"Credit Card New Customer Flexi Shopping offer" Terms and Conditions: (Revised version: extension of the promotion period in clause 1, the corresponding revision of reward fulfillment date in clause 6. The deleted contents are marked with strikethrough lines while the newly inserted contents are underlined for easy reference.)

1. "Credit Card New Customer Flexi Shopping offer" ("Promotion") is only applicable to applicants who have successfully applied to become the principal cardholder of DBS Black World Mastercard®, DBS Eminent Card (including DBS Eminent Visa Signature Card and DBS Eminent Visa Platinum Card) and DBS COMPASS VISA (collectively, the "DBS Credit Card") issued by DBS Bank (Hong Kong) Limited (the "Bank") by submitting application form during the period from 1 January 2026 to ~~30 June 2026~~ 31 December 2026, both dates inclusive ("Promotion Period") and all supporting documents required by the Bank within one month from the date of application ("New Card").
2. Unless otherwise specified, the Promotion is applicable to "New Customers" ("New Customers"). "New Customers" shall mean applicants who, during the New Card approval process, have not applied for, do not currently hold, or in the 12 months prior to the date of application for the New Card, have not held and/or cancelled any principal credit cards (including co-branded cards) issued by the Bank.
3. During the Promotion Period, New Customers who made transaction(s) with Applicable Credit Cards ("Eligible Spending") and successfully apply for 3, 6 or 12-month Flexi Shopping Programme ("Flexi Shopping") that charged one-off handling fee via DBS Card+ mobile application ("DBS Card+") within 3 months of the New Card issuance date ("Eligible Flexi Shopping") will receive a cash rebate equivalent to the one-off handling fee payable for the Eligible Flexi Shopping or up to HK$200 cash rebate (whichever is lower) ("Fee Rebate").
4. For this Promotion, successful application for the Eligible Flexi Shopping means that the first instalment is posted to the New 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 New Customer can enjoy the Fee Rebate once at most.
6. For Eligible Flexi Shopping successfully applied on or before 31 July 2026, on or before 31 October 2026 and on or before 30 April 2027, Fee Rebate will be credited to the relevant New Card account on or before 31 August 2026, 30 November 2026 and 31 May 2027 and shown on the monthly statement.
7. 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.
8. The Fee Rebate of this Promotion cannot be enjoyed in conjunction with the rewards of other Flexi Shopping Programme promotion. If New Customer'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.

9. Participation in this Promotion is subject to there being no abuse / non-compliance by the New Customer, failing which the Bank will debit the value of the Fee Rebate from the New Customer's New Card account without notice and/or take such action to recover any outstanding amounts.
10. This Promotion and the Fee Rebate are only applicable to New Customers whose New 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 New Customer's New Card account is not in good standing, the Bank reserves the right to disqualify the New Customer from receiving the Fee Rebate and/or refuse to issue the Fee Rebate of this Promotion to the New Customer.
11. If a New Customer cancels the related Eligible Flexi Shopping, the Bank reserves the right to disqualify the New Customer from enjoying the Fee Rebate and debit the value of the Fee Rebate from the New Customer's New Card account without notice and/or take such action to recover any outstanding amounts.
12. The Bank may change these terms and conditions and/or modify or terminate the Promotion. The Bank's decision is final.
13. Promotion information will remain accessible up to one week after the end of the Promotion.
14. The English version shall prevail if there is any inconsistency between the English and Chinese versions.