

**“Flexi Shopping 3 or 6-month instalments – up to HK\$100 one-off handling fee rebate at designated merchants” Terms and Conditions:**

1. “Flexi Shopping 3 or 6-month instalments - up to HK\$100 one-off handling fee rebate at designated merchants” (“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 a single transaction of HK\$500 or above with Applicable Credit Cards via the designated merchant(s) specified by the Bank from time to time (“Eligible Transaction”) and successfully apply for 3 or 6-month instalments Flexi Shopping Programme that charged one-off handling fee (“Eligible Flexi Shopping”) via DBS Card+ mobile application (“DBS Card+ app”) will receive a cash rebate (“Fee Rebate”) equivalent to the one-off handling fee payable for the Eligible Transaction or up to HK\$100 cash rebate (whichever is lower).
3. The promotion period of this promotion is announced by the Bank from time to time applicable to each designated merchant (the “Promotion Period”).
4. Any transactions made through the following channels are not considered Eligible Transactions, including but not limited to transactions through Scan & Pay function of DBS Card+, "Faster Payment System" or e-wallets (including but not limited to Octopus Card on Mobile, AlipayHK, WeChat Pay HK and PayMe).
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 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 meeting the Eligible Spending requirements related to the promotion and/or the offer.
7. Cardholders can enjoy Fee Rebate once only for Eligible Flexi Shopping application with Eligible Transaction at each designated merchant under this promotion.
8. The Bank will use the single Eligible Transaction amount of the designated merchant(s) in Eligible Flexi Shopping application to calculate the fee rebate as follows:

	Scenario	Fee Rebate Calculation Basis
1	There is only one Eligible Transaction at a designated merchant within the Eligible Flexi Shopping, and the Cardholder has never received a Fee Rebate at the designated merchant.	Eligible Transaction at designated merchant
2	There is only one Eligible Transaction at a designated merchant in the Eligible Flexi Shopping, and the Cardholder has already received 1 Fee Rebate at the designated merchant.	No Fee Rebate
3	There is more than one Eligible Transaction at designated merchant A in Eligible Flexi Shopping, and the Cardholder has never received a Fee Rebate at designated merchant A.	Eligible Transaction with the highest spending amount at designated merchant A
4	There is more than one Eligible Transaction at designated merchants in Eligible Flexi Shopping, from designated merchant A and B, respectively, and the Cardholder has never received a Fee Rebate at designated merchant A and B.	Eligible transaction with the highest spending amount at designated merchant A & B respectively.
5	There is more than one Eligible Transaction at designated merchants in Eligible Flexi Shopping, from designated merchants A and B, respectively. The Cardholder has received one Fee Rebate at designated merchant A, and the Cardholder has never received a Fee Rebate at designated merchant B.	Eligible Transaction with the highest spending amount at designated merchant B

9. Fee Rebate will be credited to the relevant Applicable Credit Card account within 3 months after the end of the designated promotion period of the designated merchant(s) and shown on the monthly statement.
10. This Promotion is bound by the terms and conditions of Flexi Shopping Programme, for details, please refer to [go.dbs.com/hk-fstnc-n](http://go.dbs.com/hk-fstnc-n).

11. 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.
12. 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.
13. This Promotion and the Fee Rebate 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 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.
14. The Bank may change these terms and conditions and/or modify or terminate the Promotion. The Bank's decision is final.
15. The English version shall prevail if there is any inconsistency between the English and Chinese versions.