

“2025 Quarter 4 New Flexi Shopping Customer 3, 6 or 12-month instalments offer” Terms and Conditions

1. “2025 Quarter 4 New Flexi Shopping Customer 3, 6 or 12-month instalments 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 4), Cardholders who are new Flexi Shopping customers (as defined in Clause 3) spending with Applicable Credit Cards (“Eligible Spending”) and successfully apply for 3, 6 or 12-month instalments Flexi Shopping Programme that charged one-off handling fee via DBS Card+ mobile application (“DBS Card+”) (“Eligible Flexi Shopping”) will receive a cash rebate (“Fee Rebate”) equivalent to the one-off handling fee payable for the Eligible Flexi Shopping or up to HK\$150 cash rebate (whichever is lower).
3. New Flexi Shopping customers refer to the customers who have not successfully applied for Flexi Shopping Programme from 1 October 2024 to 30 September 2025, both dates inclusive.
4. The promotion period of this Promotion is from 1 October 2025 to 31 December 2025, both dates inclusive (“Promotion Period”).
5. For this Promotion, successful application for the Flexi Shopping Programme means that the first instalment is posted to the Applicable Credit Card account during the Promotion Period.
6. For this Promotion, only the first Eligible Flexi Shopping can be entitled the Fee Rebate and each Cardholder can enjoy the Fee Rebate up to 1 time only.
7. Fee Rebate will be credited to the relevant Applicable Credit Card account on or before 31 March 2026 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.