



按月收取利息的 Flexi Shopping 限時優惠之條款及細則：

1. DBS 信用卡按月收取利息的 Flexi Shopping 限時優惠(「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. 本推廣只適用於持有由星展銀行(香港)有限公司(「本行」)發出的 DBS 信用卡及聯營卡(不包括 DBS 商務卡及貴賓卡)(「適用信用卡」)的主要持卡人(「持卡人」)。
3. 持卡人於推廣期內以適用信用卡簽賬(「合資格簽賬」)並透過 DBS Card+ 手機應用程式(「DBS Card+」)將合資格簽賬成功申請按月收取利息的 Flexi Shopping 分期計劃(「合資格 Flexi Shopping」)，而所累積的合資格 Flexi Shopping 簽賬金額(「累積分期金額」)及還款期數達下表要求，可獲指定的現金回贈(「現金回贈」)。於推廣期內，每位 DBS Card+ 客戶於本推廣最高可獲享的總現金回贈金額為港幣 1,200 元，及只可享此現金回贈 1 次。

累積分期金額	現金回贈	
	還款期 18 至 24 個月	還款期 30 至 60 個月
港幣\$50,000 – 港幣\$99,999	港幣\$100	港幣\$200
港幣\$100,000 – 港幣\$199,999	港幣\$250	港幣\$500
港幣\$200,000 或以上	港幣\$600	港幣\$1,200

4. 就本推廣而言，成功申請合資格 Flexi Shopping 指該項申請的第一期供款於推廣期內誌賬於適用信用卡戶口內。
5. 現金回贈將於推廣期完結後三個月內直接存入持卡人的適用信用卡戶口，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。若持卡人使用多於 1 張適用信用卡申請合資格 Flexi Shopping，本行有權決定現金回贈存入持卡人的任何 1 個適用信用卡戶口內。
6. 使用合資格 Flexi Shopping 須受 Flexi Shopping 分期計劃條款及細則約束，詳情請參閱 go.dbs.com/hk-fstnc-n。
7. 本推廣的現金回贈不能與本行其他 Flexi Shopping 分期計劃推廣獎賞同時享用。如持卡人的合資格 Flexi Shopping 已於其他推廣中獲享獎賞，則不可從本推廣再獲享現金回贈。如有任何爭議，本行保留最終決定權。
8. 持卡人不得濫用本推廣或違反本推廣的規定，否則本行將在不作通知下從持卡人的適用信用卡戶口扣除持卡人於本推廣獲享的現金回贈及/或採取行動以追討有關金額。



9. 本推廣及現金回贈只適用於推廣期至給予現金回贈期間，適用信用卡戶口仍然有效、無欠繳及信用狀況良好（由本行全權酌情決定）的持卡人。若持卡人的適用信用卡戶口狀況欠佳，本行保留權利取消持卡人參與本推廣的資格及/或拒絕發放本推廣的現金回贈予持卡人。
10. 如持卡人取消有關合資格 Flexi Shopping，本行保留權利取消持卡人獲得現金回贈的資格及直接從持卡人的適用信用卡戶口扣除現金回贈價值而無須事先通知。
11. 本行可以修改本條款及細則及/或更改或終止本推廣。本行的決定為最終決定。
12. 如中、英文版本不一致，概以英文版本為準。



Terms and Conditions for "Limited time offer of Flexi Shopping charging monthly interest" Promotion

1. Promotional period of DBS Credit Card "Limited time offer of Flexi Shopping charging monthly interest " Promotion ("Promotion") already stated at/printed on leaflet/website (both dates inclusive) ("Promotion Period").
2. Promotion is only applicable to the principal cardholder ("Cardholder") of DBS Credit Card and Co-branded Cards (excluding DBS Business Card and Private Label Card) ("Applicable Credit Cards") issued by DBS Bank (Hong Kong) Limited (the "Bank").
3. During the Promotion Period, Cardholders who has spending with Applicable Credit Cards ("Eligible Transaction") and successfully apply for Flexi Shopping Programme that charged monthly interest via DBS Card+ mobile application ("DBS Card+") with the Eligible Transaction ("Eligible Flexi Shopping"), with accumulated Eligible Flexi Shopping transaction amount ("Accumulated Instalment Amount") and repayment period fulfilling the requirement in below table, can enjoy respective cash rebate ("Cash Rebate"). During the Promotion Period, the maximum total Cash Rebate amount each DBS Card+ customer can enjoy in this Promotion is HK\$1,200, and only can enjoy this Cash Rebate once.

Accumulated instalment amount	Cash Rebate	
	Repayment Period of 18-24 months	Repayment Period of 30-60 months
HK\$50,000 – HK\$99,999	HK\$100	HK\$200
HK\$100,000 – HK\$199,999	HK\$250	HK\$500
HK\$200,000 or above	HK\$600	HK\$1,200

4. For this Promotion, successful application for the Eligible Flexi Shopping means that the first instalment of that application is posted to the Applicable Credit Card account during the Promotion Period.
5. Cash Rebate will be credited to Cardholder ' s Applicable 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 Cardholder has more than 1 Applicable Credit Card,



the Bank has the right to decide to credit Cash Rebate in any of the Applicable Credit Card accounts.

6. Use of Eligible Flexi Shopping Programme is bound by the terms and conditions of Flexi Shopping Programme, for details, please refer to go.dbs.com/hk-fstnc-n
7. The Cash Rebate of this Promotion cannot be enjoyed in conjunction with the rewards of other Flexi Shopping Programme promotion. If Cardholder's Eligible Flexi Shopping has already been rewarded in other Flexi Shopping Programme promotion, he/she can no longer receive the Cash Rebate from this Promotion. In case of any disputes, the Bank reserves the right of final decision.
8. Participation in this Promotion is subject to there being no abuse / non-compliance by the Cardholder, failing which the Bank will debit the value of the Cash Rebate from the Cardholder's Applicable Credit Card account without notice and/or take such action to recover any outstanding amounts.
9. This Promotion and the Cash Rebate are only applicable to 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 Cash Rebate are awarded. If the status of a Cardholder's Applicable Credit Card account is not in good standing, the Bank reserves the right to disqualify the Cardholder from receiving the Cash Rebate and/or refuse to issue the Cash Rebate of this Promotion to the Cardholder.
10. If a Cardholder cancels the related Eligible Flexi Shopping, the Bank reserves the right to disqualify the Cardholder from enjoying the Cash Rebate and debit the value of the Cash Rebate from the Cardholder's Applicable Credit Card account without notice and/or take such action to recover any outstanding amounts.
11. The Bank may change these terms and conditions and/or modify or terminate the Promotion. The Bank's decision is final.
12. The English version shall prevail if there is any inconsistency between the English and Chinese versions.