

## “ Flexi Shopping Offers – Apple Store ” Terms and Conditions

### General Terms and Conditions:

1. “ Flexi Shopping Offers – Apple Store ” (“Promotion”) is only applicable to the principal cardholder (“Cardholder”) of DBS Credit Card and Co-branded Cards (excluding DBS Live Fresh Credit Card, Business Card and Private Label Card) (“Applicable Credit Cards”) issued by DBS Bank (Hong Kong) Limited (the “Bank”).
2. The Promotion runs from 1 September 2025 to 15 January 2026, both dates inclusive (“Promotion Period”).
3. For this promotion, **successful application for the Flexi Shopping Programme** (“Flexi Shopping”) means that the first instalment is posted to the Applicable Credit Card account during the Promotion Period; the Rewards mean the Fee Rebate and Prizes.
4. This Promotion is bound by the terms and conditions of Flexi Shopping, for details, please refer to [go.dbs.com/hk-fstnc-n](https://go.dbs.com/hk-fstnc-n).
5. For Flexi Shopping Programme that charged one-off handling fee, a minimum and maximum transaction amount of HK\$500 and HK\$300,000 respectively is imposed; For Flexi Shopping Programme that charged monthly interest, a minimum transaction amount of HK\$2,000 or above is imposed. For the purposes of this Promotion, subject to meeting the Eligible Spending requirements related to the promotion and/or the offer.
6. Participation in this Promotion is subject to there being no abuse / non-compliance by the Cardholder, failing which the Bank will debit the value of the Rewards from the Cardholder’s Applicable Credit Card account without notice and/or take such action to recover any outstanding amounts.
7. This Promotion and the Rewards are only applicable to Cardholder 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 Rewards are awarded. 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 receiving the Rewards and/or refuse to issue the Rewards of this Promotion to the Cardholder.
8. The Bank may change these terms and conditions and/or modify or terminate the Promotion. The Bank’s decision is final.
9. The English version shall prevail if there is any inconsistency between the English and Chinese versions.
10. Promotion information will remain accessible up to one week after the end of the Promotion. For details, please check via the Bank’s website > Credit Cards > Promotions.

### Terms and conditions applicable for “Flexi Shopping Offers - Apple Store up to HK\$110 one-off handling fee or interest fee rebate”:

1. During the Promotion Period, Cardholders who made a single transaction of HK\$500 or above with Applicable Credit Cards via Apple Store in Hong Kong, its online shop (<https://www.apple.com/hk/>)# or its mobile application (“ Apple Store ”) (“Eligible Transaction”) and successfully apply for 6 or 12-month instalments Flexi Shopping Programme that charged one-off handling fee or successfully apply for 18 to 60-month instalments Flexi Shopping

Programme that charged monthly interest via DBS Card+ mobile application (“DBS Card+ app”) (“Eligible instalment transaction”) will receive up to HK\$110 cash rebate once for the one-off handling fee or interest fee involved in application (“Fee Rebate”). Cardholders can enjoy the Fee Rebate once only in the Promotion.

2. Fee Rebate is only applicable to **the highest single Eligible Transaction amount** of the **first successful application via DBS Card+ app** during the Promotion Period. Examples are as follows:

**Example 1:** During the Promotion Period, made a single transaction of HK\$9,000 at Apple Store and successfully applied for Flexi Shopping that charged one-off handling fee with 6-month instalments via DBS Card+ app to enjoy **HK\$110 one-off handling fee rebate** (The maximum one-off handling fee rebate is HK\$110).

	Merchant	Transaction Amount (HK\$)	Total Instalment Amount of Application (HK\$)	Tenor	One-off handling fee (HK\$)	One-off handling fee rebate* (HK\$)
<b>1<sup>st</sup> Successful Application</b>	Apple Store	\$9,000	\$9,000	6	\$110	\$110

**Example 2:** During the Promotion Period, made a single transaction of HK\$4,000 at Apple Store and successfully applied for Flexi Shopping that charged one-off handling fee with 6-month instalments with other transactions via DBS Card+ app to enjoy **HK\$55 one-off handling fee rebate** (calculated based on HK\$4,000 of the Apple Store spending).

	Merchant	Transaction Amount (HK\$)	Total Instalment Amount of Application (HK\$)	Tenor	One-off handling fee (HK\$)	One-off handling fee rebate* (HK\$)
<b>1<sup>st</sup> Successful Application</b>	Apple Store	\$4,000	\$9,000	6	\$110	\$55
	Supermarket.com	\$5,000 (Not Eligible Transaction)				

**Example 3:** During the Promotion Period, made transactions of HK\$4,000, HK\$12,000 and HK\$3,000 respectively at Apple Store and successfully applied for Flexi Shopping that charged one-off handling fee with 12-month instalments with other transactions and 6-month instalments respectively via DBS Card+ app to enjoy **HK\$110 one-off handling fee rebate** (calculated based on HK\$12,000 of the Apple Store spending which is the highest single Eligible

Transaction amount of the 1<sup>st</sup> successful application and the maximum one-off handling fee rebate is **HK\$110**).

	Merchant	Transaction Amount (HK\$)	Total Instalment Amount of Application (HK\$)	Tenor	One-off handling fee (HK\$)	One-off handling fee rebate* (HK\$)
<b>1<sup>st</sup> Successful Application</b>	Apple Store	\$4,000 (Not the highest single Eligible Transaction amount)	\$26,000	12	\$700	\$110
	Apple Store	\$12,000				
	Supermarket.com	\$10,000 (Not Eligible Transaction)				
<b>2<sup>nd</sup> Successful Application</b>	Apple Store	\$3,000 (Not the first successful Application with Eligible Transaction)	\$3,000	6	\$55	N/A

**Example 4:** During the Promotion Period, made a single transaction of HK\$12,000 at Apple Store and successfully applied for Flexi Shopping that charged monthly interest with 18-month instalments via DBS Card+ app to enjoy **HK\$110 interest fee rebate** (The maximum interest fee rebate is **HK\$110**).

	Merchant	Transaction Amount (HK\$)	Total Instalment Amount of Application (HK\$)	Tenor	Total interest fee <sup>+</sup> (HK\$)	Interest fee rebate* (HK\$)
<b>1<sup>st</sup> Successful Application</b>	Apple Store	\$12,000	\$12,000	18	\$280.8	\$110

**Example 5:** During the Promotion Period, made a single transaction of HK\$20,000 at Apple Store and successfully applied for Flexi Shopping that charged monthly interest with other

transactions with 24-month instalments via DBS Card+ app to enjoy **HK\$110 interest fee rebate** (calculated based on the HK\$20,000 Apple Store spending and the maximum interest fee rebate is **HK\$110**).

	Merchant	Transaction Amount (HK\$)	Total Instalment Amount of Application (HK\$)	Tenor	Total interest fee <sup>++</sup> (HK\$)	Interest fee rebate* (HK\$)
<b>1<sup>st</sup> Successful Application</b>	Apple Store	\$20,000	\$25,000	24	\$780	\$110
	Supermarket.com	\$5,000 (Not Eligible Transaction)				

**Example 6:** During the Promotion Period, made transactions of HK\$2,000, HK\$28,000 and HK\$12,000 respectively at Apple Store and successfully applied for Flexi Shopping that charged monthly interest with 30-month instalments with other transactions and 18-month instalments respectively via DBS Card+ app to enjoy **HK\$110 interest fee rebate** (calculated based on the HK\$28,000 Apple Store spending which is the highest single Eligible Transaction amount of the 1<sup>st</sup> successful application and the maximum interest fee rebate is **HK\$110**).

	Merchant	Transaction Amount (HK\$)	Total Instalment Amount of Application (HK\$)	Tenor	Total interest fee <sup>+++</sup> (HK\$)	Interest fee rebate* (HK\$)
<b>1<sup>st</sup> Successful Application</b>	Apple Store	\$2,000 (Not the highest single Eligible Transaction amount)	\$40,000	30	\$1,560	\$110
	Apple Store	\$28,000				
	Supermarket.com	\$10,000 (Not Eligible Transaction)				

<b>2<sup>nd</sup> Successful Application</b>	Apple Store	\$12,000 (Not the first successful Application with Eligible Transaction)	\$12,000	18	\$280.8	N/A
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\*The maximum one-off handling fee or interest fee rebate is HK\$110 and only applicable for Apple Store spending. One-off handling fee or interest fee rebate is only applicable to the highest single Eligible Transaction amount of the 1<sup>st</sup> successful application during the Promotion Period.

+ The above example is based on 18-month instalments with a monthly flat rate at 0.13% and the Annualised Percentage Rate (APR) is 2.98%. The APR is calculated in accordance with the guidelines issued in respect of the Code of Banking Practice.

++ The above example is based on 24-month instalments with a monthly flat rate at 0.13% and the Annualised Percentage Rate (APR) is 3.01%. The APR is calculated in accordance with the guidelines issued in respect of the Code of Banking Practice.

+++ The above example is based on 30-month instalments with a monthly flat rate at 0.13% and the Annualised Percentage Rate (APR) is 3.03%. The APR is calculated in accordance with the guidelines issued in respect of the Code of Banking Practice.

3. Fee Rebate will be credited to the relevant Applicable Credit Card account on or before 31 March 2026 and shown on the monthly statement.
4. The Fee Rebate of this Promotion cannot be enjoyed in conjunction with the rewards of other Flexi Shopping promotion. If a Cardholder's Flexi Shopping application has already been rewarded in other Flexi Shopping 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.

#### **Terms and conditions applicable for “ Flexi Shopping Lucky Draw - Apple Store ”:**

1. During the Promotion Period, Cardholders who made a single transaction of HK\$500 or above with Applicable Credit Card via Apple Store in Hong Kong, its online shop (<https://www.apple.com/hk/>) #or its mobile application (“ Apple Store ”) (“Eligible Transaction”) and successfully apply for Flexi Shopping, regardless of the number of instalments and the application channel, will automatically receive one lucky draw chance of Flexi Shopping Lucky Draw - Apple Store (“Lucky Draw”).
2. The Lucky Draw will be held on or before 20 March 2026 and the winner will be randomly drawn by the computer. Cardholders can check the Lucky Draw result and redemption detail on DBS website (<https://www.dbs.com.hk/personal/credit-cards/announcement.page>) after 4 April 2026. The Bank will notify the winners via SMS or email within 3 months after the end of the Promotion Period. The winners are required to have a valid mobile phone number or e-mail address under the Bank’s record during the Promotion Period and when the lucky draw is conducted, or else the winners will be treated as disqualified without further notice. The Lucky Draw prizes (the “Prize”) as follows:

Prize	Quota
HK\$5,000 cash rebate	5 winners

3. Each winner will receive a full cash rebate of the highest Eligible Transaction amount among the Eligible Transactions involved in all successful applications for Flexi Shopping during the Promotion Period, with the Prize subject to a maximum of HK\$5,000. Only one Eligible Transaction is eligible for the Prize of the Lucky Draw for each winner. Examples are as follows:

**Example 1:** A winner who made transactions of HK\$1,000 and HK\$2,000 respectively at Apple Store and successfully applied for one Flexi Shopping during the Promotion Period with other transactions (regardless of the number of instalments and the application channel) will receive HK\$2,000 cash rebate (HK\$2,000 x 100%).

	Merchant	Transaction Amount (HK\$)	Total Instalment Amount of Application (HK\$)	Cash Rebate (HK\$)
<b>1<sup>st</sup> Successful Application</b>	Apple Store	\$2,000	\$13,000	\$2,000
	Apple Store	\$1,000		
	Mall.com	\$10,000		

**Example 2:** A winner who made transactions of HK\$29,000 and HK\$2,000 respectively at Apple Store and successfully applied for one Flexi Shopping during the Promotion Period with other transactions (regardless of the number of instalments and the application channel) will receive HK\$5,000 cash rebate (The cash rebate will be calculated by HK\$29,000 x 100% and the maximum cash rebate amount is HK\$5,000).

	Merchant	Transaction Amount (HK\$)	Total Instalment Amount of Application (HK\$)	Cash Rebate (HK\$)
<b>1<sup>st</sup> Successful Application</b>	Apple Store	\$2,000	\$41,000	\$5,000
	Apple Store	\$29,000		
	Mall.com	\$10,000		

4. The Lucky Draw and the Prize are not applicable to the Eligible Transaction with any amendment of instalment plan after a successful application of Flexi Shopping.
5. Winners will receive the Prize from the Bank within 3 months after the Promotion Period. The Prize will be credited to the Applicable Credit Card account and shown in monthly statement. The Bank will not accept any requests for exchange and/or reissue of Prizes.

6. If the Prize has been given to the Cardholder but Cardholder cancel the related Flexi Shopping, the Bank reserves the right to disqualify Cardholder from enjoying the Prize and debit the value of the Prize from the Cardholder's Applicable Credit Card account without notice and/or take such action to recover any outstanding amounts.

# This is not the Bank's website. The Bank is not responsible or liable for their content or the Cardholder's use of them.