

“Flexi Shopping Up to 25% One-off Handling Fee Rebate Offer” Terms and Conditions

1. **“Flexi Shopping Up to 25% One-off Handling Fee Rebate Offer”** (“Promotion”) is only applicable to the principal cardholder (“Cardholder”) of DBS Credit Card and Co-branded Cards (excluding DBS Live Fresh Card, Business Card and Private Label Card) (“Applicable Credit Cards”) issued by DBS Bank (Hong Kong) Limited (the “Bank”).
2. During the Promotion Period (as defined in Clause 3), Cardholders who made transaction(s) with Applicable Credit Cards (“Eligible Spending”) and successfully apply for 3 or 6-month Flexi Shopping Programme that charged one-off handling fee with total instalment application amount of HK\$10,000 or above via DBS Card+ mobile application (“DBS Card+”) (“Eligible Flexi Shopping”) will receive a cash rebate equivalent to 25% of the one-off handling fee payable for the Eligible Flexi Shopping (“Fee Rebate”), the maximum Fee Rebate is up to HK\$220 (whichever is lower).
3. The promotion period of this Promotion is from 1 March 2024 to 30 April 2024, both dates inclusive (“Promotion Period”).
4. For this Promotion, successful application for the Eligible Flexi Shopping means that the first instalment is posted to the Applicable Credit Card account during the Promotion Period.
5. For this Promotion, only the first Eligible Flexi Shopping can be entitled the Fee Rebate, that is, a Cardholder can enjoy the Fee Rebate up to 1 time only.
6. If the Cardholder is unable to see relevant reminder of the Promotion in “YOUR OFFERS” at the upper part of Eligible Transactions page after selecting the Eligible Spending on DBS Card+, it means that:
 - (i) The Cardholder has received the Fee Rebate from this Promotion with another Eligible Flexi Shopping. Therefore, the Cardholder cannot receive the Fee Rebate from this Promotion again.
 - (ii) The Promotion quota is full (Only applicable to the promotions which reward quota applies).
7. Fee Rebate will be credited to the relevant Applicable Credit Card account on or before 31 July 2024 and shown on the monthly statement.
8. Use of Flexi Shopping Programme is bound by the terms and conditions of Flexi Shopping Programme, for details, please refer to go.dbs.com/hk-fstnc-n.
9. The Fee Rebate of this Promotion cannot be enjoyed in conjunction with the rewards of other Flexi Shopping Programme promotion. If Cardholder's Eligible Flexi Shopping has already been rewarded in other Flexi Shopping Programme 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.
10. 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 Fee Rebate from the Cardholder’s Applicable Credit Card account without notice and/or take such action to recover any outstanding amounts.

11. This Promotion and the Fee Rebate are only applicable to Cardholders 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 Fee Rebate 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 Fee Rebate and/or refuse to issue the Fee Rebate of this Promotion to the Cardholder.
12. If a Cardholder cancels the related Eligible Flexi Shopping, the Bank reserves the right to disqualify the Cardholder from enjoying the Fee Rebate and debit the value of the Fee Rebate from the Cardholder's Applicable Credit Card account without notice and/or take such action to recover any outstanding amounts.
13. The Bank may change these terms and conditions and/or modify or terminate the Promotion. The Bank's decision is final.
14. The English version shall prevail if there is any inconsistency between the English and Chinese versions.