

DBS Credit Cards “Subscription Bonus Club” Terms and Conditions:

1. DBS Credit Cards “Subscription Bonus Club” (the “**Promotion**”) is applicable to the principal cardholders (“**Cardholders**”) of DBS Credit Cards and Cobranded Cards (excluding Business Cards) (“**Applicable Credit Cards**”) issued by DBS Bank (Kong) Limited (the “**Bank**”). This Promotion is not applicable to supplementary cardholders.
2. The promotion period is from 1 June 2026 to 31 December 2026, both dates inclusive (“**Promotion Period**”).
3. To participate in the Promotion, Cardholders are required to install the DBS Card+ mobile application (“**DBS Card+ app**”), complete the registration of DBS Card+ app account, and turn on the notification in the menu of DBS Card+ app by clicking "More" icon, then choose "App & Security Settings" > "Push Notifications" > turn on "InstaRedeem" to receive notifications before conducting any Eligible Transactions (as defined in clause 4 below).
4. During the Promotion Period, Cardholders who complete a single retail spending of HK\$30 or above at eligible service subscription platforms designated by the Bank from time to time (Designated Eligible Service Subscription platforms as detailed in the list shown as below) with the Applicable Credit Card (“**Eligible Transaction**”), it is deemed to have completed a spending mission (“**Spending Mission**”) once. After a spending mission is completed, the corresponding Eligible Transaction will be accompanied by a “black button” on the "Spending" page of DBS Card+ app. Cardholders can tap the “black button” to view how many spending missions they have completed. For 3rd, 4th and 5th spending missions completed by Cardholders in each calendar month during Promotion Period, Cardholder will receive HK\$10, HK\$20 and HK\$30 InstaRedeem (“**Offer**”) respectively and enjoy up to HK\$60 “InstaRedeem” Offer per calendar month. A “red button” will be displayed next to the Eligible Transaction instantly on the "Spending" page of DBS Card+ app. Cardholders can tap the “red button” to use the Offer to deduct the amount payable for that spending.

5 Service Subscription Categories	No. of Spending Mission	Designated Eligible Service Subscription
Streaming Entertainment	No limit to the number of spending missions can be completed each month in this Service Subscription Category	Amazon Prime Video, Disney+, HBO Max, HULU, JOOX, KKBOX, MOOV, myTV SUPER, Netflix, Now TV, Spotify, Viu, YOUKU, YouTube
Applications	A maximum of 1 spending mission can be completed each month in this Service Subscription Category	Apple App Store, Google Play
AI & Other Tools	No limit to the number of spending missions can be completed each month in this Service Subscription Category	Adobe, Canva, ChatGpt, Copy.ai, DeepSeek, ElevenLabs, Google Gemini, Grammarly, Grok, Jasper, KIMI, MANUS, Microsoft, Midjourney, Notion AI, Otter.ai, Perplexity, Poe, Soundraw, Synthesia, Uber One, Writesonic, Zoom AI Companion

E-Commerce Platforms (Business Services)	A maximum of 1 spending mission can be completed each month in this Service Subscription Category	Shopify, Shoptine
Gaming Services	No limit to the number of spending missions can be completed each month in this Service Subscription Category	Apple Arcade, EA Play, Google Play Pass, Humble Bundle, Nintendo Switch Online, PlayStation Plus, Xbox Game Pass, Ubisoft+

Example: Cardholders make Eligible Transaction during the Promotion Period

No. of Spending Mission per calendar month	Designated Service Subscription	Eligible	“InstaRedeem” Offer
1 st	KKBOX		not applicable
2 nd	Spotify		not applicable
3 rd	Adobe		HK\$10 “InstaRedeem”
4 th	Poe		HK\$20 “InstaRedeem”
5 th	PlayStation Plus		HK\$30 “InstaRedeem”

5. Regarding the Service Subscription Categories to which Eligible Transaction belong, the Bank will define them according to the merchant names on the "Spending" page of DBS Card+ app and is determined by the Bank at its sole discretion.
6. Each DBS Card+ app account can receive the “InstaRedeem” Offer up to 3 times per month, and up to 21 times, and up to HK\$420 “InstaRedeem” Offer during the Promotion Period. Cardholders must tap the “red button” mentioned in clause 4 above to redeem the Offer and deduct the amount payable for that Eligible Spending on or before 15 January 2027. When the “red button” on the “Spending” page of DBS Card+ app disappears after the expiration date, Cardholders will be deemed to have forfeited the Offer automatically. The Bank will not make any special arrangements and any forms of compensation. 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.
7. Cardholders who have not made any Eligible Transactions on the Designate Eligible Service Subscription platforms mentioned in clause 4 between 1 January 2026 and 31 May, 2026, and make Eligible Transactions on the Eligible Service Subscription platforms mentioned in Clause 4 during the Promotional Period, will receive a HK\$40 rebate (“Welcome Reward”). **Each Cardholder can receive the Welcome Reward once only.** The Welcome Reward and “InstaRedeem” Offer can be enjoyed concurrently.
8. The Welcome Reward will be disbursed in two phases:
 Phase 1: Cardholders who make Eligible Transactions from 1 June to 31 August 2026, inclusive of both dates - The Welcome Reward entitled by the Cardholder will be credited to the Applicable Credit Card account on or before 31 October 2026 and shown on the monthly statement.
 Phase 2: Cardholders who make Eligible Transactions from 1 September to 31 December 2026, inclusive of both dates - The Welcome Reward entitled by the Cardholder will be

- credited to the Applicable Credit Card account on or before 28 February 2027 and shown on the monthly statement.
9. For the purpose of this Promotion, Eligible Transaction amount is based on the settlement amount of the Eligible Transaction in Hong Kong currency as revealed in "Spending" page of DBS Card+ app. For avoidance of doubt, the following types of transactions shall not fall under the scope of Eligible Transaction:
 - i Any transactions that are subject to cancellation, charge-back, return of goods and/or refund,
 - ii Any autopay, installment, 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;
 - iii Payment via eWallet (except for Apple Pay, Google Pay and Samsung Pay), all reloads of e-Wallet and Octopus Automatic Add-Value Service;
 - iv Any other type of transaction as determined by the Bank from time to time.
 10. The quota for the "InstaRedeem" Offer is on a first-come, first-served basis. The Bank will no longer issue any black or red button of this Promotion when the quota is full and quota full message will be shown on the page in DBS Card+ app> Rewards > Marketing Offers > the Promotion page if quota of the Offer is full.
 11. The Spending Mission/Offer of this Promotion cannot be enjoyed in conjunction with the spending mission/offer/reward of other promotion offered by the Bank. If a Cardholder's Eligible Transaction meets the requirements of the spending mission/offer/reward of other promotion at the same time, the Bank has the right to determine which spending mission/offer/reward to be awarded in respect of that Eligible Transaction. When that Eligible Transaction has already been awarded under the Spending Mission/Offer of this Promotion, the same Eligible Transaction cannot be awarded again spending mission/offer/reward under other promotions and vice versa. In case of any disputes, the Bank reserves the right of final decision.
 12. If a Cardholder cancels the related Eligible Transaction, the Bank reserves the right to disqualify the Cardholder from enjoying the spending mission/offers/rewards and debit the value of the offers/rewards from the Cardholder's Applicable Credit Card account without notice and/or take such action to recover any outstanding amounts.
 13. "InstaRedeem" Offer and Welcome Reward 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 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.
 14. The "InstaRedeem" Offer and Welcome Reward entitled by Cardholders shall be determined by the Bank at its sole discretion based on the Bank's record (including time and date). Cardholders must retain the original transaction slips of any transactions. In case of any disputes, the Bank reserves the right to require 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 Cardholder's record of any transaction, the Bank's record shall prevail.
15. 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.
 16. Regarding to the related handling fee that may be involved in overseas transactions, please refer to the Bank's website> Help & Support> Credit Card> More > Check transaction > "Exchange rate and handling fee of overseas transaction", and Bank's website> Help & Support> Credit Card> More > Check transaction > "Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars".
 17. The Bank may change these terms and conditions and/or modify or terminate the Promotion. The Bank's decision is final.
 18. The English version shall prevail if there is any inconsistency between the English and Chinese versions.
 19. Promotion information will remain accessible up to one week after the end of the Promotion.