

## **“Flexi Shopping Offers” Terms and Conditions**

### **General Terms and Conditions:**

1. “Flexi Shopping Offers” (“Promotion”) is only applicable to the principal cardholder (“Cardholder”) of DBS Credit Card and Co-branded Cards (excluding Business Card and Private Label Card) (“Applicable Credit Cards”) issued by DBS Bank (Hong Kong) Limited (the “Bank”).
2. The Promotion runs from 6 May 2022 to 5 August 2022, 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-en](http://go.dbs.com/hk-fstnc-en).
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 an 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.

### **“Unlimited free trial of 3-month instalments” Terms and Conditions:**

1. During the Promotion Period, Cardholders who successfully apply for 3-month Flexi Shopping via DBSCard+ mobile application (“DBSCard+”) will receive a full cash rebate for the one-time handling fee involved in each application (“Fee Rebate”). Cardholders can enjoy unlimited free trial of 3-month instalments (subject to the no. of instalment applications supported by system) during the Promotion Period.
2. Fee Rebate will be credited to the Application Credit Card account on or before 31 October 2022 and shown on the monthly statement.
3. The Fee Rebate of this Promotion cannot be enjoyed in conjunction with other Flexi Shopping promotion, except for the prizes of the Flexi Shopping Grand Lucky Draw. If 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 Grand Lucky Draw” Terms and Conditions:

1. During the Promotion Period, Cardholders who successfully apply for Flexi Shopping with the Applicable Credit Card, regardless of the number of instalments and the application channel, will automatically receive one lucky draw chance of Flexi Shopping Grand Lucky Draw (“Lucky Draw”).
2. The Lucky Draw will be held on or before 20 October 2022 and the winner will be randomly drawn by the computer. Cardholder can check the Lucky Draw result and redemption detail on DBS website (<https://www.dbs.com.hk/personal/credit-cards/announcement.page>) after 31 October 2022. 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”) are as followings:

Grand Prize: “The Sandbox” Metaverse LAND (Quota: 1 winner)

2<sup>nd</sup> Prize: Up to 100% Spending Cash Rebate (Quota: 5 winners). Each winner will receive a full cash rebate or HK\$10,000 (whichever is lower) of the highest application amount involved in each successful application for Flexi Shopping during the Promotion Period. For the avoidance of doubt, please refer to the following examples:

	Application amount for each Flexi Shopping during the Promotion Period			Cash Rebate amount
	Application 1	Application 2	Application 3	
Cardholder A	HK\$8,000	HK\$12,000	HK\$6,000	HK\$10,000
Cardholder B	HK\$5,000	HK\$9,500	Nil	HK\$9,500

3. Grand Prize winner is required to follow the instructions provided by the Bank to redeem the prize within 30 days after receiving the prize notification. If the Grand Prize winner fails to redeem the prize within specified time, the prize will be forfeited. Please click [here](#) for details on the requirements and related matters for Grand Prize redemption. 2<sup>nd</sup> Prize winners will receive the Fee Rebate from the Bank within 3 months after the Promotion Period. The Fee Rebate will be credited to the Applicable Credit Card account of 2<sup>nd</sup> Prize winners and be shown in monthly statement. The Bank will not accept any requests for exchange and/or reissue of prizes.
4. The Bank is not the supplier of the Grand Prize or the description, photos or value (if any) in relation to the Grand Prize published in our marketing materials (which are intended to be for reference only). Any enquiry, claim or complaint in relation to the quality or availability of the Prize or the accuracy of any of the aforementioned information contained in the marketing materials shall be directed to the relevant supplier. The Bank shall assume no liability in respect thereof.
5. If the supplier fails to provide the Grand Prize when the Grand Prize winner collects the prize, the Bank has the right to provide Cardholder with an alternative gift without further notice.
6. 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.