



(以下推廣優惠的條款及細則只適用於2025年11月1日至2025年11月30日)

「按月收取利息的Flexi Shopping限時優惠」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」）的推廣期已列印/顯示於本宣傳品/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）（「適用信用卡」）的主要持卡人（「持卡人」）。
3. 持卡人於推廣期內透過DBS Card+手機應用程式（「DBS Card+」）把任何適用信用卡的簽賬（一項或多項簽賬）成功轉換為按月收取利息的 Flexi Shopping 分期計劃（「合資格分期」），而合資格分期的交易金額（「交易金額」）及分期期數達下表要求，可獲相對應的現金回贈（「現金回贈」）。

交易金額	現金回贈	
	分期期數18-24個月（「期數組別1」）	分期期數30-60個月（「期數組別2」）
HK\$50,000至低於HK\$100,000	HK\$100	HK\$200
HK\$100,000至低於HK\$200,000	HK\$350	HK\$700
HK\$200,000或以上	HK\$900	HK\$1,800

4. 就本推廣而言，成功轉換為合資格分期指該Flexi Shopping分期計劃的第一期供款於推廣期內誌賬於適用信用卡戶口內。
5. 如持卡人於推廣期內成功轉換多於一項合資格分期（可由同一張適用信用卡或多於一張適用信用卡成功轉換），如合資格分期的分期期數屬於同一組別，則於計算可得現金回贈時，合資格分期的交易金額可合併計算，否則將分開獨立計算。為免產生疑問，請參考以下的範例：

例子1: 假設持卡人於推廣期內成功做了2項合資格分期，詳情如下：

	交易金額	分期期數	所得現金回贈	備註
合資格分期1	HK\$80,000	18	HK\$350	雖然分期期數不同，但屬同一期數組別(期數組別1)，因此交易金額可合併計算為HK\$140,000
合資格分期2	HK\$60,000	24		
		總計	HK\$350	

例子2: 假設持卡人於推廣期內成功做了3項合資格分期，詳情如下：

	交易金額	分期期數	所得現金回贈	備註
合資格分期1	HK\$40,000	18	HK\$100	合資格分期1及合資格分期2屬同一期數組別（期數組別1），因此交易金額可合併計算為HK\$60,000
合資格分期2	HK\$20,000	24		
合資格分期3	HK\$150,000	48	HK\$700	合資格分期3的分期期數屬期數組別2，因此交易金額不可與合資格分期1及合資格分期2合併計算
		總計	HK\$800	

6. 每位持卡人於本推廣可享每個期數組別現金回贈1次，即最高可獲享HK\$2,700現金回贈（期數組別1與期數組別2最高可得的現金回贈的總和，即HK\$900 + HK\$1,800）。
7. 現金回贈將於推廣期完結後6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分期，本行有權決定將現金回贈存入本行認為合適的持卡人適用信用卡戶口內。
8. 申請及使用合資格分期須受Flexi Shopping分期計劃條款及細則約束，詳情請參閱 go.dbs.com/hk-fstnc-n。
9. 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。如持卡人的合資格分期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。
10. 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。
11. 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。
12. 如持卡人取消有關合資格分期，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。
13. 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。
14. 如中、英文版本不一致，概以英文版本為準。
15. 推廣資料在推廣期完結後一個月內仍可供查閱。



(The following Terms and Conditions are only applicable for November 1 - 30, 2025)

Terms and Conditions for Limited time offer for Flexi Shopping that charged monthly interest"

1. The promotion period of DBS Credit Card "Limited time offer for Flexi Shopping that charged monthly interest" ("**Promotion**") has already been printed on/stated at the advertising materials/website (both dates inclusive) ("**Promotion Period**").
2. The Promotion is only applicable to the principal cardholder ("**Cardholder**") of DBS Credit Cards and Co-branded Cards (excluding DBS Business Cards) ("**Applicable Credit Cards**") issued by DBS Bank (Hong Kong) Limited (the "**Bank**").
3. During the Promotion Period, Cardholders who successfully convert the transactions of any Applicable Credit Cards (one or multiple transactions) to Flexi Shopping Programme that charged monthly interest via DBS Card+ mobile application ("**DBS Card+**") ("**Eligible Instalment**"), if the transaction amount of the Eligible Instalment ("**Transaction Amount**") and repayment period of the Eligible Instalment fulfil the requirement in below table, can enjoy the corresponding cash rebate ("**Cash Rebate**").

Transaction Amount	Cash Rebate	
	Number of Instalments 18-24 months ("Repayment Period Group 1")	Number of Instalments 30-60 months ("Repayment Period Group 2")
HK\$50,000 to below HK\$100,000	HK\$100	HK\$200
HK\$100,000 to below HK\$200,000	HK\$350	HK\$700
HK\$200,000 or above	HK\$900	HK\$1,800

4. For this Promotion, successful conversion of Eligible Instalment means that the first instalment of the Flexi Shopping Programme is posted to the Applicable Credit Card account during the Promotion Period.
5. If a Cardholder successfully converts more than one Eligible Instalment (can be made by one or more than one Applicable Credit Cards), if the number of instalment of the Eligible Instalment belongs to the same group, the Transaction Amount of the Eligible Instalments can be combined when calculating the Cash Rebate available. Otherwise, they will be calculated separately. For avoidance of doubt, please refer to the following examples:

Example 1: Assume the Cardholder successfully converted 2 Eligible Instalments during the Promotion Period. Details are as follows:

	Transaction Amount	Number of Instalments	Available Cash Rebate	Remarks
Eligible Instalment 1	HK\$80,000	18	HK\$350	Although the number of instalments are different, they belong to the same repayment period group (Repayment Period Group 1), as a result, the Transaction Amount can be combined and calculated as HK\$140,000.
Eligible Instalment 2	HK\$60,000	24		
Total			HK\$350	

Example 2: Assume the Cardholder successfully converted 3 Eligible Instalments during the Promotion Period. Details are as follows:

	Transaction Amount	Number of Instalments	Available Cash Rebate	Remarks
Eligible Instalment 1	HK\$40,000	18	HK\$100	Since Eligible Instalment 1 and Eligible Instalment 2 belong to the same repayment period group (Repayment Period Group 1), the Transaction Amount can be combined and calculated as HK\$60,000.
Eligible Instalment 2	HK\$20,000	24		
Eligible Instalment 3	HK\$150,000	48	HK\$700	The number of instalments of Eligible Instalment 3 belongs to Repayment Period Group 2. As a result, the Transaction Amount cannot be combined with Eligible Instalment 1 and Eligible Instalment 2.
Total			HK\$800	

6. Each Cardholder can enjoy the Cash Rebate of each repayment period group once under this Promotion, i.e. a maximum of HK\$2,700 Cash Rebate (the sum of the maximum Cash Rebate available for Repayment Period Group 1 and Repayment Period Group 2, i.e. HK\$900 + HK\$1,800).
7. Cash Rebate will be credited to the Cardholder’s Applicable Credit Card account within 6 months after the end of the Promotion Period 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 the monthly statement. If Cardholder use more than one Applicable Credit Card to apply for the Eligible Instalment, the Bank reserves the right to credit the Cash Rebate to the Cardholder’s Applicable Credit Card account that the Bank deems appropriate.
8. Application and use of Eligible Instalment is bound by the Terms and Conditions for Flexi Shopping Programme. For details, please refer to go.dbs.com/hk-fstnc-n.
9. The Cash Rebate of this Promotion cannot be enjoyed in conjunction with the rewards of other Flexi Shopping Programme promotion. If Cardholder's Eligible Instalment has already been awarded in other promotion, he/she can no longer enjoys the Cash Rebate from this Promotion. In case of any disputes, the Bank reserves the right of final decision.
10. 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.
11. The 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 participating in the Promotion and/or refuse to issue the Cash Rebate of this Promotion to the Cardholder.
12. If a Cardholder cancels the related Eligible Instalment, 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.
13. The Bank may change these terms and conditions and/or modify or terminate the Promotion. The Bank's decision is final.
14. The English version shall prevail if there is any inconsistency between the English and Chinese versions.
15. Promotion information will remain accessible up to one month after the end of the Promotion Period.