

**“DBS Live Fresh Card iFlexi - up to 90-day Interest-free Repayment Period for Online Transaction”
Program Terms and Conditions:**

1. “DBS Live Fresh Card iFlexi - up to 90-day Interest-free Repayment Period for Online Transaction” Promotion (the “Promotion”) shall be applicable to cardholders (“Cardholders”) conducting Eligible Transactions (as defined in Clause 2 below) with DBS Live Fresh Card (“Applicable Card”) issued by DBS Bank (Hong Kong) Limited (the “Bank”).
2. For the purpose of these terms and conditions, each of the following terms shall have the corresponding meaning: “Eligible Transaction” shall mean an Online Transaction. “Online Transaction” shall mean a transaction for the purchase of any products at an online merchant as so determined at the sole and absolute discretion of the Bank. For the avoidance of doubt, the following types of transactions are not considered Eligible Transactions for the purpose of this Promotion: cash advance and its handling/administration fees, Card Interest-Free Instalment Loan, Flexi-Shopping Programme, transactions in Hong Kong Dollars at online merchant whose place of registration and/or settlement is outside Hong Kong, casino chips, foreign exchange, securities transaction, reversed transactions, transaction that has been subject to cancellation, charge-back, return of goods and/or refund or any other categories as the Bank may at its discretion determine from time to time.
3. Under this Promotion, an Eligible Transaction conducted with an Applicable Card will be automatically posted to the Cardholder’s Applicable Card account only in the statement following the statement in which it should have originally been posted. Registration by the Cardholder for this Promotion is not required. As a result, the Cardholder shall be able to enjoy an interest-free repayment period of up to 90 days. The following example illustrates the mechanics of this Promotion:
Assuming that the statement date is on the 1st day of each month and the payment due date shall be 30 days from the statement date, if a Cardholder has conducted an Eligible Transaction on 10 August, the Eligible Transaction would originally be posted in the statement to be issued on 1 September and the payment due date for the Eligible Transaction would have been 30 September. Under this Promotion, the Eligible Transaction will be posted in the statement to be issued on 1 October instead and, accordingly, the payment due date for the Eligible Transaction would be deferred to 30 October.
4. The available credit limit of the Cardholder's Applicable Card account will be reduced by the whole amount of the Eligible Transaction from the date the Eligible Transaction was conducted.
5. Notwithstanding anything to the contrary in the DBS Personal Credit Card Terms and Conditions, if the statement balance of the statement in which the Eligible Transaction should be posted originally is not paid in full on or before the relevant payment due date, finance charge for the Eligible Transaction shall accrue from the day following the date of that statement. Taking the example in Clause 3 above, the following illustrates how finance charge is accrued:
Assuming that the statement issued on 1 September is not paid in full on or before 30 September, finance charge for the Eligible Transaction conducted on 10 August shall accrue from 2 September notwithstanding that the Eligible Transaction will only be posted in the statement to be issued on 1 October.
6. The Bank reserves the right only to make the Promotion available to Cardholders whose Applicable Card accounts are in good standing, valid and not in default. If the status of a Cardholder’s Applicable Card account has changed, the Bank may terminate the Promotion in respect of the Cardholder without notice.
7. The Bank may change these terms and conditions and/or modify or terminate the Promotion without prior notice. The Bank's decision is final.

8. Should there be any conflict between these terms and conditions and the DBS Personal Credit Card Terms and Conditions, the former shall prevail.
9. The English version shall prevail if there is any inconsistency between the English and Chinese versions.