



(以下推廣優惠的條款及細則只適用於2024年9月1日至2024年9月30日)

**「迅用錢」網上套現享高達6,200港元「現金回贈」優惠之條款及細則：**

- 1. DBS信用卡「迅用錢」網上套現享高達6,200港元「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「迅用錢」(「貸款」)，而獲批核貸款的提取現金金額及分期期數達以下要求，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6,200港元。

貸款的提取現金金額	現金回贈			
	分期期數 12-18個月	分期期數 24-36個月	分期期數 42-54個月	分期期數 60個月
港幣\$30,000 – 港幣\$59,999	港幣\$100	港幣\$200	港幣\$400	港幣\$600
港幣\$60,000 – 港幣\$149,999	港幣\$150	港幣\$400	港幣\$600	港幣\$1,200
港幣\$150,000 – 港幣\$299,999	港幣\$300	港幣\$600	港幣\$1,200	港幣\$2,200
港幣\$300,000 – 港幣\$499,999	港幣\$600	港幣\$1,200	港幣\$2,200	港幣\$3,500
港幣\$500,000或以上	港幣\$1,200	港幣\$2,000	港幣\$3,500	港幣\$6,200

**DBS信用卡新客戶/首次申請現金分期貸款客戶，享首次「迅用錢」現金分期貸款6個月利息現金回贈優惠之條款及細則：**

- 1. DBS信用卡新客戶/首次申請現金分期貸款客戶, 享首次「迅用錢」現金分期貸款6個月利息現金回贈優惠(「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. 於推廣期內，DBS信用卡新客戶/首次申請現金分期貸款客戶，以DBS信用卡首次成功申請「迅用錢」(「貸款」)，而獲批核貸款的提取現金金額達HK\$30,000或以上，同時實際年利率達8%或以上，並選擇分期期數為36期或以上，可獲享相等於6個月利息的現金回贈(「現金回贈」)。客戶於本推廣最高可獲享的總現金回贈金額為6,200港元。DBS信用卡新客戶的定義為過去12個月內首次成功申請DBS信用卡之客戶。本推廣並不適用於在推廣期之前已曾經成功申請「迅用錢」貸款的之客戶。
- 3. 現金回贈的計算方法如下: ( 每月還款額 x 分期期數 - 貸款金額 ) ÷ 分期期數 x 6
- 4. 如客戶同時符合「迅用錢」網上套現享高達6,200港元「現金回贈」優惠及本推廣的獎賞要求，客戶只可獲享於兩個推廣中現金回贈較高的金額一次。

**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6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。

**「迅用錢」之一般推廣優惠之條款及細則：**

- 1. 網上申請/套現定義: 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. 客戶所申請之信用卡貸款，同一時間只可享有一款信用卡貸款推廣優惠；銀行並有權決定合資格的推廣優惠。如有任何爭議，銀行保留最終決定權。
- 3. 貸款的提取現金金額、貸款金額、轉戶金額、實際年利率、每月還款額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。有關提取現金金額的定義：如客戶申請的「迅用錢」計劃並沒有包括整合/取消現有的貸款計劃, 提取現金金額即相等於貸款金額; 如客戶申請的「迅用錢」計劃包括整合/取消現有的貸款計劃, 提取現金金額即相等於新貸款本金金額扣除被取代貸款之本金餘額。
- 4. 現金回贈將於推廣期完結後6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。
- 5. 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。



(The following Terms and Conditions are only applicable for Sep 1 - 30, 2024)

**Terms and Conditions for "Call-a-loan" Online Instalment Cash Service get up to HK\$6,200 “Cash Rebate” Promotion**

- Promotional period of DBS Credit Card "Call-a-loan" Online Instalment Cash Service get up to HK\$6,200 “Cash Rebate” Promotion ("Promotion") already stated at/printed on leaflet/website (both dates inclusive) ("Promotion Period").
- During the Promotion Period, cardholder who has successfully applied "Call-a-loan" ("Loan") Online with DBS Credit Card 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, maximum Cash Rebate amount under this Promotion is HK\$6,200 per customer.

Cash out amount of the loan approved	Cash Rebate			
	Number of Instalments 12-18 months	Number of Instalments 24-36 months	Number of Instalments 42-54 months	Number of Instalments 60 months
HK\$30,000 – HK\$59,999	HK\$100	HK\$200	HK\$400	HK\$600
HK\$60,000 – HK\$149,999	HK\$150	HK\$400	HK\$600	HK\$1,200
HK\$150,000 – HK\$299,999	HK\$300	HK\$600	HK\$1,200	HK\$2,200
HK\$300,000 – HK\$499,999	HK\$600	HK\$1,200	HK\$2,200	HK\$3,500
HK\$500,000 or above	HK\$1,200	HK\$2,000	HK\$3,500	HK\$6,200

**Terms and Conditions for New DBS Credit Card Customer / New Instant Cash Instalment Loan user, enjoy 6 months Interest Cash Rebate of the first "Call-a-loan" Instalment Cash Promotion**

- The promotional period of New DBS Credit Card Customer / New Instant Cash Instalment Loan user, enjoy 6 months Interest Cash Rebate of the first "Call-a-loan" Instalment Cash Promotion ("Promotion") already printed on/stated at leaflet/ website (both dates inclusive) ("Promotion Period").
- During the Promotion Period, new DBS credit card customer / New Instant Cash Instalment Loan user, successfully applied the first "Call-a-loan" ("Loan") with a minimum cash out amount of HK\$30,000 or above, APR of 8% or above, and minimum 36 instalments, could enjoy a cash rebate equivalent to the amount of 6 months Interest ("Cash Rebate"). The Maximum Cash Rebate amount under this Promotion is HK\$6,200 per customer. New DBS Credit Card customer refers to customer with their first DBS credit card approved in last 12 months. Customer with "Call-a-loan" applied before the Promotion Period is not eligible to the offer of this Promotion.
- The calculation of Cash Rebate = (Monthly Instalment Amount x Number of Instalment - Loan Amount) ÷ Number of Instalment x 6
- If customers are eligible for the offer of both the "Call-a-loan" Online Instalment Cash Service get up to HK\$6,200 "Cash Rebate” Promotion and this Promotion simultaneously, the eligible customer will be entitled to the offer with higher cash rebate once from the 2 promotions. 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**

- 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").
- 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

- Cash Rebate will be credited to customer’s credit card account within 6 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.
- 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.
- This Promotion cannot be enjoyed in conjunction with other increase credit limit promotions.
- The Bank may change these terms and conditions and/or modify or terminate the Promotion. The Bank’s decision is final.
- The English version shall prevail if there is any inconsistency between the English and Chinese versions.

**Terms and Conditions for general promotional offer of "Call-a-loan"**

- 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.
- Customer could only enjoy One type of card loan promotion offer per each card loan approved. And the Bank reserves the right to offer applicable card loan promotion offer. In case of disputes, decision of the Bank shall be final and binding.
- “Cash out amount of the loan approved”, "Loan Amount", “Preferential APR”, "Monthly Instalment Amount" and "Number of Instalments" is stated on the "Call-a-loan" service 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. Definition of “Cash out amount of the loan approved”: If the “Call-a-loan” service applied is without consolidation or early repayment of existing loan, “Cash out amount of the loan approved” is equal to Loan amount. If the “Call-a-loan” service applied is with consolidation or early repayment of existing loan, “Cash out amount of the loan approved” is equal to “New loan principal amount” deducting “replaced loan remaining principal amount”.
- Rebate/Extra Cash Rebate/Interest Rebate will be credited to the credit card account with the approved Call-a-loan within 6 months after the promotion end date and shown in the monthly statement. Rebate and Extra Cash Rebate are not redeemable for cash and cannot be used to offset or settle the minimum payment of monthly statement.
- Promotion is only applicable to cardholder whose credit card account is in good standing and remains valid and not in default upon the Rebate and Extra Cash 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.