

“Exclusive offer for DBS credit cardholders - up to HK\$100 InstaRedeem” Terms and Conditions and Important Notes:

Terms and Conditions:

1. “Exclusive offer for DBS credit cardholders - up to HK\$100 InstaRedeem” (“Promotion”) is applicable to the principal cardholders (“Cardholders”) of DBS Credit Cards and Co-branded Cards (excluding Private Label Cards and Business Cards) issued by the Bank (“Applicable Credit Cards”). This Promotion is not applicable to supplementary card cardholders.
2. Promotion period starts from 25 April to 31 December 2025, both dates inclusive (“Promotion Period”).
3. Before conducting any spending, Cardholders are required to install the DBS Card+ mobile application (“DBS Card+”) and complete the registration and confirmation of the DBS Card+ account and turn on the notification in DBS Card+ More > App & Security Setting > Push Notification > “InstaRedeem” before for participating in the Promotion.
4. Upon successfully subscribing for the designated General Insurance Plans underwritten by Chubb Insurance Hong Kong Limited (“Chubb”) through the Bank’s website or DBS Chubb Insurance Service Hotline (852) 3191 6618 during Promotion Period with each policy of after-discount premium reaching HK\$400 or above (“Eligible Transaction”), Cardholders can be entitled HK\$20 deduction (“Offer”) from the payable amount for that Eligible Transaction through the red “InstaRedeem” button revealed on that transaction after it is posted and displayed on the “Spending” page of DBS Card+. Each DBS Card+ account can enjoy the Offer for the first 5 Eligible Transactions, with a maximum of HK\$100 InstaRedeem each time during the Promotion Period.

The designated General Insurance Plans include:

- a. MobileShield Protection
 - b. Digi Devices Protection
 - c. TravellerShield Insurance
 - d. HomeShield Insurance
 - e. LandlordShield Insurance
 - f. StudyShield Insurance
 - g. MasterShield Illness Protection
 - h. JuniorShield Child Illness Protection
 - i. MyShield Hospital Cash Plan
 - j. PassengerOne
5. All Eligible Transactions will be counted based on the post date of transaction during Promotion Period. And Cardholders should enjoy the Offer by pressing the Red “InstaRedeem” button mentioned above in DBS Card+ by 31 December 2025, 2026 23:59 (Hong Kong Time), otherwise Offer will be forfeited without prior notice.
 6. The Offer is subject to a quota of 100 on a first-come first-served basis according to the time record of pressing the “InstaRedeem” button for enjoying the Offer. Quota full message will be shown on the Bank website if quota of the Offer is full.
 7. The Offer of this Promotion cannot be enjoyed in conjunction with the offer of other “InstaRedeem” promotion offers by the Bank and the merchants. If Cardholder's spending meets the requirements of other “InstaRedeem” promotion offer at the same time, the Bank has the right to determine which offer to be awarded in respect of that spending. When the spending has already been awarded under the Offer of this Promotion, the same spending

cannot be awarded again under other “InstaRedeem” promotion and vice versa. In case of any disputes, the Bank reserves the right of final decision.

8. The Bank has absolute discretion to determine the validity of a transaction and the eligibility of the Offer based on the details (including time and date) of the relevant transaction in the Bank’s record. If there is any discrepancy between the transaction record of a Cardholder and that of the Bank, the Bank’s record shall be conclusive.
9. The Offer is 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 Offer is issued. 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 enjoying the Offer.
10. Participation in the Promotion is subject to there being no abuse or non-compliance by the Cardholder, failing which the Bank will debit the values of the Offer from the Cardholder’s account without notice and/or take such action to recover any outstanding amounts.
11. The Offer cannot be transferred, or exchanged for cash, credit limit or other discount, good or service.
12. The Bank may change these 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.

Important Notes:

1. The General Insurance Plan is underwritten by Chubb. Chubb reserves the right of final approval. The Bank is a licensed insurance agent (licence no.: FA3000) authorised by Chubb. The Bank will receive commissions and incentives from Chubb as remuneration for marketing Chubb's products. For the coverage and other details of the General Insurance Plan, please refer to the relevant policy provisions.
2. The Bank distributes insurance products for Chubb and they are insurance products of Chubb but not the Bank.
3. In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between the Bank and the customer out of the selling process or processing of the related transaction, the Bank will enter into a Financial Dispute Resolution Scheme process with the customer.
4. DBS Chubb Insurance Service Hotline (Tel: (+852) 3191 6618) is a dedicated insurance customer services hotline established by Chubb for customers.
5. Under Cap.41 Insurance Ordinance, the Insurance Authority has started to collect levy on insurance premiums from policyholders through insurance companies from 1 January 2018. For more details, please refer to: www.ia.org.hk/en/levy.
6. The relevant content is only for use in Hong Kong Special Administrative Region.

「DBS 信用卡持卡人專屬優惠 — 高達 HK\$100 「一扣即享」」的條款及細則及重要事項：

條款及細則

1. 「DBS 信用卡持卡人專屬優惠 — 高達 HK\$100 「一扣即享」」（「本推廣」）適用於由本行發出的 DBS 信用卡及聯營卡(不包括貴賓卡及商務卡)(「適用信用卡」)的主要持卡人（「持卡人」）。本推廣不適用於附屬卡持卡人。
2. 推廣期為由 2025 年 4 月 25 日起至 2025 年 12 月 31 日（「推廣期」），首尾兩天包括在內。
3. 如欲享獎賞，持卡人須於進行合資格交易前安裝 DBS Card+ app（「DBS Card+」）及完成登記 DBS Card+ 賬戶，並於 DBS Card+ 的選項目錄內選擇「更多」>「程式和安全設定」>「推送通知」>選擇開啟「一扣即享」獎賞通知以參與本推廣。
4. 持卡人於推廣期內以適用信用卡經本行網站或 DBS 安達保險熱線(852) 3191 6618 成功投保由安達保險香港有限公司（「安達保險」）承保的指定一般保障計劃，每張保單折後保費為 HK\$400 或以上（「合資格交易」），當合資格交易賬單成功誌賬並顯示於 DBS Card+ 的「簽賬」版面後，可憑顯示於該賬單的紅色「一扣即享」按鈕直接扣減該賬單的 HK\$20（「獎賞」）。每個 DBS Card+ 賬戶於推廣期內首 5 次合資格交易可享獎賞，最多可享 HK\$100 「一扣即享」獎賞。

指定一般保障計劃包括：

- MobileShield 手機保障
 - 數碼設備保障
 - TravellerShield 旅遊保障
 - HomeShield 家居保障
 - LandlordShield 業主保障
 - StudyShield 海外升學保障
 - MasterShield 危疾保障
 - JuniorShield 子女危疾保障
 - MyShield 住院現金保障
 - PassengerOne 交通意外乘客保障
5. 所有合資格交易以誌賬日期計算，並必須於推廣期內完成。持卡人必須於 2025 年 12 月 31 日 23:59 (香港時間)或之前按下上述 DBS Card+ 內的紅色「一扣即享」按鈕享用優惠，否則視作自行放棄優惠，而本行無須作事先通知。
 6. 獎賞名額 100 個，先到先得，額滿即止，並以點擊「一扣即享」按鈕以享用獎賞的時間為準。若獎賞名額已滿，將於本行網頁公佈。
 7. 作為本推廣的優惠不能與本行和商戶舉辦的其他「一扣即享」推廣的優惠/獎賞同時享用。若持卡人的交易同時符合其他「一扣即享」推廣獲享優惠/獎賞的要求，本行有權決定就該交易發放哪項優惠/獎賞。當交易已於本推廣獲享優惠，該交易則不可從其他「一扣即享」推廣再次獲享優惠/獎賞，反之亦然。如有任何爭議，本行保留最終決定權。
 8. 本行有絕對酌情權根據其有關交易細節的紀錄（包括時間及日期），決定交易是否有效及可否獲享優惠。如持卡人的交易紀錄與本行紀錄不符，概以銀行的紀錄為準。

9. 優惠只適用於在推廣期間持有仍然有效、無欠繳及信用狀況良好（由本行全權酌情決定）的適用信用卡戶口持卡人。若持卡人的適用信用卡戶口狀況欠佳，本行保留取消持卡人參與本推廣的資格及/或享受優惠的權利。
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戶口扣除優惠的價值及/或採取行動以追討有關金額。
11. 獎賞不可轉讓、兌換現金、信貸額或其他折扣/貨品/服務。
12. 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。
13. 如中、英文版本有不一致之處，概以英文版本為準。
14. 客戶可於推廣完結後最多一星期閱覽推廣內容。

重要事項

1. 一般保障計劃由安達保險承保。安達保險保留最終批核的權利。本行為安達保險授權的保險代理商（牌照號碼：FA3000）。本行將從安達保險收取佣金及獎勵，作為銷售安達保險產品的報酬。有關一般保障計劃的承保範圍及其他詳情，請參閱相關保單條款。
2. 銀行只為安達保險分銷產品，而有關產品是安達保險而非銀行的產品。
3. 對於銀行與客戶之間因銷售過程或處理有關交易而產生的合資格爭議（定義見金融糾紛調解計劃的金融糾紛調解的中心職權範圍），銀行將與客戶進行金融糾紛調解計劃程序。
4. DBS 安達保險熱線（電話號碼：3191 6618）（「安達保險熱線」）是安達保險特別為客戶而設的保險查詢熱線。
5. 根據《保險業條例》(第 41 章)，由 2018 年 1 月 1 日起，保險業監管局(「保監局」)已開始透過保險公司向保單持有人收取保費徵費。詳情請瀏覽: www.ia.org.hk/tc/levy
6. 有關內容只可於香港特別行政區傳閱。