

“Flexi Shopping Offers – Apple Store” Terms and Conditions

General Terms and Conditions:

1. “Flexi Shopping Offers – Apple Store” (“Promotion”) is only applicable to the principal cardholder (“Cardholder”) of DBS Credit Card and Co-branded Cards (excluding DBS Live Fresh Credit Card, Business Card and Private Label Card) (“Applicable Credit Cards”) issued by DBS Bank (Hong Kong) Limited (the “Bank”).
2. The Promotion runs from 9 September 2022 to 15 January 2023, both dates inclusive (“Promotion Period”).
3. For this promotion, successful application for the Flexi Shopping Programme (“Flexi Shopping”) means that the first instalment is posted to the Applicable Credit Card account during the Promotion Period; the Rewards mean the Fee Rebate and Prizes.
4. This Promotion is bound by the terms and conditions of Flexi Shopping, for details, please refer to go.dbs.com/hk-fstnc-n.
5. 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 Rewards from the Cardholder’s Applicable Credit Card account without notice and/or take such action to recover any outstanding amounts.
6. This Promotion and the Rewards 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 Rewards 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 Rewards and/or refuse to issue the Rewards of this Promotion to the Cardholder.
7. The Bank may change these terms and conditions and/or modify or terminate the Promotion. The Bank’s decision is final.
8. The Chinese version shall prevail if there is any inconsistency between the English and Chinese versions.

“Flexi Shopping Offers - Apple Store up to HK\$150 one-off handling fee or interest fee rebate” Terms and Conditions:

1. During the Promotion Period, Cardholders who made a single transaction of HK\$500 or above with Applicable Credit Cards via Apple Store in Hong Kong, its online shop (<https://www.apple.com/hk/>)* or its mobile application (“Apple Store”) (“Eligible Transaction”) and successfully apply for Flexi Shopping (6/12-month instalments must be chosen for the application of Flexi Shopping that charged one-off handling fee or 18/24-month instalments must be chosen for Flexi Shopping that charged monthly interest) via DBS Card+ mobile application (“DBS Card+”) will receive up to HK\$150 cash rebate once for the one-off handling fee or interest fee involved in application (“Fee Rebate”). Cardholders can enjoy the Fee Rebate once only in the Promotion.
2. Fee Rebate is only applicable to the highest single Eligible Transaction amount of the first successful application during the Promotion Period.
3. Fee Rebate will be credited to the relevant Applicable Credit Card account on or before 30 April 2023 and shown on the monthly statement.

4. The Fee Rebate of this Promotion cannot be enjoyed in conjunction with the rewards of other Flexi Shopping promotion. If a Cardholder's Flexi Shopping application has already been rewarded in other Flexi Shopping 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.

“Flexi Shopping Apple Store Lucky Draw” Terms and Conditions:

1. During the Promotion Period, Cardholders who made a single transaction of HK\$500 or above with Applicable Credit Card via Apple Store in Hong Kong, its online shop (<https://www.apple.com/hk/>) *or its mobile application (“Apple Store”) (“Eligible Transaction”) and successfully apply for Flexi Shopping, regardless of the number of instalments and the application channel, will automatically receive one lucky draw chance of Flexi Shopping Apple Store Lucky Draw (“Lucky Draw”).
2. The Lucky Draw will be held on or before 20 March 2023 and the winner will be randomly drawn by the computer. Cardholders can check the Lucky Draw result and redemption detail on DBS website (<https://www.dbs.com.hk/personal/credit-cards/announcement.page>) after 4 April 2023. The Bank will notify the winners via SMS or email within 3 months after the end of the Promotion Period. The Lucky Draw prizes (the “Prize”) is up to 100% Spending Cash Rebate (Quota: 5). Each winner will receive a full cash rebate of the highest Eligible Transaction amount among the Eligible Transactions involved in all successful applications for Flexi Shopping during the Promotion Period, with the Prize cap of HK\$5,000. Only one Eligible Transaction is eligible for the Prize of the Lucky Draw for each winner.
3. The Lucky Draw and the Prize are not applicable to the Eligible Transaction with any amendment of instalment plan after a successful application of Flexi Shopping.
4. Winners will receive the Prize from the Bank within 3 months after the Promotion Period. The Prize will be credited to the Applicable Credit Card account and shown in monthly statement. The Bank will not accept any requests for exchange and/or reissue of Prizes.
5. If the Prize has been given to the Cardholder but Cardholder cancel the related Flexi Shopping, the Bank reserves the right to disqualify Cardholder from enjoying the Prize and debit the value of the Prize from the Cardholder’s Applicable Credit Card account without notice and/or take such action to recover any outstanding amounts.

* This is not the Bank's website. The Bank is not responsible or liable for their content or the Cardholder’s use of them.