

# DBS信用卡低息套現 簡易申請步驟



## 申請前請備妥



申請套現之DBS信用卡/  
COMPASS VISA



手提電話



入賬銀行  
戶口資料

登入 [www.dbs.com/hk/cardloan](http://www.dbs.com/hk/cardloan)

或

經DBS Omni流動應用程式申請



立即下載



▶ 登入後選擇  
貸款及服務

▶ 信用卡低息  
貸款及服務

### 步驟 1 ▶ 登入申請表格



輸入以下資料以查詢套現計劃詳情：

- 信用卡號碼
- 出生日期

(已登入DBS Omni之客戶，會直接進入步驟2)

計劃1	計劃2
「信用卡」分期套現計劃	「現金轉戶」靈活套現計劃
每半年結定：0.28% (實際年利率 6.50%)	年利率：6.80% (實際年利率 7.02%)
最高套現金額：HK\$ 80,000	最高套現金額：HK\$ 80,000
<ul style="list-style-type: none"> <li>■ 每月定期還款</li> <li>■ 可選擇 0 至 60 個月還款期</li> <li>■ 毋須管理文件</li> </ul>	<ul style="list-style-type: none"> <li>■ 永久優惠利率</li> <li>■ 靈活還款金額係按每項單上之最佳付款額</li> <li>■ 毋須管理文件</li> </ul>
<a href="#">立即申請</a>	<a href="#">立即申請</a>

### 步驟 2 ▶ 查詢個人化優惠利率及套現金額

- 網頁隨即顯示個人化優惠利率及最高套現金額
- 選擇套現計劃<sup>1</sup>

註：1. 「迅用錢」分期套現計劃或「現金轉戶」靈活套現計劃。

Apple及Apple logo為Apple Inc.在美國及其他國家之註冊商標。  
Apple Store為Apple Inc.之服務商標。Google Play為Google Inc.之商標。

帶動亞洲思維

星辰銀行 DBS

信用卡低息貸款及服務

選擇套現計劃

申請資料

「信用錢」分期套現計劃

本行提供由自備基金套現計劃，最高可套現 HK\$ 50,000 起，以 18 個月為期，請你靈活理財，亦可以選擇其他貸款及還款期數組合，詳情如下：

還款期	最高套現金額
6 個月	\$42,000
12 個月	\$50,000
18 個月	\$50,000
24 個月	\$48,000
36 個月	\$35,000
48 個月	\$30,000
60 個月	\$28,000

註：將選擇分期還款，較長可套現的金額，申請還款期的選擇亦會出現調整。

請輸入以下資料：

DBS 信用卡 (Compass VISA 號碼) XXXXX XXXXX XXXXX 4004

套現金額 (HK\$)

註：2. 適用於「迅用錢」分期套現計劃。  
3. 入賬銀行戶口須為持卡人名義於香港開設之港元銀行戶口，聯名戶口並不適用。

### 步驟 3 ▶ 輸入套現資料



- 套現金額
- 分期期數<sup>2</sup>
- 入賬銀行戶口資料<sup>3</sup>
- 其他所需資料

信用卡低息貸款及服務

選擇套現計劃

申請資料

身份驗證

申請編號: D014032017122622

信用卡號碼: XXXXX XXXXX XXXXX 4004

信用卡持有人: XXXXX XXXXX XXXXX

信用卡驗證碼:

貸款金額: HK\$50000

有效日期: 01 / 2021 / 2021 /

驗證字元:

請在下方的欄中輸入驗證字元

重新輸入

### 步驟 4 ▶ 第 1 重保安驗證



輸入 3 位數字信用卡驗證碼 (CVV 號碼) 及有效期



Verified by VISA

星展銀行 DBS

中文

Enter Verified by Visa One-Time Password

Verified by Visa One-Time Password (OTP) has been sent to your mobile phone number in our record (last 4 digits 1234). Please enter OTP in the field below.

Merchant: DBS CREDIT CARD

Amount: HKD 50,000.00

Date: 14:03:2017

Credit Card Number: XXXX XXXX XXXX 4004

One-Time Password:

### 步驟 5 ▶ 第 2 重保安驗證



輸入於手提電話<sup>4</sup>即時收到之 8 位數字「一次專用密碼」



\* 若以 Mastercard® 申請，其驗證平台為 Mastercard SecureCode。

註：4. 「一次專用密碼」將以短訊發送至本行記錄之手提電話號碼，如欲更新記錄，請致電 DBS 信用卡 24 小時客戶服務熱線 2290 8888 查詢。密碼不適用於美國運通卡，如以美國運通卡申請，本行將於 2 個工作天內致電跟進。

## 成功完成套現，現金將於 2 個工作天內直接存入指定戶口

(如未能通過驗證，本行將於 2 個工作天內致電跟進)

提示：借定唔借？還得到先好借！

# DBS Credit Card Low Interest Loan

## Simple steps to apply



To get started, get ready of



DBS Credit Card/  
**COMPASS VISA** for  
loan application



Mobile  
phone



Bank account  
information

Login to [www.dbs.com/hk/cardloan](http://www.dbs.com/hk/cardloan)

or

Apply via DBS Omni Mobile App



Download now



Select Card Low  
Interest Loan and  
Services after login

Card Low  
Interest Loan

Step 1 ▶ **Login to  
application form**



Please fill in:

- Credit Card Number
- Date of Birth

(Customers who have already logged in to DBS Omni will go to step 2 directly)

Call-a-loan Instalment Cash Service	Funds Transfer Flexi Cash Service
Preferential Monthly Flat Rate as low as 0.20% (Annualized Percentage Rate: 4.60%)	Annual Interest Rate Rate 6.80% (Annualized Percentage Rate: 7.22%)
Maximum Loan amount HK\$ 80,000	Maximum Loan amount HK\$ 80,000
<ul style="list-style-type: none"><li>Fixed monthly repayment amount</li><li>Choice of 6 to 60 months repayment period</li><li>No supporting document is required</li></ul>	<ul style="list-style-type: none"><li>Permanent Preferential Interest Rate</li><li>Flexible repayment as low as the minimum payment of your credit card monthly statement</li><li>No supporting document is required</li></ul>
<a href="#">Apply Now</a>	<a href="#">Apply Now</a>

Step 2 ▶ **Find out Personalized  
preferential rate &  
loan amount**

- Personalized preferential rate and maximum loan amount will be shown on website
- Choose type of Cash Service<sup>1</sup>

Remark: 1. "Call-a-loan" Instalment Cash Service or  
"Funds Transfer" Flexi Cash Service

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App Store is a service mark of Apple Inc. Google Play is a service mark of Google Inc.

Living, Breathing Asia



**Card Low Interest Loan**

Choose Cash  
Call Plan

Apply

Review

Identify Verification

Result

"Call-a-loan" Instalment Cash Service

The Bank offers you personalized Instalment Cash Service with maximum loan of **HK\$ 89,000** and **18 Months** tenor for you to enjoy extra financial flexibility. You can also select the below combination of loan amount and tenor:

Tenor	Maximum Loan Amount HK\$
6 Months	\$42,000
12 Months	\$53,000
18 Months	\$69,000
24 Months	\$88,000
30 Months	\$85,000
48 Months	\$53,000

### Step 3 ▶ Fill in loan information



- Loan amount
- Tenor<sup>2</sup>
- Disbursement bank account<sup>3</sup>
- Other required information

Remarks: 2. Applicable to "Call-a-loan" Instalment Cash Service.  
3. Bank account must be HKD account of the cardholder opened in Hong Kong. Joint account is not applicable.

**Card Low Interest Loan**

Choose Cash  
Call Plan

Apply

Review

Identify Verification

Result

Application No. DD14032017122622

Credit Card Number XXXX-XXXX-XXXX-4004

Credit Card Holder XXXX XXXX XXXX

CVV

Payment Amount HKD 50000

Expiry Date 01 / 2021 / 2021

Security Code

Please enter the 6-digit code in the below box

Refresh

### Step 4 ▶ 1<sup>st</sup> security verification



Input the 3-digit Card Security Code(CVV) and expiry date



Verified by **VISA** 星展銀行 **DBS** [中文](#)

**Enter Verified by Visa One-Time Password**

Verified by Visa One-Time Password (OTP) has been sent to your mobile phone number in our record (last 4 digits 1234). Please enter OTP in the field below.

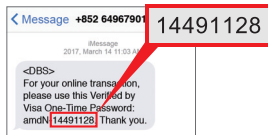
Merchant: DBS CREDIT CARD  
Amount: **HKD 50,000.00**  
Date: 14:03:2017  
Credit Card Number: XXXX XXXX XXXX 4004  
One-Time Password:  amdN-

### Step 5 ▶ 2<sup>nd</sup> security verification



Input the 8-digit "One-Time Password" received instantly on mobile phone<sup>4</sup>

One-Time Password



\* If you apply via Mastercard®, the verification will be made through Mastercard SecureCode.

Remark: 4. "One-Time Password" will be sent to the mobile phone number per the Bank's record via SMS. To update your record, please call DBS Credit Card 24-hour Service Hotline at 2290 8888. "One-Time Password" is not applicable to American Express® Card. If you apply via American Express® Card, the Bank will contact you within 2 working days.

## Application completed, cash will be deposited to your designated account within 2 working days

(The Bank will contact you within 2 working days if the verification is not successful).

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