



(以下推廣優惠的條款及細則只適用於2024年4月1日至2024年4月30日)

網上永久性提高總信用額及套現享高達HK\$400優惠之條款及細則

1. 網上永久性提高總信用額及套現享高達 HK\$400 優惠推廣(「本推廣」)的推廣期已列印/顯示於本宣傳品/網頁上，首尾兩天包括在內(「推廣期」)。
2. 推廣期內，客戶以 DBS 信用卡經星展銀行(香港)有限公司(「銀行」)的 DBS 信用卡「Instant Cash」網頁(www.dbs.com/hk/cardloan)或 DBS Card+ 手機應用程式，同一時間申請永久性提高總信用額及現金分期貸款(「迅用錢」計劃)/循環貸款(「現金轉戶」計劃)並獲批核，及獲批核貸款的提取現金金額及分期期數(如適用)達以下要求，可獲指定的現金回贈(「現金回贈」)。於推廣期內，每位客戶只可享此現金回贈 1 次。

貸款的提取現金金額	分期期數 (如適用)	現金回贈
港幣\$50,000 – 港幣\$99,999	12 – 60 個月	高達港幣\$200
港幣\$100,000或以上		高達港幣\$400

3. 現金回贈將於推廣期完結後三個月內直接存入客戶的信用卡戶口，並顯示於月結單上。現金回贈不能兌換現金或用作繳付月結單最低付款額。若客戶持有多於 1 張 DBS 信用卡，銀行有權決定現金回贈存入客戶的任何 1 個信用卡戶口內。
4. 本推廣只適用於在推廣期內至銀行發放現金回贈時，信用卡戶口信用狀況良好、仍然有效及無欠繳的客戶(由銀行全權酌情決定)。若客戶的信用卡戶口狀況欠佳，銀行保留取消客戶參與本推廣的資格及/或享受現金回贈的權利。如有任何爭議，銀行保留最終決定權。
5. 推廣優惠可與特選客戶網上永久性提高總信用額及套現享額外 HK\$200 優惠同時使用，但不可與其他提升信用額推廣優惠同時使用。
6. 銀行可以修改本條款及細則及/或更改或終止本推廣。銀行的決定為最終決定。
7. 如中、英文版本不一致，概以英文版本為準。



(The following Terms and Conditions are only applicable for April 1 - 30, 2024)

Terms and Conditions for Online Permanent Increase in Combined Credit Limit and Cash Out to get up to HK\$400 Promotion

1. Promotional period of Online Permanent Increase in Combined Credit Limit and Cash Out to get up to HK\$400 Promotion ("Promotion") already printed on/stated at leaflet/website (both dates inclusive) ("Promotion Period").
2. During the Promotion Period, customer who has simultaneously applied for permanent increase in combined credit limit and Cash Instalment Loan ("Call-a-loan" service) / Revolving Loan ("Funds Transfer" service) by using DBS credit card via DBS Credit Card "Instant Cash" website or DBS Card+ mobile application and have been approved, and with cash out amount of the loan approved and number of Instalments (if applicable) fulfilling the requirement below, can enjoy respective cash rebate ("Cash Rebate"). During the Promotion Period, each customer can only enjoy Cash Rebate once.

Total "Funds Transfer" Loan Amount	Number of Instalments (if applicable)	Cash Rebate^x
HK\$50,000 – HK\$99,999	12 - 60 months	Up to HK\$200
HK\$100,000 or above		Up to HK\$400

3. Cash Rebate will be credited to customer's credit card account within 3 months after the end of the Promotion Period and shown in the monthly statement. Cash Rebate are not redeemable for cash and cannot be used to offset or settle the minimum payment of monthly statement. If customer has more than 1 DBS credit card, the Bank has the right to decide to credit Cash Rebate in any of the credit card accounts.
4. Promotion is only applicable to customer whose credit card account is in good standing, remains valid and not in default (as determined by the Bank at its sole discretion) during the Promotion Period and upon Cash Rebate are credited. If the status of customer's credit card account is not in good standing, the Bank reserves the right to disqualify the customer from participating in the Promotion and/or enjoying the Cash Rebate. In case of disputes, decision of the Bank shall be final and binding.
5. This Promotion can be used in conjunction with Selected Customer Online Permanent Increase in Combined Credit Limit and Cash Out to get extra HK\$200 Promotion at the same time, but it cannot be used in conjunction with other increase credit limit promotions.
6. The Bank may change these terms and conditions and/or modify or terminate the Promotion. The Bank's decision is final.
7. The English version shall prevail if there is any inconsistency between the English and Chinese versions.