

“Flexi Shopping Unlimited free trial of 3-month instalments Offer” Terms and Conditions (Revised version: extension of promotion period in clause 2. The revisions are underlined for easy reference, other terms and conditions remain unchanged)

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 August 2022 to 6 January 2023, both dates inclusive (“Promotion Period”).
3. During the Promotion Period, Cardholders who successfully apply for 3-month Flexi Shopping via DBS Card+ mobile application (“DBS Card+”) will receive a full cash rebate via “InstaRedeem” for the onetime 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.
4. 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.
5. Fee Rebate will be rebated to the Cardholders through “InstaRedeem” at the time the first instalment of the Flexi Shopping is charged to the Applicable Credit Card account. When the first instalment is charged and displayed on Spending of DBS Card+, Cardholders will receive an “InstaRedeem” push notification with an amount equal to the one-off handling fee payable for the instalment transaction (“Handling Fee InstaRedeem”). Cardholders can use Handling Fee InstaRedeem to set off the one-off handling fee payable for such Flexi Shopping. Cardholders are required to turn on the notification in DBS Card+ More > App & Security Setting > Push Notification > “InstaRedeem” before apply for 3-month Flexi Shopping for enjoying the Fee Rebate. Handling Fee InstaRedeem must be used within 3 months after the end of Promotion Period at the latest (“Valid Period”). Unused Handling Fee InstaRedeem after the Valid Period will be forfeited. The Bank will not make any special arrangements and any forms of compensation.
6. This Promotion is bound by the terms and conditions of Flexi Shopping, for details, please refer to go.dbs.com/hk-fstnc-n.
7. The Fee Rebate of this Promotion cannot be enjoyed in conjunction with other Flexi Shopping / “InstaRedeem” promotion. 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.
8. 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.
9. 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.

10. The Bank may change these terms and conditions and/or modify or terminate the Promotion. The Bank's decision is final.

11. The Chinese version shall prevail if there is any inconsistency between the English and Chinese versions.