

“DBS Live Fresh Card 10 Free Trials for Flexi Shopping” Program Terms and Conditions:

1. “DBS Live Fresh Card 10 Free Trials for Flexi Shopping” (the “Promotion”) is only applicable to the principal cardholder (“Cardholder”) of DBS Live Fresh Card (“Applicable Credit Cards”) issued by DBS Bank (Hong Kong) Limited (the “Bank”).
2. The Promotion is valid from 1 January to 31 December 2025, both dates inclusive (“Promotion Period”).
3. During the Promotion Period, Cardholders who successfully apply for 6-month Flexi Shopping Programme that charged one-off handling fee (“Flexi Shopping”) via DBS Card+ mobile application (“DBS Card+”) (“Eligible Application”) can enjoy 10 free trials. The offer is applicable to the first 10 6-month instalments and the full handling fee rebate of applications will be credited to the Applicable Credit Card account (“Fee Rebate”). Successfully applied for Flexi Shopping means the first Instalment is displayed on Timeline of DBS Card+ or showed in credit card statement during the Promotion Period.
4. Fee Rebate will be credited to credit card account at the time the instalment of Flexi Shopping is charged to the credit card account and shown on the monthly statement. Please note that the first instalment posted date must be within the Promotion Period to be eligible for the Fee Rebate.
5. The Cardholder cannot enjoy this Promotion in conjunction with other promotions of Flexi Shopping Programme during the Promotion Period. For avoidance of doubt, during the Promotion Period, the Cardholder is not eligible to participate in any other promotions of Flexi Shopping Programme.
6. Fee Rebate is only applicable to the Cardholders whose credit card account 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 Fee Rebate is issued. If the status of a Cardholder’s Applicable Credit Card account is not in good standing, the Bank reserves the right to stop issuing the Fee Rebate to the relevant Cardholder without prior notice.
7. The Fee Rebate of this Promotion cannot be enjoyed in conjunction with the offer of other promotions of the Bank. If Cardholder's Eligible Application has already been rewarded in other promotion, he/she can no longer receive the Fee Rebate from this Promotion. In case of any disputes, the Bank reserves the right of final decision.
8. Entitlement of the Fee Rebate is subject to there being no abuse or non-compliance by the Cardholders, failing which the Bank will debit the values of the Fee Rebate from the Cardholders’ Applicable Credit Card accounts without prior notice and/or take such action to recover any outstanding amounts.
9. This Promotion is bound by Terms and Conditions for Flexi Shopping Programme. For details, please refer to go.dbs.com/hk-fstnc-n.
10. The Bank may change these terms and conditions and/or modify or terminate the Promotion. The Bank’s decision is final.
11. Promotion information will remain accessible up to one week after the end of the Promotion.

12. The English version shall prevail if there is any inconsistency between the English and Chinese versions.