

### **“DBS Live Fresh Card 5% Cash Rebate Reward of Your Choice” Programme Terms and Conditions:**

1. “DBS Live Fresh Card 5% Cash Rebate Reward of Your Choice” Programme (the “Programme”) is only applicable to the principal cardholders (“Cardholders”) of DBS Live Fresh Card (“Applicable Card”) issued by DBS Bank (Hong Kong) Limited (the “Bank”).
2. The promotion period of this Programme is from 1 May 2024 until 31 December 2024 (“Promotion Period”).
3. Except for Cardholders who have registered to participate in the previous round of "DBS Live Fresh Card 5% Cash Rebate Reward of Your Choice" Programme on or before 30 April 2024, other Cardholders who would like, to participate in this Programme, are required to install the DBS Card+ mobile application (“DBS Card+”), register for a DBS Card+ account, turn on the notification of “InstaRedeem” in DBS Card+ and register for the Programme on “5% Cash Boost” under Cards page (“5% Cash Boost” Page”) in DBS Card+, and select one spending category to enjoy 5% Cash Rebate Reward of Your Choice during registration. The Bank will automatically enroll Cardholders who have registered to participate in the previous round of "DBS Live Fresh Card 5% Cash Rebate Reward of Your Choice" Programme on or before 30 April 2024 in this Programme.
4. Upon registration, Cardholder’s selected spending category will be effective in that whole calendar month. During the Promotion Period, Cardholders can only re-select the spending category for the next calendar month on “5% Cash Boost” Page on or before the last calendar day of a calendar month. If a Cardholder does not re-select the spending category by the last calendar day of a calendar month, he/she will be deemed to continue with that month’s selected spending category for the next calendar month. If that spending category is no longer valid for selection, the Bank may at its discretion select a spending category that the Bank deems appropriate for the Cardholder without any prior notice. If a Cardholder has re-selected the spending category several times on or before the last calendar day of a calendar month, the Bank will deem the last choice of that Cardholder as the selected spending category for the next calendar month.
5. Under this Programme, a Cardholder shall be eligible to receive an amount equal to 5% of an Eligible Transaction (as defined in clause 7 below) of the chosen spending category to off-set the amount payable for that Eligible Transaction (“Reward”). Reward will be rounded down to 2 decimal places. Each Cardholder can enjoy a maximum of HK\$150 Reward (“Monthly Cap”) for each calendar month. The Reward for each Eligible Transaction will be counted towards the Monthly Cap of the month of the transaction date.
6. In order to enjoy the Reward, a Cardholder is required to click the red InstaRedeem button for the relevant Eligible Transaction as displayed on the DBS Card+ “Spending” page.
7. For the purpose of this Programme, the spending category available for selection and the definition of Eligible Transaction for each spending category are detailed in <<DBS Live Fresh 5% Cash Rebate Reward of Your Choice Selection List>>. The Bank reserves the right to update the spending category available for selection from time to time without prior notice.
8. Cardholders must click the red InstaRedeem button on the DBS Card+ “Spending” page to enjoy the Reward for the relevant Eligible Transaction within 45 calendar days after the transaction date, failing which the Cardholder will be deemed to have forfeited the Reward for that Eligible Transaction. The Bank will not make any special arrangement and any form of compensation.
9. If Cardholder’s Eligible Transaction meets the award requirements of other InstaRedeem promotion at the same time, the Bank has the right to determine which offer to be awarded in respect of the Eligible Transaction. When the Eligible Transaction has already been awarded under other “InstaRedeem”

promotion, such Eligible Transaction cannot be awarded with the Reward again under this Programme and vice versa. In case of any disputes, the Bank reserves the right of final decision.

10. Reward is only applicable to Cardholders whose Applicable Card accounts are in good standing, remain valid and not in default (as determined by the Bank at its sole discretion) throughout the Promotion Period. If the Applicable Card account's status changes, the Bank reserves the right to terminate Cardholders' eligibility to participate in the Programme and/or entitlement to the Reward without prior notice.
11. Cardholders must retain the original transaction slips, other supporting documents or evidence of any transactions. In case of any disputes, the Bank reserves the right to require Cardholders to submit the relevant documents or evidence for verification. The submitted documents and/or evidence will not be returned. If there is any discrepancy between the Bank's record and the Cardholder's record, the Bank's record shall prevail.
12. Participation in the Programme is subject to there being no abuse/non-compliance by the Cardholder, failing which the Bank may debit the value of the Reward from the Cardholder's account without prior notice and/or take such action(s) to recover any outstanding amounts.
13. The Bank may determine whether a spending is an Eligible Transaction at its sole and absolute discretion. The Bank has no obligation to clarify the eligibility of a spending before the Cardholder conducts the transaction. The Bank's decision on the eligibility of a spending shall be final and conclusive.
14. The Bank may change these terms and conditions and/or modify or terminate the Programme without prior notice. The Bank's decision is final.
15. The English version shall prevail if there is any inconsistency between the English and Chinese versions.