanent increase in combined credit limit	12 - 60 months	HK\$200
HK\$100,000 or above + permanent increase in combined credit limit		HK\$400

- 3. Cash Rebate will be credited to customer’s credit card account within 3 months after the Promotion end date and shown in the monthly statement. Cash Rebate are not redeemable for cash and cannot be used to offset or settle the minimum payment of monthly statement. If customer has more than 1 DBS credit card, the Bank has the right to decide to credit Cash Rebate in any of the credit card accounts.
- 4. Promotion is only applicable to customer whose credit card account is in good standing (as determined by the Bank at its sole discretion), remains valid and not in default during the Promotion Period and upon Cash Rebate are credited. If the status of customer’s credit card account is not in good standing, the Bank reserves the right to disqualify the customer from participating in the Promotion and/or enjoying the Cash Rebate. In case of disputes, decision of the Bank shall be final and binding.
- 5. This Promotion cannot be enjoyed in conjunction with other increase credit limit promotions.
- 6. The Bank may change these terms and conditions and/or modify or terminate the Promotion. The Bank’s decision is final.
- 7. The English version shall prevail if there is any inconsistency between the English and Chinese versions.

**Terms and Conditions for general promotional offer of “Funds Transfer”**

- 1. Definition of Online Cash Service / Loan application : Refer to Instant Cash service applied via the Bank's DBS Credit Card "Instant Cash" website OR via Card+ ID login DBS Card+ app.
- 2. "Loan Amount”, “Transfer Amount”, “Preferential APR”, “Annualized Percentage Rate” and "Number of Instalments" are stated on the loan application approval letter. Any other or additional interest and charges shall not be counted. When calculating the entitlement to Rebate/Extra Cash Rebate/Interest Rebate, the amount will be rounded to the nearest dollar.
- 3. All rebate will be credited to the credit card account of the approved loan within 3 months after the promotion end date and shown in the monthly statement. All rebate are not redeemable for cash and cannot be used to offset or settle the minimum payment of monthly statement.
- 4. Promotion is only applicable to cardholder whose credit card account is in good standing and remains valid and not in default upon the Rebate are credited. If cardholder early repays the approved loan, the Bank reserves the right to terminate the Promotion and/or deduct the value of any rebate awarded from any of the cardholder's account(s) without prior notice. In case of disputes, decision of the Bank shall be final and binding.