

“Flexi Shopping Flexicare Premium payment / Medical services spending instalment Reward Program” Terms and Conditions

1. “Flexi Shopping Flexicare Premium payment / Medical services spending instalment Reward Program” (“Promotion”) is only applicable to the principal cardholder (“Cardholder”) of DBS Black World Mastercard®, DBS Eminent Card and DBS COMPASS VISA (“Applicable Credit Cards”) issued by DBS Bank (Hong Kong) Limited (the “Bank”).
2. The Promotion runs from 1 February 2024 to 31 May 2024, both dates inclusive (“Promotion Period”).
3. To be eligible for the Promotion, Cardholders are required to log in DBS Card+ mobile application (“DBS Card+ app”) and register the Promotion successfully with an Applicable Credit Card during the Promotion Period (“Registered Credit Card”). Cardholders have to read and confirm the acceptance of the Promotion’s terms and conditions and input the required information according to the instructions. Cardholders will be given a confirmation email with reference number upon successful registration for record and enquiry purposes. Each Cardholder can only register the Promotion once.
4. Registration quota is applied for the Promotion, and only applicable to the first 10,000 Cardholders who completed the registration with an Applicable Credit Card. Quotas are offered on a first-come-first-served basis until quota is fully used.
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 the purposes of this Promotion, subject to the Eligible Spending requirements in clause 6 below). For Flexi Shopping Programme that charged monthly interest, a minimum transaction amount of HK\$2,000 or above is imposed.
6. During the Promotion Period, Cardholders who conduct a single transaction of HK\$2,000 or above with the Registered Credit Card in the Premium payment / Medical services spending (as defined in clause 7 below) (“Eligible Spending”) 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+ app (“Eligible Instalment Transaction”) can enjoy DBS\$1/\$1 COMPASS Dollar/HK\$1 for every HK\$250 Eligible Spending on the total amount of relevant Eligible Instalment Transaction (“Reward”), depending on the reward scheme selected by the Cardholders. The maximum Reward for each successful application of Eligible Instalment Transaction is DBS\$100/\$100 COMPASS Dollar/HK\$100. Reward earned will be rounded down to the nearest integer, decimal place (if any) will not be counted.
7. “Premium payment / Medical services spending” refers to
 - (i) Premium payment via “DBS digibank HK app”, “DBS iBanking” or Hong Kong insurance company’s outlets, websites or mobile apps, including but not limited to individuals insurance, annuity plan payment (including Qualifying Deferred Annuity Policy), pet insurance, car insurance, home insurance and travel insurance.
 - (ii) Medical services spending at any points of sales (either physical or online) of medical services merchants.
8. Premium payment and Medical services spending via below channels, including but not limited to the spending through Scan & Pay function of DBS Card+ app, JETCO payment to payees under Merchant Category of “Credit Card Payment”, “PPS”, “Faster Payment System”, or e-wallets

(including but not limited to Octopus Card on Mobile, AlipayHK, WeChat Pay HK & PayMe), shall not be regarded as Eligible Spending.

9. Definition of Premium payment and Medical services spending are determined according to the merchant codes as defined by Visa International, MasterCard Asia/ Pacific (Hong Kong) Limited and American Express International, Inc. or the merchant's acquiring bank and it is at the sole discretion of the Bank to determine whether the Premium payment / Medical services spending belongs to the Eligible Spending. The Bank reserves the right of final decision.
10. Successfully applied for the Eligible Instalment Transaction means its first instalment is displayed on Spending page of DBS Card+ app or showed in credit card statement during the Promotion Period. Examples of Reward are as follows:

Example 1:

A Cardholder who made a single premium payment of HK\$15,000 with Registered Credit Card and successfully applies for 6-month instalments of Flexi Shopping Programme that charged one-off handling fee during the Promotion Period can enjoy:

	Spending Category	Transaction Amount (HK\$)	Total Amount of Instalment Application (HK\$)	Tenor	Reward Earned [#]	One-off handling fee of instalment
Successful Application	Premium payment	\$15,000	\$15,000	6	DBS\$60* (\$15,000 instalment amount ÷250)	HK\$220

Example 2:

A Cardholder who made a single payment of medical services spending of HK\$35,000 with Registered Credit Card and successfully applies for 12-month instalments of Flexi Shopping Programme that charged one-off handling fee during the Promotion Period can enjoy:

	Spending Category	Transaction Amount (HK\$)	Total Amount of Instalment Application (HK\$)	Tenor	Reward Earned [#]	One-off handling fee of instalment
Successful Application	Medical services spending	\$35,000	\$35,000	12	DBS\$100* (\$35,000 instalment amount ÷250= DBS\$140, the maximum Reward of each successful application is DBS\$100) [@]	HK\$950

Example 3:

A Cardholder who made a single premium payment of HK\$9,000 and \$15,000 respectively, and a single spending of medical services of HK\$2,000 and HK\$3,000 respectively with Registered Credit Card and successfully applies for two 6-month instalments of Flexi Shopping Programme that charged one-off handling fee with other transactions during the Promotion Period can enjoy:

	Spending Category	Transaction Amount (HK\$)	Total Amount of Instalment Application (HK\$)	Tenor	Reward Earned [#]	One-off handling fee of instalment
Successful Application 1	Premium payment	\$9,000	\$24,000	6	DBS\$36* (\$9,000 instalment amount ÷250)	HK\$380
	Medical services spending	\$2,000			DBS\$8* (\$2,000 instalment amount ÷250)	
	Medical services spending	\$3,000			DBS\$12* (\$3,000 instalment amount ÷250)	
	Dining spending	\$10,000 (Not Eligible Spending)			Not eligible to enjoy the Reward in the Promotion	
Successful Application 2	Premium payment	\$15,000	\$15,000	6	DBS\$60* (\$15,000 instalment amount ÷250)	HK\$220
Total Reward					Total: DBS\$116*	

Example 4:

A Cardholder who made a single premium payment of HK\$20,000 with Registered Credit Card and successfully applies for 18-month instalments of Flexi Shopping Programme that charged monthly interest during the Promotion Period can enjoy:

	Spending Category	Transaction Amount (HK\$)	Total Amount of Instalment Application (HK\$)	Tenor	Reward Earned [#]	Monthly Instalment Amount (HK\$)	Total Interest Amount* (HK\$)
Successful Application	Premium payment	\$20,000	\$20,000	18	DBS\$80* (\$20,000 instalment amount ÷250)	\$1,138	\$468

Example 5:

A Cardholder who made a single payment of medical services spending of HK\$30,000 with Registered Credit Card and successfully applies for 24-month instalments of Flexi Shopping Programme that charged monthly interest during the Promotion Period can enjoy:

	Spending Category	Transaction Amount (HK\$)	Total Amount of Instalment Application (HK\$)	Tenor	Reward Earned [#]	Monthly Instalment Amount (HK\$)	Total Interest Amount ⁺ + (HK\$)
Successful Application	Medical services spending	\$30,000	\$30,000	24	DBS\$100* ($\$30,000$ instalment amount $\div 250 =$ DBS\$120, the maximum Reward of each application is DBS\$100) [@]	\$1,289	\$936

Example 6:

A Cardholder who made a single premium payment of HK\$3,000 and HK\$10,000 respectively, and a single spending of medical services of HK\$7,000 and HK\$5,000 respectively with Registered Credit Card and successfully applies for two 30-month instalments of Flexi Shopping Programme that charged monthly interest with other transactions during the Promotion Period can enjoy:

	Spending Category	Transaction Amount	Total Amount of Instalment Application (HK\$)	Tenor	Reward Earned [#]	Monthly Instalment Amount (HK\$)	Total Interest Amount ⁺ ++ (HK\$)
Successful Application 1	Premium payment	\$3,000	\$30,000	30	DBS\$12* (instalment amount $\$3,000 \div 250$)	\$1,039	\$1,170
	Medical services spending	\$7,000			DBS\$28* (instalment amount $\$7,000 \div 250$)		
	Medical services spending	\$5,000			DBS\$20* (instalment amount $\$5,000 \div 250$)		

	Dining spending	\$15,000 (Not Eligible Spending)			Not eligible to enjoy the Reward in the Promotion		
Successful Application 2	Premium payment	\$10,000	\$10,000	30	DBS\$40* (instalment amount \$10,000 ÷250)	\$347	\$390
Total Reward					Total DBS\$100*		

Reward will be awarded in the form of DBS\$, COMPASS Dollar or cash rebate based on the DBS\$ Reward Scheme or COMPASS CARD Reward Scheme chosen by the Cardholders. For Cardholders who have chosen “DBS\$ Cash Rebate Scheme” as their DBS\$ Reward Scheme: every DBS\$1 earned from this Promotion will be automatically converted to HK\$1 cash rebate, and deposited into the Registered Credit Card. For Cardholders who have chosen “DBS\$ Redemption Scheme” as their DBS\$ Reward Scheme: The Reward of this Promotion will be awarded to the Cardholders in the form of DBS\$, and deposited into the Registered Credit Card. For Cardholders who have chosen COMPASS CARD Reward Scheme as their Reward Scheme: every DBS\$1 earned from this Promotion will be automatically converted to \$1 COMPASS Dollar, and deposited into the Registered Credit Card.

* The calculation of this example is based on HK\$250 = DBS\$1, since DBS\$ is in integral, DBS\$ earned will be rounded down to the nearest integer, decimal place (if any) will not be counted.

@ Maximum Reward for each successful application of Eligible Instalment Transaction is DBS\$100.

+ 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 daily interest is rounded to the nearest 1 decimal place.

+ 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 daily interest is rounded to the nearest 1 decimal place.

++ 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. The daily interest is rounded to the nearest 1 decimal place.

- Subject to the DBS\$ Reward Scheme or COMPASS CARD Reward Scheme chosen by the Cardholders, the Reward earned from this Promotion will be credited in the form of DBS\$, COMPASS Dollar or

cash rebate to the Registered Credit Card account on or before 31 August 2024 and be shown in monthly statement.

12. The Promotion is bound by Terms and Conditions for Flexi-Shopping Programme (「Flexi Shopping」). For details, please refer to go.dbs.com/hk-fstnc-n.
13. The Reward of this Promotion cannot be enjoyed in conjunction with the rewards of other Flexi Shopping promotion. If Cardholder's Flexi Shopping has already been entitled other reward in other Flexi Shopping promotion, he/she can no longer receive the Reward from this Promotion. In case of any disputes, the Bank reserves the right of final decision. When calculating the Reward, the relevant Eligible Instalment Transaction amount and the entitled DBS\$, COMPASS Dollar or cash rebate will be rounded down to their nearest integer, decimal place (if any) will not be counted.
14. The Reward is only applicable to the Cardholders whose Registered 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 Reward is rewarded. If the status of Cardholder's Registered Credit Card account is not in good standing, the Bank reserves the right to stop issuing the Reward to the Cardholder.
15. The Reward cannot be transferred or used to settle the minimum payment, exchanged for cash, spending credit or other discounts / products / services.
16. The validity of any registration and/or Reward eligibility of Cardholders will be determined by the Bank at its sole discretion. In the event of discrepancy or inconsistency of registration record between Cardholders and the Bank, the decision of the Bank shall be final and binding.
17. If Cardholders cancel the Eligible Instalment Transaction, the Bank reserves the right to disqualify Cardholders from enjoying the Reward and debit the value of the Reward from the Cardholder's Registered Credit Card account without notice and/or take such action to recover any outstanding amounts.
18. Participation in the Promotion is subject to there being no abuse / non-compliance by the Cardholder, failing which the Bank will debit the value of the Reward from the Cardholder's Registered Credit Card account without notice and/or take such action to recover any outstanding amounts.
19. The Bank may change these terms and conditions and/or modify or terminate the Promotion. The Bank's decision is final.
20. The English version shall prevail if there is any inconsistency between the English and Chinese versions.