

“Exclusive Tax Payment Rebate Offer for DBS Visa Credit Cardholders” Terms and Conditions

1. “Exclusive Tax Payment Rebate Offer for DBS Visa Credit Cardholders”(the “Promotion”) is only applicable to the principal cardholders (“cardholders”) of DBS Eminent Card (including DBS Eminent Visa Signature Card and DBS Eminent Visa Platinum Card) and DBS COMPASS VISA (collectively referred to as "Applicable cards") issued by DBS Bank (Hong Kong) Limited (the “Bank”). This Promotion is not applicable to supplementary card cardholders. This participation eligibility cannot be transferred to others by the Selected Customer.
2. The Promotion runs from 21 November 2025 to 31 January 2026, both dates inclusive (“Promotion Period”).
3. Cardholders who make a single net tax payment to Inland Revenue Department of Hong Kong Special Administrative Region (“Eligible Transaction”) with Applicable Credit Cards via bill payment or Pay & Transfer function and reaching specified amount, the first eligible transaction will be rewarded with corresponding “InstaRedeem” (“Reward”). Principal Cardholders can directly deduct the payable amount for that Eligible Transaction through the Red "InstaRedeem" button revealed on that transaction after the transaction is posted and displayed on “Spending” page of DBS Card+ mobile application (“DBS Card+ app”). Details as follow:

Eligible Transaction during Promotion Period	“InstaRedeem” Reward
HK\$10,000 – HK\$49,999	HK\$50
HK\$50,000 – HK\$74,999	HK\$150
HK\$75,000 – HK\$99,999	HK\$200
HK\$100,000 – HK\$199,999	HK\$250
HK\$200,000 or above	HK\$400

4. Each DBS Card+ mobile application (“DBS Card+”) account can enjoy the “InstaRedeem” Reward once during the promotion period. All Offers will be served in first come first served basis according to the time record of pressing the InstaRedeem button for redeeming the Offer. Quota full message will be shown on the Promotion webpage if the quota of the Offer is full.
5. To be eligible to enjoy InstaRedeem, Principal Cardholders are required to install the DBS Card+ app and completely register a DBS Card+ app account, and turn on the notifications in DBS Card+ app by tapping “More” > “App & Security Setting” > “Push Notifications” > “InstaRedeem” before conducting any Eligible Transaction for participating in the Promotion. Principal Cardholders must tap the InstaRedeem button for redeeming the Offer by 15 February 2026 23:59 (HKT); otherwise, it will be considered as giving up the Offer on its own. The time for posting of transaction and displaying the transaction on DBS Card+ app “Spending” page will be depended on the merchant category, payment processing time of merchant or payment gateway.
6. The InstaRedeem of this Promotion cannot be enjoyed in conjunction with other “InstaRedeem” offer/reward offered by the Bank and the merchants. If a Principal Cardholder’s spending meets the requirements of other "InstaRedeem" offer/reward at the same time, the Bank has the right

to determine which offer/reward to be awarded in respect of that spending. When the spending has already been awarded under the offer/reward of this Promotion, the same spending cannot be awarded again under other "InstaRedeem" promotions and vice versa. In case of any disputes, the Bank reserves the right of final decision.

7. For the avoidance of doubt, any transactions that are subject to cancellation, charge-back, unposted transactions, return of goods and/or refund shall not be considered as eligible transactions.
8. Pay & Transfer function is bounded by terms and conditions. Click [here](#) for details.
9. The "InstaRedeem" Reward is only applicable to Principal Cardholders whose Applicable Credit Card accounts are valid, not in default and in good standing (as determined by the Bank at its sole discretion) during the Promotion Period and when the "InstaRedeem" Reward is issued. If the status of a Principal Cardholder's Applicable Credit Card account is not in good standing, the Bank reserves the right to disqualify the Principal Cardholder from participating in the Promotion and/or enjoying the Offer/Reward.
10. Time and validity of any transactions and/or eligibility of a cardholder to the "InstaRedeem" Reward shall be determined by the Bank at its sole discretion based on the Bank's record. If there is any discrepancy between the record of transaction held by a cardholder and that held by the Bank, the Bank's record shall be conclusive and binding on the cardholder.
11. Participation in the Promotion is subject to there being no abuse or non-compliance by the Principal Cardholder, failing which the Bank will debit the values of the "InstaRedeem" Reward from the Principal Cardholder's account without notice and/or take such action to recover any outstanding amounts.
12. The Bank may change the terms and conditions and/or modify or terminate the Promotion. The Bank's decision is final.
13. The English version shall prevail if there is any inconsistency between the English and Chinese versions.
14. Promotion information will remain accessible up to one week after the end of the Promotion.