"DBS Mastercard® Credit Cards x BROADWAY Spending Rewards" Terms and Conditions

1. DBS Mastercard® Credit Card x BROADWAY Spending Rewards ("**Promotion**") is only applicable to the principal cardholders ("**Principal Cardholders**") of DBS Mastercard® Credit Cards (excluding Business Cards**)** ("**Applicable Credit Cards**") issued by DBS Bank (Hong Kong) Limited (**the "Bank").** This Promotion is not applicable to supplementary card cardholders.
2. The Promotion runs from 1 November 2026 to 30 November 2026 (both dates inclusive) ("**Promotion Period**").
3. Principal Cardholders who conduct a single net spending upon designated amount with Applicable Credit Cards during the Promotion Period at BROADWAY ("**Merchant**") stores, and BROADWAY's online shop (https://www.broadwaylifestyle.com/en)* ("**Eligible Transaction**") shall be entitled to enjoy the corresponding "InstaRedeem" amount ("**InstaRedeem**"). 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**"), as detailed below. InstaRedeem is named collectively as the Offer ("**Offer**").

InstaRedeem	**Eligible Transaction Amount**	**"InstaRedeem" amount**
Offer 1	A single net spending between HK$3,500 to HK$5,999	HK$100
Offer 2	A single net spending between HK$6,000 to HK$9,999	HK$210
Offer 3	A single net spending of HK$10,000 or above	HK$420

4. Each DBS Card+ app account can enjoy either Offer 1 or Offer 2 or Offer 3 at most during the Promotion Period, with a maximum of HK$420 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 Offer is fully redeemed.
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 conduct the Eligible Transaction by 30 November 2026 and tap the InstaRedeem button for redeeming the Offer by 15 December 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. In addition to enjoying the InstaRedeem under Clause 3, Principal Cardholders who make Eligible Transaction Amount and completed an Eligible Transaction Amount by purchasing Samsung products at the Merchant's stores shall also be entitled to the following additional reward ("**Reward")**.

Reward	Eligible Transaction Amount (Exclusive to Samsung products)	"Reward" amount
Offer 1	A single net spending between HK$3,500 to HK$5,999	HK$20
Offer 2	A single net spending between HK$6,000 to HK$9,999	HK$90
Offer 3	A single net spending of HK$10,000 to HK$14,999	HK$180
Offer 4	A single net spending of HK$15,000 or above	HK$500

7. Each Principal Cardholder can enjoy Reward at most once during the Promotion Period, with a maximum of HK$500. Reward will be served in first come first served. Principal Cardholders who wish to enjoy this Reward are advised to check with the Merchant prior to purchasing the product.
8. Principal Cardholders can enjoy the InstaRedeem and Reward simultaneously.
9. For the avoidance of doubt, the following types of transactions are not applicable for the calculation of Eligible Transactions:
    a. Any transactions that are subject to cancellation, charge-back, purchase cash coupon / gift card, return of goods and/or refund,
    b. Any autopay, unposted transactions, bill payment transactions made through DBS iBanking, JET Payment Service, 24-hour Customer Services Hotline, transactions made via "Pay & Transfer" function in DBS Card+ app or any other means as specified by the Bank from time to time;
    c. All payment via eWallet (except for Apple Pay, Google Pay and Samsung Pay), all reloads of e-Wallet and Octopus Automatic Add-Value Service;
    d. Any other type of transaction as determined by the Bank from time to time.
10. Unless specified, Offer/ Reward cannot be used in conjunction with other promotional offers or discounts, coupons or membership offers.
11. The Offer/ Reward entitled by Principal Cardholders shall be determined by the Bank at its sole discretion based on the Bank's record. Principal Cardholders must retain the original transaction slips of any transactions. In case of any disputes, the Bank reserves the right to require Principal Cardholders to submit the relevant original transaction slips, other documents or evidence for verification. The submitted transaction slips, documents and/or evidence will not be returned. If there is any discrepancy between the Bank's record and Principal Cardholder's record of any transaction, the Bank's record shall prevail.
12. The InstaRedeem / Reward of this Promotion cannot be enjoyed in conjunction with other "InstaRedeem" offer offered by the Bank and the merchants. If a Principal Cardholder's spending meets the requirements of other "InstaRedeem" 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" promotions and vice versa. In case of any disputes, the Bank reserves the right of final decision.
13. The Offer/ Reward are 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 Offer/ 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.

14. The Bank is not the supplier of the products/services and the description, photos or reference price (if any) in relation to the products/services, which are not provided by the Bank and intended to be for reference only. Any enquiry, claim or complaint in relation to the quality or availability of the products/services or the accuracy of any of the aforementioned information contained on this marketing material shall be directed to the participating supplies. The Bank shall assume no liability in respect thereof.
15. 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 Offer/ Reward from the Principal Cardholder's account without notice and/or take such action to recover any outstanding amounts.
16. The Bank and the Merchant may change these terms and conditions and/or modify or terminate the Promotion. The Bank and the Merchant's decision are final.
17. The English version shall prevail if there is any inconsistency between the English and Chinese versions.
18. Promotion information will remain accessible up to one week after the end of the Promotion.

*This is not the Bank's website. The Bank is not responsible or liable for their content or the Cardholder's use of them.